

**Sources and Methods:
A Companion to
[Workers' Compensation: Benefits, Coverage, and Costs, 2012](#)
August 2014**

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Introduction

The report [Workers' Compensation: Benefits, Coverage, and Costs, 2012](#) provides estimates of total workers' compensation benefits paid in the United States and in each state and the District of Columbia individually. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2012.

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

State-Level Estimates

The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. In addition to these, the states also have second injury funds and guaranty funds, which are also described. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. They show separately the amount of benefits paid under deductible arrangements. We also have added the premiums written in each state and the source for that data.

Sources of Data

State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact data requested, but provided related data, which we used to make estimates. For example,

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a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

[Workers' Compensation: Benefits, Coverage, and Costs, 2012](#) contains 3 appendices that provide further information on data sources and estimation procedures.

[Appendix A](#) estimates workers' compensation coverage.

[Appendix B](#) provides totals for federal programs of workers' compensation

[Appendix C](#) gives workers' compensation under state laws.

The following appendices are described in this document.

[Appendix D](#) lists the data sources.

[Appendix E](#) describes second injury funds, special funds and guaranty funds.

[Appendix F](#) describes the methodology of self-insured benefit estimation.

[Appendix G](#) describes the medical benefits estimation.

[Appendix H](#). provides methods of deductible estimation.

[Appendix I](#) table is the corrected version of table 9B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.

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

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Appendix D: Data Availability

Estimates of paid benefits and employer costs for workers' compensation by the National Academy of Social Insurance (NASI) rely on two main sources: responses to the NASI survey questionnaire from state agencies and data purchased from A.M. Best, a private company that specializes in collecting insurance data and rating insurance companies.

The A.M. Best data show the experience of private carriers and competitive state funds in every state, but do not include any information about self-insured employers or about benefits paid under deductible arrangements. The A.M. Best data show total "direct losses" (i.e. benefits) paid in each state in 2008–2012, by private carriers and by eighteen entities that we classify as competitive state funds, based on the criteria that: a) They are exempt from federal taxes; and b) They must sell workers' compensation policies to private sector employers in the voluntary insurance market.

A.M. Best did not provide information on the exclusive state funds in Ohio, North Dakota, Washington, and Wyoming or for the nonexclusive state fund of South Carolina. The 2012 NASI survey questionnaire for state agencies asked states to report data for five years, from 2008 through 2012. The historical data were used to revise and update estimates for these past years. Table D describes the sources of data available for each state used in the data report.

Private Carrier Benefits

Of the 51 jurisdictions, 47 allow private carriers to write workers' compensation policies. Of these, we used the agency data for 14 jurisdictions and rating bureau data for 4 states (details in Table C1) that were able to provide data on the amount of benefits paid by private carriers. In the other states, A.M. Best data were used to estimate private carrier benefits. An estimate of benefits paid under deductible policies was added to benefits paid reported by A.M. Best to estimate total private carrier benefits in these states. Methods for estimating deductible amounts are described in Appendix H.

State Fund Benefits

Eighteen states had a competitive state fund that paid workers' compensation benefits in 2011. Of these, 5 were able to provide benefit data. A.M. Best data were used to estimate state fund benefits in states unable to provide the data. An estimate of benefits paid under deductible policies was added to benefits reported by A.M. Best to estimate total state fund benefits in these states. The data for South Carolina non-exclusive state fund were provided by the state agency. State agencies provided data for 4 of the exclusive state funds of North Dakota, Ohio, Washington and Wyoming.

Self-insured Benefits

All jurisdictions except North Dakota and Wyoming allow employers to self-insure. Thirty-five of these jurisdictions were able to provide data on benefits paid by self insurers. Prior years' self-insured benefit ratios to total benefits were used to estimate the self-insurance data for four states. Self-insurance benefits

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were imputed for the ten states that were unable to provide data. The self-insurance imputation methods are described in Appendix F.

Second Injury

Twenty-eight states have provided us with second injury fund data in 2012. There were 23 states for which data were not available. For states where the data were available for reporting purposes, they were distributed across private carriers, state funds and self-insured benefits according to their share in the total. Second injury funds are financed through general state revenues or assessments on workers' compensation insurers and self-insuring employers. Second injury fund data are given in Table E1 for the years 2008 to 2012.

Special Funds

Nineteen states have provided us with special fund data in 2012. There were 32 states for which data were not available. For states where the data were available for reporting purposes, they were distributed across private carriers, state funds and self-insured benefits according to their share in the total. Special fund data are given in Table E2 for the years 2008 to 2012.

Insurance Guaranty Funds and Self-insurance Guaranty Funds

Guaranty funds cover the outstanding claims of insolvent insurance companies, the property and casualty guaranty fund system. Self-insurance guaranty funds ensure the payment of outstanding workers' compensation liabilities of self-insured employers that went insolvent. For states where data were available, the insurance guaranty fund data were included in the private carriers' benefits data and the self-insurance guaranty funds data were included in the self-insurance benefits data for that state. 27 states provided data for insurance guaranty fund and 11 states provided the data for self-insured guaranty fund for the year 2012. Table E3 and E4 provide the data for the guaranty funds for the years 2008 to 2012.

Benefits under Deductible Policies

Forty six jurisdictions allow carriers to write deductible policies for workers compensation. Of these jurisdictions, three were able to provide the amount of benefits paid under deductible policies. Benefits under deductible arrangements were estimated for another 13 states by subtracting A.M. Best data on benefits paid (which do not include deductible benefits) from data reported by the state agency (which, in these cases, included deductible benefits). Deductible benefits in the remaining states were estimated using a ratio of Manual Equivalent Premiums, as described in Appendix H.

Medical Benefits

The state workers' compensation agency data and rating bureau data for medical share were used in thirteen states. The National Council on Compensation Insurance estimates of the medical share of the benefits were used in 38 jurisdictions. More details on methods to estimate medical benefits are in Appendix G.

Employer Costs

NASI estimates of employer costs for benefits paid under private insurance and 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 some cases, data provided by state agencies are used instead of A.M. Best data. State fund premium data for North Dakota, Ohio, Washington and Wyoming were provided by the state agencies. For self-insured employers, the costs include benefit payments and administrative costs. Because self-insured employers often do not separately record administrative costs for workers’ compensation, their administrative costs must be estimated. The self-insured administrative costs are assumed to be the same share of benefits as administrative costs reported by private insurers to the National Association of Insurance Commissioners (NAIC 1998-2012). These administrative costs include direct defense and cost containment expenses paid and expenses for taxes, licenses, and fees.

The ratios of these administrative costs to direct losses paid by private insurers were:

2008: 16.6 percent

2009: 16.1 percent

2010: 16.1 percent

2011: 17.2 percent

2012: 17.7 percent

Table D: Data sources for 2012

State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical
Alabama	Department of Industrial Relations	-	Department of Industrial Relations	n.a	Medical Disaster Fund; Major Medical Insurance Fund;	n.a	n.a	Subtraction	-	NCCI
Alaska	Dept of Labor & Workforce Development	-	Dept of Labor & Workforce Development	Dept of Labor & Workforce Development	Workers' Compensation Fund; Commercial Fishermen's Fund;	Dept of Labor & Workforce Development	n.a	Subtraction	-	NCCI
Arizona	A.M. Best	A.M. Best	Industrial Commission of Arizona			n.a	n.a	Manual Premium Method	Manual Premium Method	NCCI
Arkansas	A.M. Best	-	Arkansas Workers' Compensation Commission	Arkansas Workers' Compensation Commission	Death and Permanent Disability Trust Fund;	AR Property and Insurance GF	n.a	Manual Premium Method	-	NCCI
California	Rating Bureau	A.M. Best	Department of Industrial Relations Office of Self-Insurance Plans	Commission on Health and Safety and Workers' Compensation	Uninsured Employers Fund;	CA Insurance Guaranty Assn	Department of Industrial Relations Office of Self-Insurance Plans	Subtraction	Not Allowed	Commission on Health and Safety and Workers' Compensation
Colorado	A.M. Best	A.M. Best	Colorado Dept. of Labor & Employment, Division of Workers' Compensation	Colorado Dept. of Labor & Employment, Division of Workers' Compensation		Western GF Services	Colorado Dept. of Labor & Employment, Division of Workers' Compensation	Manual Premium Method	Manual Premium Method	NCCI
Connecticut	A.M. Best	-	Workers' Compensation Commission	Workers' Compensation Commission		Connecticut Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Delaware	A.M. Best	-	Department of Labor, Division of Industrial Affairs	Department of Labor, Division of Industrial Affairs		-	n.a	Delaware/Pennsylvania Compensation Rating Bureau	-	Delaware/Pennsylvania Compensation Rating Bureau
D.C.	A.M. Best	-	Imputation	-		DC Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Florida	A.M. Best	-	Department of Financial Services	Florida Division of Workers' Compensation		n.a	n.a	Manual Premium Method	-	NCCI
State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical

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Georgia	A.M. Best	-	Imputation	Subsequent Injury Trust Fund		Georgia Insurers Insolvency Pool		Manual Premium Method	-	NCCI
Hawaii	Department of Labor & Industrial Relations	Department of Labor & Industrial Relations	Department of Labor & Industrial Relations	-	Special Fund;	n.a	n.a	Subtraction	Subtraction	NCCI
Idaho	A.M. Best	A.M. Best	Idaho Industrial Commission	Idaho Industrial Commission		Western Guaranty Fund Services	n.a	Manual Premium Method	Manual Premium Method	NCCI
Illinois	A.M. Best	-	Imputation	-	Uninsured Employers Fund;	Industrial Commission	n.a	Manual Premium Method	-	NCCI
Indiana	A.M. Best	-	Workers Compensation Board of Indiana	Workers Compensation Board of Indiana		Indiana Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Iowa	A.M. Best	-	Imputation	Division of Workers' Compensation		n.a	n.a	Manual Premium Method	-	NCCI
Kansas	A.M. Best	-	Department of Labor, Division of Workers' Compensation	Department of Labor, Division of Workers' Compensation	Workers' Compensation Fund;	Western Guaranty Fund Services	n.a	Manual Premium Method	-	NCCI
Kentucky	A.M. Best	A.M. Best	Imputation		Workers' Compensation Fund; Coal Workers Pneumoconiosis Fund;	Kentucky Insurance Guaranty Association	n.a	Manual Premium Method	Manual Premium Method	NCCI
Louisiana	A.M. Best	A.M. Best	Imputed from previous years data	Louisiana Workforce Commission		n.a	n.a	Manual Premium Method	Manual Premium Method	NCCI
Maine	A.M. Best	-	Maine Bureau of Insurance	n.a		Maine Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Maryland	Maryland Workers' Compensation Commission	Maryland Workers' Compensation Commission	Maryland Workers' Compensation Commission			n.a	n.a	Subtraction	Subtraction	NCCI
State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical

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Massachusetts	Rating Bureau	-	Office of Labor and Workforce Development, Workers' Compensation Division	Office of Labor and Workforce Development, Workers' Compensation Division	Uninsured Employers Fund;	Massachusetts Insurers Insolvency Fund	n.a	Subtraction	-	Rating Bureau
Michigan	Department of Consumer and Industry Services, Workers' Compensation Agency	-	Department of Consumer and Industry Services, Workers' Compensation Agency	Department of Consumer and Industry Services, Workers' Compensation Agency		Michigan Property & Casualty Guaranty Assn.	Department of Consumer and Industry Services, Workers' Compensation Agency	Subtraction	-	Department of Consumer and Industry Services, Workers' Compensation Agency
Minnesota	Department of Labor and Industry	-	Department of Labor and Industry	Department of Labor and Industry	Uninsured Employers Fund; Supplementary benefits; Asbestosis and Temporary Orders;	Department of Labor and Industry	Department of Labor and Industry	Department of Labor and Industry	Not Allowed	Department of Labor and Industry
Mississippi	Mississippi Workers' Compensation Commission	-	Mississippi Workers' Compensation Commission	Mississippi Workers' Compensation Commission		n.a.	n.a	Subtraction	-	NCCI
Missouri	A.M. Best	A.M. Best	Missouri Department of Labor and Industrial Relations, Division of Workers' Compensation	Missouri Department of Labor and Industrial Relations, Division of Workers' Compensation		n.a.	Missouri Department of Labor and Industrial Relations, Division of Workers' Compensation	Manual Premium Method	Manual Premium Method	NCCI
Montana	Department of Labor and Industry, Employment Relations Division	A.M. Best	Department of Labor and Industry, Employment Relations Division	Department of Labor and Industry, Employment Relations Division	Uninsured Employers Fund;	Western GF Services	n.a	Subtraction	Manual Premium Method	NCCI
Nebraska	A.M. Best	-	Imputation	Workers' Compensation Court		n.a	n.a	Manual Premium Method	-	NCCI
Nevada	A.M. Best	-	Imputed from previous years data	-		-	-	Manual Premium Method	-	NCCI
State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical

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New Hampshire	A.M. Best	-	Department of Labor, Workers' Compensation Division	Department of Labor, Workers' Compensation Division		New Hampshire Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
New Jersey	Rating Bureau	-	Imputation	New Jersey Department of Labor and Workforce Development	Uninsured Employers Fund;	New Jersey Property and Life Insurance Guaranty Association		Subtraction	-	Rating Bureau
New Mexico	Workers' Compensation Administration	Workers' Compensation Administration	Workers' Compensation Administration	Workers' Compensation Administration		New Mexico Insurance Guaranty Association	n.a	Subtraction	Subtraction	NCCI
New York	Rating Bureau	A.M. Best	Workers' Compensation Board	n.a		n.a	n.a	Subtraction	Not Allowed	Rating Bureau
North Carolina	A.M. Best	-	Imputation	n.a		n.a	n.a	Manual Premium Method	-	NCCI
North Dakota	A.M. Best	North Dakota Workforce Safety and Insurance	-	n.a		n.a	n.a	Not Allowed	Not Allowed	North Dakota Workforce Safety and Insurance
Ohio	A.M. Best	Ohio Bureau of Workers' Compensation	Ohio Bureau of Workers' Compensation	n.a		n.a	n.a	Not Allowed	Not Allowed	Ohio Bureau of Workers' Compensation
Oklahoma	A.M. Best	A.M. Best	Oklahoma Workers' Compensation Court	Multiple Injury Trust Fund		n.a	n.a	Manual Premium Method	Manual Premium Method	NCCI
Oregon	Department of Consumer and Business Services, Information Management Division	Department of Consumer and Business Services, Information Management Division	Department 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;	Department of Consumer and Business Services, Information Management Division	Department of Consumer and Business Services, Information Management Division	Subtraction	Not Allowed	NCCI
State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical

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Pennsylvania	PA Department of Labor & Industry	PA Department of Labor & Industry	PA Department of Labor & Industry	PA Department of Labor & Industry		PA Department of Labor & Industry	PA Department of Labor & Industry	Rating Bureau	Not allowed	PA Department of Labor & Industry
Rhode Island	A.M. Best	A.M. Best	Rhode Island Department of Labor and Training, Division of Workers' Compensation	Workers' Compensation Administrative Fund		Rhode Island Property and Casualty Insurance Guaranty Association	n.a	Manual Premium Method	Manual Premium Method	NCCI
South Carolina	South Carolina Workers' Compensation Commission and SC Second Injury Fund	South Carolina Workers' Compensation Commission and SC Second Injury Fund	South Carolina Workers' Compensation Commission and SC Second Injury Fund	SC Second Injury Fund		South Carolina Property and Casualty Insurance Guaranty Association	n.a	Subtraction	Not Allowed	NCCI
South Dakota	A.M. Best	-	Department of Labor and Regulation, Division of Labor and Management	n.a		n.a	n.a	Manual Premium Method	-	NCCI
Tennessee	A.M. Best	-	Tennessee Department of Labor and Workforce Development, Division of Workers' Compensation	Tennessee Department of Labor and Workforce Development, Division of Workers' Compensation		n.a	n.a	Manual Premium Method	-	NCCI
Texas	A.M. Best	A.M. Best	Imputed from previous years data	n.a		Texas Guaranty Fund	n.a	Manual Premium Method	Manual Premium Method	NCCI
Utah	A.M. Best	A.M. Best	Imputation		Uninsured Employers Fund; Employer Reinsurance Fund;		n.a	Manual Premium Method	Manual Premium Method	NCCI
Vermont	A.M. Best	-	Imputed from previous years data	n.a		Vermont Property & Casualty Insurance Guaranty Assn	n.a	Manual Premium Method	-	NCCI
State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical

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Virginia	A.M. Best	-	Imputation	n.a	Uninsured Employers Fund;	Virginia Property & Casualty Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Washington	A.M. Best	Department of Labor and Industries	Department of Labor and Industries	Department of Labor and Industries	Benefit Adjustment for Long-term Cases;	n.a	Department of Labor and Industries	Not Allowed	Not Allowed	Department of Labor and Industries
West Virginia	A.M. Best	West Virginia Offices of the Insurance Commissioner	West Virginia Offices of the Insurance Commissioner		Uninsured Employers Fund;	n.a	West Virginia Offices of the Insurance Commissioner	Manual Premium Method	-	NCCI
Wisconsin	Department of Workforce Development, Division of Workers' Compensation	-	Department of Workforce Development, Division of Workers' Compensation	Department of Workforce Development, Division of Workers' Compensation	Uninsured Employers Fund; Children's Fund; Barred Claims;	n.a	n.a	Not Allowed	-	Department of Workforce Development, Division of Workers' Compensation
Wyoming	A.M. Best	Wyoming Department of Workforce Services	-	n.a		Western GF Services	n.a	Not Allowed	Not Allowed	Wyoming Department of Workforce Services

Source: National Academy of Social Insurance estimates

Appendix E: Second Injury Funds, Special Funds and Guaranty Funds

Second injury funds and Special Funds help reduce the financial impact of a workers' compensation claim in the event a worker with a disability is injured on the job, aggravating preexisting impairment. Twenty eight states provided the details of their second injury and nineteen states provided us information about their special funds. Details are given in Table E1-E2.

As stated by the annual report of 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." Guaranty Funds cover the outstanding claims of insolvent insurance companies of the property and casualty guaranty fund system. It is a measure of protection to policyholders, beneficiaries and their families who otherwise would experience lengthy delays getting resolution of their claim, usually receiving only a fraction of the amount due from the insurer. The self-insurance guaranty funds help pay the covered workers' compensation claims of insolvent self insurers.

There were 27 insurance guaranty funds and 11 self-insurance guaranty funds who responded to NASI's Annual Survey 2012. Table E3 and E4 show the totals of these guaranty funds.

Benefits: Benefits data for the second injury and the special funds are collected through NASI's WC survey questionnaire which is sent out to the state agencies every fall. The only ways to collect data for these funds are either through the survey questionnaire or through the state agency's annual report for the WC division (through the website where we are directed by the questionnaire responder).

Usually the state agency reports the data separately in the questionnaire under the row items '*Second Injury Fund*' and '*Special Funds*'. We add these funds to the private carrier, state funds and self-insured benefit estimates. However in some cases, the state already adds them to the carrier benefits (private, state and self-insured) data in the survey questionnaire. In those cases we don't add the special funds benefits to the carrier total but just report the second injury and special fund data totals in the appendix tables (appendix E1 and E2 in the *Sources and Methods*). But in rare cases the states include the second injury and special fund data in their carrier benefits data reported in their response but do not report the totals of these special funds to NASI. In those cases though second injury and special funds are included in the benefits totals, we do not have separate information about the total amount of these special funds to report in appendix E1 and E2 in the *Sources and Methods*.

Costs: Costs for second injury fund and special funds are included in the A.M.Best premiums that are reported in the employer costs totals in the NASI report. So generally the benefits reported in the NASI report for second injury fund and special fund have a corresponding cost reported in the employer costs totals via state premiums. However, in some cases, when the state premiums fall short of paying these special funds, assessments are levied on the carriers, for the shortfall in the state. These assessments are not included in the A.M.Best premiums reported that year. The assessments based on premiums (or losses) are an additional cost which are added on to the employer costs for that year. Generally these assessments are less than *one percent* of the total employer costs. These assessments are also distributed across carrier costs and reported in the NASI estimates of employer costs.

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Alabama	n.a	n.a	n.a	n.a	n.a	-
Alaska	\$4,041,863	\$2,843,579	\$3,078,752	\$3,448,121	\$3,453,684	-14.6
Arizona	16,471,784	14,722,208	12,232,074	13,163,465	5,046,616	-69.4
Arkansas	2,589,738	2,010,682	219,646	238,818	204,296	-92.1
California	21,183,835	30,591,936	19,370,132	17,359,314	23,877,938	12.7
Colorado	8,227,347	7,243,689	7,062,617	7,244,316	1,434,062	-82.6
Connecticut	39,707,328	39,406,068	36,404,167	29,553,226	29,835,968	-24.9
Delaware	5,789,453	6,586,590	5,860,424	6,339,781	6,124,660	5.8
D.C.	3,241,597	3,618,810	3,996,024	2,456,930	n.a	-
Florida	105,100,000	53,750,000	38,785,107	55,250,000	n.a	-
Georgia	146,270,683	151,837,906	124,769,883	118,823,034	94,580,517	-35.3
Hawaii	n.a	n.a	n.a	n.a	n.a	-
Idaho	2,031,396	546,578	4,815,909	3,571,384	4,270,305	110.2
Illinois	1,127,565	1,544,570	1,795,112	14,137,621	0	-
Indiana	3,853,042	4,724,248	4,788,361	4,680,142	5,811,218	50.8
Iowa	2,464,791	2,781,612	3,776,132	5,066,516	n.a	-
Kansas	4,262,638	3,761,176	3,857,921	4,209,609	n.a	-
Kentucky	68,204,008	66,299,310	n.a	n.a	n.a	-
Louisiana	42,181,211	38,419,534	43,690,296	49,605,570	37,755,535	-10.5
Maine	n.a	n.a	n.a	n.a	n.a	-
Maryland	17,921,321	14,515,454	21,620,290	19,245,939	n.a	-
Massachusetts	24,078,327	26,575,359	22,588,821	23,249,202	23,249,202	-3.4
Michigan	14,472,512	12,890,804	13,470,410	11,873,030	11,391,765	-21.3
Minnesota	10,729,784	11,475,259	10,734,019	9,759,952	11,207,525	4.5
Mississippi	104,549	139,608	121,911	138,862	118,291	13.1
Missouri	69,641,680	53,096,437	36,090,717	37,310,927	42,068,847	-39.6
Montana	1,039,497	405,237	244,923	394,056	691,820	-33.4
Nebraska	1,608,600	1,587,537	1,562,695	1,539,571	1,533,610	-4.7
Nevada		975,412	979,802	n.a	n.a	-
New Hampshire	15,297,755	12,939,306	13,767,394	n.a	n.a	-
New Jersey	164,300,000	170,800,000	176,300,000	180,500,000	182,400,000	11.0
New Mexico	1,673,734	1,436,868	2,070,187	2,239,261	1,335,617	-20.2
New York	n.a	n.a	n.a	n.a	n.a	-
North Carolina	n.a	n.a	n.a	n.a	n.a	-
North Dakota	n.a	n.a	n.a	n.a	n.a	-
Ohio	n.a	n.a	n.a	n.a	n.a	-
Oklahoma	17,921,321	14,515,454	16,451,245	20,243,798	27,057,330	51.0
Oregon	366,617	1,280,332	608,345	578,138	n.a	-
Pennsylvania	217,893	203,221	197,039	197,748	190,424	-12.6
Rhode Island	2,673,172	2,529,501	1,952,465	2,213,004	2,034,380	-23.9
South Carolina*	113,715,933	103,088,646	102,544,424	100,891,673	45,529,169	-60.0
South Dakota	n.a	n.a	n.a	n.a	n.a	-
Tennessee	9,084,273	7,282,772	5,853,260	6,057,167	6,132,071	-32.5
Texas	687,863	671,557	600,304	n.a	n.a	-

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Utah	1,825,143	1,817,493	1,832,974	n.a	n.a	-
Vermont	n.a	n.a	n.a	n.a	n.a	-
Virginia	n.a	n.a	n.a	n.a	n.a	-
Washington	129,000	148,000	n.a	22,000	25,000	-80.6
West Virginia	12,049,375	n.a	n.a	n.a	n.a	-
Wisconsin	15,923,949	13,020,746	3,521,796	10,699,726	1,383,396	-91.3
Wyoming	n.a	n.a	n.a	n.a	n.a	-

'n.a.' - Data not Available.

Source: National Academy of Social Insurance estimates

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Alabama	n.a.	n.a.	n.a.	n.a.	\$5,695,772	-
Alaska	\$877,433	\$1,035,381	\$897,433	\$984,305	1,169,377	33.3
Arizona	n.a.	n.a.	n.a.	n.a.	n.a.	-
Arkansas	13,420,487	13,835,174	15,030,295	15,600,682	15,557,205	15.9
California	20,384,261	12,182,352	13,408,232	16,785,141	16,799,565	-17.6
Colorado	n.a.	n.a.	n.a.	n.a.	n.a.	-
Connecticut	n.a.	n.a.	n.a.	n.a.	n.a.	-
Delaware	n.a.	n.a.	n.a.	n.a.	n.a.	-
D.C.	n.a.	n.a.	n.a.	n.a.	n.a.	-
Florida	n.a.	n.a.	n.a.	n.a.	n.a.	-
Georgia	n.a.	n.a.	n.a.	n.a.	n.a.	-
Hawaii	15,820,705	14,429,936	11,280,234	16,536,009	15,722,545	-0.6
Idaho	n.a.	n.a.	n.a.	n.a.	n.a.	-
Illinois	n.a.	1,252,371	1,533,115	1,397,963	1,203,621	-
Indiana	n.a.	n.a.	n.a.	n.a.	n.a.	-
Iowa	n.a.	n.a.	n.a.	n.a.	n.a.	-
Kansas	2,016,729	n.a.	n.a.	1,076,438	1,110,292	-44.9
Kentucky	68,204,008	66,299,309	65,313,618	64,002,582	62,039,860	-9.0
Louisiana	n.a.	n.a.	n.a.	n.a.	n.a.	-
Maine	n.a.	n.a.	n.a.	n.a.	n.a.	-
Maryland	n.a.	n.a.	n.a.	n.a.	n.a.	-
Massachusetts	n.a.	n.a.	n.a.	7,088,714	7,739,534	-
Michigan	n.a.	n.a.	n.a.	n.a.	n.a.	-
Minnesota	55,764,399	53,719,101	49,114,498	49,774,029	45,216,828	-18.9
Mississippi	n.a.	n.a.	n.a.	n.a.	n.a.	-
Missouri	n.a.	n.a.	n.a.	n.a.	n.a.	-
Montana	987,691	1,282,493	726,443	673,969	524,122	-46.9
Nebraska	n.a.	n.a.	n.a.	n.a.	n.a.	-
Nevada	n.a.	n.a.	n.a.	n.a.	n.a.	-
New Hampshire	n.a.	n.a.	n.a.	n.a.	n.a.	-
New Jersey	1,700,000	1,000,000	1,900,000	1,500,000	700,000	-58.8
New Mexico	n.a.	n.a.	n.a.	n.a.	n.a.	-
New York	n.a.	n.a.	n.a.	n.a.	n.a.	-
North Carolina	n.a.	n.a.	n.a.	n.a.	n.a.	-
North Dakota	n.a.	n.a.	n.a.	n.a.	n.a.	-
Ohio	n.a.	n.a.	n.a.	n.a.	n.a.	-
Oklahoma	n.a.	n.a.	n.a.	n.a.	n.a.	-
Oregon	90,228,394	91,233,517	87,199,825	87,465,217	85,360,780	-5.4
Pennsylvania	317,880	2,663,795	2,798,487	2,987,481	3,258,430	95.1

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Rhode Island	n.a.	n.a.	n.a.	n.a.	n.a.	-
South Carolina*	n.a.	n.a.	n.a.	n.a.	n.a.	-
South Dakota	n.a.	n.a.	n.a.	n.a.	n.a.	-
Tennessee	n.a.	n.a.	n.a.	n.a.	n.a.	-
Texas	n.a.	n.a.	n.a.	n.a.	n.a.	-
Utah	24,000,000	23,000,000	26,484,359	19,109,363	18,695,984	-22.1
Vermont	n.a.	n.a.	n.a.	n.a.	n.a.	-
Virginia	3,434,094	3,280,240	3,569,482	3,652,134	5,027,812	46.4
Washington	356,457,000	388,159,000	404,019,000	397,790,000	397,706,000	11.6
West Virginia	n.a.	11,302,657	11,097,983	11,662,358	17,330,397	-
Wisconsin	n.a.	n.a.	n.a.	n.a.	3,899,021	-
Wyoming	n.a.	n.a.	n.a.	n.a.	n.a.	-

'n.a.'- Data not Available.

Source: National Academy of Social Insurance estimates

Table E3: Guaranty Funds Paid Benefits for Calendar Years 2008-2012

States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Alabama	\$8,513,545	\$8,706,158	\$7,699,972	n.a.	n.a.	-
Alaska	4,246,369	4,093,339	3,932,553	\$4,816,197	\$3,301,357	-22.3
Arizona	n.a.	n.a.	n.a.	n.a.	n.a.	-
Arkansas	1,097,658	454,130	1,187,585	687,949	432,056	-60.6
California	219,909,626	224,895,828	206,854,620	213,978,162	209,664,331	-4.7
Colorado	3,673,858	3,854,458	3,474,067	3,186,576	4,339,580	18.1
Connecticut	3,603,128	2,625,067	2,392,177	3,352,257	6,678,961	85.4
Delaware	1,274,199	1,068,010	859,456	761,707	-	-
D.C.	1,532,145	1,084,108	-	500,098	694,634	-54.7
Florida	n.a.	n.a.	n.a.	n.a.	n.a.	-
Georgia	11,226,202	13,900,950	15,919,839	14,543,115	13,051,742	16.3
Hawaii	n.a.	n.a.	n.a.	n.a.	n.a.	-
Idaho	867,884	638,735	654,810	666,177	513,965	-40.8
Illinois	n.a.	n.a.	n.a.	n.a.	n.a.	-
Indiana	418,578	168,307	378,805	393,204	199,797	-52.3
Iowa	267,083	486,656	n.a.	n.a.	n.a.	-
Kansas	1,815,057	2,639,260	1,860,437	1,635,044	1,570,762	-13.5
Kentucky	5,303,338	4,429,557	4,256,739	4,004,924	n.a.	-
Louisiana	8,227,881	8,198,745	8,041,616	n.a.	n.a.	-
Maine	1,666,328	1,503,977	1,090,117	838,993	3,395,744	103.8
Maryland	n.a.	n.a.	n.a.	n.a.	n.a.	-
Massachusetts	12,703,619	6,544,432	5,456,650	8,166,043	5,244,244	-58.7
Michigan	2,305,280	1,866,002	3,105,869	1,866,002	-	-100.0
Minnesota	10,883,162	11,021,858	10,369,569	9,325,639	10,358,343	-4.8
Mississippi	3,427,316	3,328,384	3,664,532	n.a.	n.a.	-
Missouri	n.a.	n.a.	n.a.	n.a.	n.a.	-
Montana	2,021,126	2,216,579	3,147,744	2,622,072	3,305,209	63.5
Nebraska	n.a.	n.a.	n.a.	n.a.	n.a.	-
Nevada	n.a.	n.a.	416,719	n.a.	n.a.	-
New Hampshire	1,582,303	2,058,087	1,360,025	1,803,542	2,149,716	35.9
New Jersey	19,228,173	15,376,575	15,410,764	18,100,000	15,965,586	-17.0
New Mexico	1,760,691	1,516,112	2,106,641	2,252,394	1,647,396	-6.4
New York	n.a.	n.a.	n.a.	n.a.	n.a.	-
North Carolina	n.a.	n.a.	n.a.	n.a.	n.a.	-
North Dakota	n.a.	n.a.	n.a.	n.a.	n.a.	-
Ohio	n.a.	n.a.	n.a.	n.a.	n.a.	-
Oklahoma	n.a.	n.a.	n.a.	n.a.	n.a.	-
Oregon	1,212,721	1,888,961	1,827,724	1,491,981	1,476,444	21.7
Pennsylvania	43,321,285	30,175,472	25,224,208	25,947,926	21,957,633	-49.3
Rhode Island	841,512	701,545	839,068	678,460	688,527	-18.2
South Carolina	2,405,431	2,212,245	3,176,635	2,568,022	n.a.	-
South Dakota	n.a.	n.a.	n.a.	n.a.	n.a.	-
Tennessee	n.a.	n.a.	n.a.	n.a.	n.a.	-

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Utah	2,967,681	2,461,916	2,136,298	-	-	-100.0
Vermont	860,893	1,672,416	1,023,143	948,896	885,089	2.8
Virginia	7,800,597	6,208,041	4,033,094	5,055,096	5,294,351	-32.1
Washington	n.a.	n.a.	n.a.	n.a.	n.a.	-
West Virginia	n.a.	n.a.	n.a.	n.a.	n.a.	-
Wisconsin	n.a.	n.a.	n.a.	n.a.	n.a.	-
Wyoming	143,795	70,956	17,301	9,314	13,826	-90.4

'n.a.'- Data not Available.

Source: National Academy of Social Insurance estimates

Table E4: Self-Insurance Guaranty Funds Paid Benefits for Calendar Years 2008-2012

States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Alabama	n.a	n.a	n.a	n.a	n.a	-
Alaska	n.a	n.a	n.a	n.a	n.a	-
Arizona	n.a	n.a	n.a	n.a	n.a	-
Arkansas	\$23,652,461	\$23,030,910	\$23,986,413	n.a	n.a	-
California	28,628,646	24,379,283	20,487,448	18,898,110	15,772,085	-44.9
Colorado	n.a	n.a	n.a	n.a	293,051	-
Connecticut	n.a	n.a	n.a	n.a	n.a	-
Delaware	n.a	n.a	n.a	n.a	n.a	-
D.C.	n.a	n.a	n.a	n.a	n.a	-
Florida	4,683,973	2,015,747	989,074	n.a	n.a	-
Georgia	186,321	1,278,953	708,265	2,142,104	3,348,253	1,697.0
Hawaii	n.a	n.a	n.a	n.a	n.a	-
Idaho	n.a	n.a	n.a	n.a	n.a	-
Illinois	655,065	2,128,990	1,903,547	2,027,473	1,824,690	178.6
Indiana	n.a	n.a	n.a	n.a	n.a	-
Iowa	n.a	n.a	n.a	n.a	n.a	-
Kansas	n.a	n.a	n.a	n.a	n.a	-
Kentucky	n.a	n.a	n.a	n.a	n.a	-
Louisiana	n.a	n.a	n.a	n.a	n.a	-
Maine	n.a	n.a	n.a	n.a	n.a	-
Maryland	n.a	n.a	n.a	n.a	n.a	-
Massachusetts	n.a	n.a	n.a	n.a	n.a	-
Michigan	4,994,060	5,110,379	10,064,914	5,743,634	4,581,110	-8.3
Minnesota	3,927,142	3,860,600	3,421,098	3,115,396	3,424,152	-12.8
Mississippi	n.a	n.a	n.a	n.a	n.a	-
Missouri	815,097	453,234	1,030,749	367,358	190,688	-76.6
Montana	n.a	n.a	n.a	n.a	n.a	-
Nebraska	n.a	n.a	n.a	n.a	n.a	-
Nevada	478,442	n.a	n.a	n.a	n.a	-
New Hampshire	n.a	n.a	n.a	n.a	n.a	-
New Jersey	n.a	n.a	n.a	n.a	n.a	-
New Mexico	n.a	n.a	n.a	n.a	n.a	-
New York	n.a	n.a	n.a	n.a	n.a	-
North Carolina	n.a	n.a	n.a	n.a	n.a	-
North Dakota	n.a	n.a	n.a	n.a	n.a	-
Ohio	n.a	n.a	n.a	n.a	n.a	-
Oklahoma	n.a	n.a	n.a	n.a	n.a	-

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States	2008	2009	2010	2011	2012	Percentage change
						2008-2012
Pennsylvania	4,513,120	2,886,278	2,543,881	2,528,653	3,363,024	-25.5
Rhode Island	n.a	n.a	n.a	n.a	n.a	-
South Carolina	n.a	n.a	n.a	n.a	n.a	-
South Dakota	n.a	n.a	n.a	n.a	n.a	-
Tennessee	n.a	n.a	n.a	n.a	n.a	-
Texas	n.a	n.a	n.a	n.a	n.a	-
Utah	n.a	n.a	n.a	n.a	n.a	-
Vermont	n.a	n.a	n.a	n.a	n.a	-
Virginia	n.a	n.a	n.a	n.a	n.a	-
Washington	977,000	1,675,000	1,336,000	897,000	774,000	-20.8
West Virginia	44,376	74,598	66,764	28,802	446,268	905.7
Wisconsin	n.a	n.a	n.a	n.a	n.a	-
Wyoming	n.a	n.a	n.a	n.a	n.a	-

'n.a.' - Data not Available. North Dakota and Wyoming do not allow self-insurance in their state.

Source: National Academy of Social Insurance estimates

Appendix F: Self-insured Benefit Estimates

This report uses a methodology that incorporates historical data to estimate self-insurance benefits in states that were not able to provide recent information.

That methodology is as follows:

Step A: Calculate the share of payroll that is self-insured (in states where we can).

- 1) Use NASI estimates of total covered payroll for calendar year 2012. This procedure is outlined in Appendix A.
- 2) Obtain total payroll for workers insured by private carriers and competitive state funds for policy years from NCCI. This information is available for a subset of states (about 38 states), which we call "NCCI states."
- 3) For each of the NCCI states, use [1] and [2] to estimate the payroll covered by self insurers. This is given by $[1][2]$.
- 4) For the NCCI states, use [1] and [2] to estimate the percent of payroll covered by self insurers. The percentage of payroll covered by self insurers is $[3] / [1]$.

(A similar procedure is used for another nine states California, Delaware, Massachusetts, Michigan, Minnesota, New Jersey, New York, Pennsylvania, and Washington using payroll data from the Rating Bureaus and Agencies.)

Step B: Calculate the share of benefits that is self-insured (in states where we can); and

- 5) Compile state reported data on self-insured benefits where we can.
- 6) Estimate total benefits in states that report self-insured benefits.
- 7) Calculate the share of total benefits that is self-insured in states where we can by dividing self-insured benefits by total benefits. $[5] / [6]$.

Step C: In states where we have both shares described above, calculate the average relationship between the two shares.

- 8) For each state where we have a self-insured share of payroll [4] and a self-insured share of benefits [7], calculate the ratio between the two shares. This ratio is $[7] / [4]$.
- 9) Determine the number of states where we have both shares. There were 34 such states in 2012.
- 10) Calculate the average ratio between the two shares for the 34 states. The average ratio in 2012 is 74.4 percent (Table F). That is, on average, the share of benefits that is self-insured is about 74.4 percent of the share of payroll that is self-insured in states where we have both pieces of information.

Step D: For those states where we have prior years' data on self-insured benefits, use the latest available year's self-insured benefits to self-insured payroll ratio to estimate the self-insured benefits for 2012.

11) The self-insurance data has been imputed using previous years' data in four states where they were available. Use the ratio of self-insured benefit ratio of the state to the total self-insured benefit ratio

$$\frac{\text{State Self – Insured Benefits}}{\text{State Total Benefits}} \bigg/ \frac{\text{Total available Self – Insured Benefits}}{\text{Total Benefits}}$$

(in available years) to impute the ratio in the later years when data were not available (5 states).

Step E: Use the average relationship between the two shares to estimate the share of benefits that is self-insured in states where we lack that information but have an estimate of the share of payroll that is self-insured.

12) For each of the ten states and rating bureau states where we lack self-insured benefit data, multiply the percentage of payroll covered by self insurers [4] by the average ratio in [10].

13) The ratio in [12] is used to estimate self-insured benefits in those states. We get the self-insured benefits by multiplying benefit ratio

$$\left\{ (\text{Private Carrier} + \text{State Fund Benefits}) * \left(\frac{\text{[12]}}{1 - \text{[12]}} \right) \right\}$$

Step F: For states where we lack both ratios described in A and B (above), use the average share of total benefits that is self-insured in the rest of the states.

For 2012, 35 states reported self-insured benefits. For 10 other states, we imputed self-insured benefits using payroll data. For four states we used prior year's data to estimate self-insured benefit payments in 2012. Two exclusive state fund states – North Dakota and Wyoming – do not allow self insurance.

Table F: Self-Insurer Estimation Results, 2008–2012

Average Ratio of the percent of total benefits paid by self-insurers to the percent of payroll covered by self-insurers, (7)/(4)

Year	Ratio
2008	77.1%
2009	77.5%
2010	79.1%
2011	82.1%
2012	74.4%

Source: National Academy of Social Insurance estimates

Appendix G: Medical Benefit Estimates

Estimates by the National Academy of Social Insurance (NASI) of the share of total benefits paid for medical care are based on reports from state agencies and from estimates provided by the National Council on Compensation Insurance (NCCI 2012a). For 2012, we used the NCCI data for the medical share for 38 states.

The National Council on Compensation Insurance (NCCI) is a private organization that assists private carriers, competitive state funds, and insurance commissioners in setting workers' compensation rates in selected states. NCCI provided NASI estimates of the percent of private carrier benefits paid that were for medical care in 38 states. For thirteen states we used the state agency and rating bureau information on medical share as provided in the survey response by the state.

Appendix H: Deductible Benefit Estimates

NASI has five methods for estimating deductible benefits and total benefits, depending on what is reported by the state.

Method A:

State reports deductible amounts.

Method: Use deductible amount reported by state agencies or rating bureaus.

Three states: Delaware, Minnesota, and Pennsylvania.

Method B:

States say deductibles are included in their totals, but do not report amounts of deductibles.

Method: Estimate deductibles by subtracting Net Losses Paid as reported by A.M. Best from state report.

Fourteen states: Alabama, Alaska, California, Hawaii, Maryland, Massachusetts, Michigan, Mississippi, Montana, New Jersey, New Mexico, New York, Oregon and South Carolina.

Method C:

Deductibles are not allowed in the state.

Method: Use state reports as totals. Deductibles equal zero.

Five states: North Dakota, Ohio, Washington, Wisconsin, and Wyoming.

Method D:

State does not report benefit amounts. Deductibles are allowed.

Method: Use Net Losses Paid as reported by A.M. Best and add estimated deductibles, based on the ratio of Manual Equivalent Premiums (definition in Glossary).

Twenty-nine jurisdictions: Arizona, Arkansas, Colorado, Connecticut, the District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Missouri, Nebraska, Nevada, New Hampshire, North Carolina, Oklahoma, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia and West Virginia.

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Method E:

State does not report benefit amounts. Deductibles are allowed. Manual Equivalent Premiums are not available.

Method: Estimate the average ratio of Manual Equivalent Premiums from those states where it is available. Use this average with the Net Losses paid as reported by A.M. Best to impute deductibles.

No state.

Appendix I: Corrected version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.

Table I: Workers' Compensation Coverage, Benefits, and Costs, selected years 1980-2012

Year	Estimated number of Workers covered per month (millions)	Benefits paid during year							Cost of program as a percentage of covered payroll	Benefits as a percentage 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
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
Year	Estimated number of	Benefits paid during year							Cost of program as	Benefits as a
		Total	Type of Insurance				Type of Benefits			

National Academy of Social Insurance

	Workers covered per month (millions)		Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation payments	a percentage of covered payroll	percentage of covered payroll
1980	87.6	\$13,618	\$7,029	\$1,797	\$2,533	\$2,259	\$3,947	\$9,671	\$1.76	\$0.96
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.30	1.03
2010	124.5	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.25	1.00
2011	125.8	61,041	32,734	9,857	3,777	14,673	30,557	30,484	1.29	1.01
2012	127.9	61,857	33,429	9,887	3,776	14,765	30,838	31,019	1.32	0.98

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

Alabama

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Medical Disaster Fund	Major Medical Insurance Fund	
649,682	317,646	-	332,036	-	0.3	5,695	
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
118,656	-	67.5%	-	-	316,121	-	

Sources

Private Carrier–Department of Industrial Relations

Self-Insurance–Department of Industrial Relations

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided data on total calendar year benefits paid by private carriers at \$314,861 thousand. The state provided us with details about the paid under Medical Disaster Fund and Major Medical Insurance Fund at 0.3 thousand and \$5,695 thousand.

The private carrier share of the special funds was estimated by using the share of private carrier to total benefits. Hence, the total private carrier benefits were estimated to be \$317,646 thousand.

Self-Insurance Payments

The state agency provided data on total calendar year benefits paid by self-insured employers at \$329,125 thousand.

The self-insurance share of the special fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be 332,036 thousand.

Deductibles

A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be \$118,656 thousand.

Medical Benefits

The share of medical benefits to total benefits was provided by NCCI. The procedure used to calculate medical benefits have been described in [Appendix G](#) on page 26.

Premiums

A.M. provided data on total premiums in the calendar year. Private carrier premiums totaled \$316,121 thousand for this year.

National Academy of Social Insurance

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Alabama.

Alaska

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Workers' Compensation Fund	Commercial Fishermen's Fund	
248,038	176,196	-	71,842	3,454	303	866	
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
35,930	-	67.7%	3,301	-	298,855	-	

Sources

Private Carrier—Alaska Department of Labor

Self-Insurance—Alaska Department of Labor

Second Injury Fund—Alaska Department of Labor

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

Medical—NCCI (Refer to [Appendix G](#))

Guaranty Funds—Alaska Department of Labor

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided data on calendar year benefits paid by private carriers at \$169,629 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$3,454 thousand. Special funds namely the Workers' Compensation Fund and the Commercial Fishermen's fund was provided at \$303 thousand and \$866 thousand.

The private carrier share of the second injury and special fund was estimated by using the share of private carrier to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$176,196 thousand.

Self-Insurance Payments

The state agency provided data on calendar year benefits paid by self-insurers at \$70,484 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be \$71,842 thousand

Deductibles

A.M. Best provided benefits figures excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be \$35,930 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure is described in [Appendix G](#), above.

Guaranty Funds

The Division of Workers' Compensation in the Alaska Department of Labor provided us with the guaranty funds data of \$3,301 thousand.

Premiums

A.M. provided data on total premiums in the calendar year. Private carrier premiums totaled \$298,855 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Alaska.

Arizona

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
712,324	367,367	217,218	127,739	5,047	88,621	52,400	65.7%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	-		579,437		69,642		

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Industrial Commission

Second Injury Fund—Industrial Commission

Deductibles—Method D, Manual Equivalent Premiums (Refer to [Appendix H](#))

Medical—NCCI (Refer to [Appendix G](#))

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers at \$276,363 thousand. Private carrier deductibles were estimated to be 88,621 thousand using manual equivalent premium. The state agency reported calendar year total second injury fund benefits to be \$5,047 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits including deductibles were estimated to be \$367,367 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by state funds at \$163,409 thousand. State fund deductibles were estimated to be 52,400 thousand using manual equivalent premium.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits including deductibles were estimated to be \$217,218 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$126,157 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence, total self-insurance benefits were estimated to be \$127,739 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#), above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G, above.

Premiums

A.M. Best reported the private carrier premiums to be \$579,437 thousand and state fund premiums to be at \$69,642 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Arizona.

Arkansas

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Death and Permanent Disability Trust Fund	Private Carrier Deductibles
213,971	163,837	-	50,134	204	15,577	31,115
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	65.6%	432	-	240,972	-	

Sources

Private Carrier—A.M. Best

Self-Insurance—Arkansas Workers' Compensation Commission (Refer to [Appendix F](#))

Second Injury Fund—Arkansas Workers' Compensation Commission

Deductibles – Method D, Manual Equivalent Premiums (Refer to [Appendix H](#))

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

Guaranty Funds – Arkansas Property and Casualty Guaranty Fund

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar-year benefits paid by private carriers, excluding deductibles, at \$120,860 thousand. Private carrier deductibles were estimated to be \$31,115 thousand. The state agency provided the data for the second injury fund, \$204 thousand. The agency also provided the data for the special fund Disability and Permanent Disability Trust Fund at \$15,577.

The private carrier share of the second injury fund and special fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$163,837 thousand.

Self-Insurance Benefits

The state agency provided calendar year self-insurance benefits at \$45,802 thousand.

The self-insurance share of the second injury fund and special fund was estimated using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated at \$50,134 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#), above.

Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data at \$432 thousand. The data were added to the private carrier estimates.

Premiums

A.M. Best reported the private carrier premiums to be \$240,972 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Arkansas.

California

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles
11,503,654	6,602,542	1,535,318	3,365,794	23,878	16,800	2,397,541
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	57.7%	209,664	15,772	8,099,231	903,787	

Sources

Private Carrier – Commission on Health and Safety and Workers' Compensation

State Fund – A.M. Best

Self Insurance – Office of Self-Insurance Plans, Department of Industrial Relations

Second Injury Fund – Commission on Health and Safety and Workers' Compensation

Uninsured Employers Fund - Commission on Health and Safety and Workers' Compensation

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

Medical – Commission on Health and Safety and Workers' Compensation

Guaranty Funds – California Insurance Guarantee Association (CIGA)

Self-Insurance Guaranty Funds- Office of Self-Insurance Plans, Department of Industrial Relations

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers at \$6,374,577 thousand. The state agency also provided calendar year total second injury fund benefits at \$17,359 thousand, and special fund Uninsured Employers Fund at \$16,800 thousand dollars which were added to the private carrier benefits according to their share in total. The guaranty funds provided by CIGA were also added to the estimates. Hence, private carrier benefits paid were \$6,602,542 thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,528,286 thousand. The state fund share of the second injury fund and special fund was estimated using the ratio of state fund benefits to total benefits. The total state fund benefits estimated were at \$1,535,318 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$3,334,677 thousand. The share of the second injury fund and special fund from self-insurance was estimated using the ratio of self-insurance benefits to total benefits. Self-insured guaranty funds were also added. The total self-insured benefits estimated were \$3,365,794 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be \$2,397,541 thousand for private carriers.

Medical Benefits

The rating state agency provided total medical benefits for private insurance carriers and self-insurers. These were added to obtain total medical benefits of \$6,637,556 thousand, which were 57.7% of total benefits.

Guaranty Funds

California Insurance Guarantee Association provided the data of \$209,664 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

The Office of Self-Insurance Plans provided the data of \$15,772 thousand for self insurance guaranty funds. The data were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the private carrier premiums data, \$8,099,231 thousand, and state fund premiums data, \$903,787 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for California.

Colorado

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
845,136	251,983	428,536	164,618	1,434	53,845	93,177	56.9
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
4,340	293	294,521	414,982				

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Division of Workers' Compensation, Colorado Department of Labor

Second Injury Fund – Division of Workers' Compensation, Colorado Department of Labor

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

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

Guaranty Funds – Colorado Insurance Guaranty Association

Self-Insurance Guaranty Funds- Division of Workers' Compensation, Colorado Department of Labor

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$193,397 thousand. The state agency provided calendar year second injury fund benefits, \$1,434 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits obtained from A.M. Best to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$251,983 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$334,665 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits including deductibles were estimated to be \$428,536 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$163,985 thousand. The self-insurance share of the second injury fund was estimated using the ratio of state self-insurance benefits to total benefits. The self-insurance guaranty funds benefits data were also added to the self-insured totals. Hence, total self-insurance benefits were estimated to be \$164,618 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#).

Guaranty Funds

The Colorado Insurance Guaranty Association provided the data for Colorado guaranty funds of \$4,340 thousand. The data were added to the private carrier estimates.

Self-Insured Guaranty Funds

The state agency also provided the data for self-insured guaranty funds of \$293 thousand. The data were added to the self-insured estimates.

Premiums

A.M. Best reported the private carrier premiums to be \$294,521 and state fund premiums to be at \$414,982 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Colorado.

Connecticut

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
887,226	644,541	-	242,685	29,836	123,237	-	46.4%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
6,679	-	737,236	-				

Sources

Private Carrier –A.M. Best

Self-Insurance – Workers' Compensation Commission

Second Injury Fund – Workers' Compensation Commission

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

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

Guaranty Funds- Connecticut Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on private carrier benefits at \$500,010 thousand. The state agency also provided calendar year second injury fund benefits, \$29,836 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$644,541 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$224,211 thousand.

The self-insurance share of the second injury fund was estimated using the agency's reported ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$242,685 thousand.

Deductibles

Deductibles for private carriers were estimated to be \$123,237 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#).

Guaranty Funds

The Connecticut Insurance Guaranty Association provided the data of \$6,679 thousand for guaranty funds. The data were added to the private carrier estimates.

Premiums

A.M. Best provided the data of \$737,236 thousand in private carrier premiums in the 2012 year.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Connecticut.

Delaware

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
215,518	177,725	-	37,793	6,215	54,146	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
60.1%	-	-	150,595	-		

Sources

Private Carrier – A.M. Best

Self-Insurance – Delaware Department of Labor

Second Injury Fund – Delaware Department of Labor

Deductibles – Pennsylvania and Delaware Compensation Rating Bureau

Medical – Pennsylvania and Delaware Compensation Rating Bureau

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$118,889 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$54,146 thousand. The state agency provided calendar year second injury fund benefits, \$6,215 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits including deductibles were estimated to be \$177,725 thousand.

Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$36,358 thousand.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$37,793 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$54,146 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 60.1% of total benefits.

Premiums

A.M. Best provided the data for private carrier premiums, totaling \$150,595 thousand.

National Academy of Social Insurance

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Delaware.

District of Columbia

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
98,984	85,053	-	13,932	-	13,845	-	34.6%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
695	-		142,130	-			

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation

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

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

Guaranty Funds—District of Columbia Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$70,513 thousand. Deductibles were imputed.

Guaranty funds data were added to the private carrier total. Hence, total private carrier benefits including deductibles were estimated to be \$85,053 thousand.

Self-Insurance Payments

Self-Insurance benefits were imputed. See [Appendix F](#) above for further details.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) for further details.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#).

Guaranty Funds

The District of Columbia Insurance Guaranty Association provided the data on guaranty funds, which were \$695 thousand.

Premiums

A.M. Best provided the private carrier premiums at \$142,130 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for District of Columbia.

Florida

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Special Disability Fund	Private Carrier Deductibles	State Fund Deductibles
2,835,750	1,952,927	-	882,823	-	59,969	633,687	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums		
66.2%	-	-		2,013,465	-		

Sources

Private Carrier – A.M. Best

Self-Insurance – Division of Worker Compensation, Department of Financial Services

Special Disability Fund—Division of Worker Compensation, Department of Financial Services

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$1,283,313 thousand. Deductibles for private carriers were estimated to be \$633,867 thousand.

The private carrier share of the special fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$1,952,927 thousand.

Self-Insurance Payments

The state agency provided the data for self-insured benefits at \$858,781 thousand. The self-insurance share of the special fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insured benefits were estimated to be \$882,823 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the private carrier premium of \$2,013,465 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Florida.

Georgia

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,451,811	1,067,497	-	384,315	94,581	295,263	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
50.6%	13,052	3,348	1,132,295	-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund - Georgia Subsequent Injury Trust Fund

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

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

Guaranty Funds – Georgia Insurers Insolvency Pool, Georgia Life & Health Insurance Guaranty Association
Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$692,779 thousand. Deductibles for private carriers were estimated to be \$295,263 thousand. Second injury fund benefits were given at \$118,94,581 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$1,067,497 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$384,315 thousand as described in [Appendix F](#) above.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Georgia Insurers Insolvency Pool provided the data of \$13,052 thousand for guaranty funds. These were added to private carrier benefit payments.

Self-Insured Guaranty Funds

The agency provided the data for self-insured guaranty funds benefits at \$3,348 thousand. These were added to self-insured benefit payments.

Premiums

A.M. Best provided the private carrier premium, \$1,132,295 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Georgia.

Hawaii

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Special Fund	Private Carrier Deductibles	State Fund Deductibles
248,433	131,783	30,825	85,825	-	15,723	30,646	7,168
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums			
43.5%	-	-	163,930	36,995			

Sources

Private Carrier –Department of Labor and Industrial Relations-Research and A.M. Best

State Fund – Hawaii Employers' Mutual Insurance Company and A.M. Best

Self-Insurance –Department of Labor and Industrial Relations-Research

Second Injury Fund –Department of Labor and Industrial Relations -Research

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, \$153,293 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$93,587 thousand. Using these data private carrier deductibles were estimated at \$30,646 thousand. The state agency provided calendar year special fund benefits, \$15,723 thousand.

The private carrier share of the special fund was estimated by using the ratio of private carrier benefits to total benefits. Thus, we estimated the total private carrier benefits at \$131,783 thousand.

State Fund

The state agency provided calendar year paid benefits by the state fund \$21,891 thousand. State fund deductibles were estimated to be \$7,168 thousand.

The state fund share of the second special benefits was estimated by using the ratio of state fund benefits to total benefits. Thus, we estimated the total state fund benefits at \$30,825 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$79,418 thousand.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$85,825 thousand.

Deductibles

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Deductibles were estimated as the difference between the state agency's data, which included deductibles, and the sum of A.M. Best private carrier data, which did not include deductibles. A.M. Best provided calendar year paid benefits by private carriers and the state fund, \$115,478 thousand. The state agency provided total private carrier and state fund benefits, \$153,298 thousand. Hence, total deductibles were \$30,646 thousand.

Of total deductibles, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be \$7,168 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$163,930 thousand and state fund premiums were \$36,995 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Hawaii.

Idaho

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
238,723	91,998	138,146	8,578	4,270	13,272	20,042
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
64.9%	514	-		138,935	161,466	

Private Carrier –A.M. Best

State Fund –A.M. Best

Self-Insurance – Idaho Industrial Commission

Second Injury Fund – Idaho Industrial Commission

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

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

Guaranty Funds – Idaho Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, \$76,582 thousand. Deductibles for private carriers were estimated to be \$13,272 thousand. It also provided calendar year total second injury fund benefits at \$4,270 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$91,998 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$115,643 thousand. Deductibles for the state fund were estimated to be \$20,042 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$138,146 thousand.

Self-Insurance Payments

The Idaho Industrial Commission provided calendar year benefits paid by the self-insurers, \$8,399 thousand. The self-insured share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits. Hence, total self-insured benefits were \$8,578 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

National Academy of Social Insurance

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Guaranty Funds

The Idaho Insurance Guaranty Association provided the data of \$514 thousand for Idaho guaranty funds. These data were added to private carrier estimates.

Premiums

A.M. Best provided data for the private carrier premiums at \$138,935 thousand and state fund premiums at \$161,466 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Idaho.

Illinois

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles	State Fund Deductibles
2,702,471	2,021,103	-	681,369	-	1,204	437,364	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums		
43.9%	-	1,825		2,600,431	-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Illinois Workers' Compensation Commission

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits by private carriers, \$1,582,865 thousand. Deductibles for private carriers were estimated to be \$437,364 thousand. The state agency provided calendar year special fund benefits namely Uninsured Employer Fund injury fund benefits, \$1,204 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$2,021,103 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in [Appendix E](#), above.

The self-insurance share of the special fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$681,369 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for private carrier premiums at \$2,600,431 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added

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(if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Illinois.

Indiana

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
623,742	562,404	-	61,338	5,811	111,628	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
73.4%	200	-	782,614	-		

Sources

Private Carrier – A.M. Best

Self-Insurance—Workers' Compensation Board of Indiana

Second Injury Fund—Workers' Compensation Board of Indiana

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

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

Guaranty Funds- Indiana Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits by private carriers, \$445,461 thousand. Deductibles for private carriers were estimated to be \$111,628 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$562,404 thousand.

Self-Insurance Payments

The Workers' Compensation Board of Indiana provided the self-insurance benefits at \$60,642 thousand.

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$61,338thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Indiana Insurance Guaranty Association provided the data of \$200 thousand for the guaranty funds. These were added to the private carrier data estimates.

Premiums

A.M. Best provided data for private carrier premiums, \$782,614 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Indiana.

Iowa

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
642,147	503,022	-	139,125	-	106,918	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
56.4	-	-	674,002	-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Iowa Division of Workers' Compensation

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, \$396,104 thousand.

Deductibles for private carriers were estimated to be \$106,918 thousand. Hence, total private carrier benefits were estimated to be \$503,022 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$139,125 thousand as described in [Appendix F](#) above.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best supplied data for private carrier premiums, which were \$674,002 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Iowa.

Kansas

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Workers' Compensation Fund	Private Carrier Deductibles
424,122	305,543	-	118,579	-	1,110	65,870
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	58.5%	1,571	-	447,077	-	

Sources

Private Carrier –A.M. Best

Self-Insurance – Kansas Department of Labor, Division of Workers' Comp

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

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

Guaranty Fund – Kansas Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$237,361 thousand. Deductibles for private carriers were estimated to be \$65,870 thousand. The agency provided the data fro special fund namely the Workers' Compensation Fund at \$1,110 thousand.

The private carrier share of the special fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$305,543 thousand.

Self-Insurance Payments

The Division of Workers' Compensation provided the self-insurance benefits data at \$118,209 thousand.

The self-insured share of the special fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$118,579 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Fund

The Kansas Insurance Guaranty Association provided the data for Kansas guaranty fund data of \$1,571 thousand. The data were added to the private carrier estimates.

Premiums

A.M. Best provided the data for Kansas private carrier premiums of \$447,077.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Kansas.

Kentucky

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Special Fund	Coal Workers Pneumoconiosis Fund	Private Carrier Deductibles
659,192	363,387	89,496	206,309	-	60,916	1,124	66,401
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
16,353	55.6	-	-	345,438	125,813		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund – Kentucky Labor Cabinet

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, \$262,681 thousand. Calendar year special fund benefits were reported by the state agency to be \$60,916 and for Coal Workers Pneumoconiosis fund, \$1,124 thousand. Deductibles for private carriers were estimated to be \$66,401 thousand.

The private carrier share of the special funds was estimated by using the share of private carrier benefits to total benefits.. Hence, total private carrier benefits were estimated to be \$363,387 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$64,694 thousand. State fund deductibles were estimated to be \$16,353 thousand.

The state fund share of the special fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$89,496 thousand.

Self-Insurance Payments

Self-insurance benefits excluding the second injury fund were estimated as described in, [Appendix F](#) above.

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$206,309 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the private carrier premiums of \$345,438 thousand. A.M. Best also provided the data for state fund premiums of \$125,813 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Kentucky.

Louisiana

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
860,330	475,721	103,533	281,076	37,756	98,648	21,469
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
52.7%	-	-	627,554	167,296		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund—Louisiana Workforce Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$356,038 thousand. Deductibles for private carriers were estimated to be \$98,648 thousand. The state agency provided calendar year total second injury fund benefits at \$37,756 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$475,721 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$77,486 thousand. Deductibles for the state fund were estimated to be \$21,469 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$103,533 thousand.

Self-Insurance Payments

Self-insurance benefits excluding the second injury fund were estimated as described in [Appendix F](#), above.

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$281,076 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Premiums

A.M. Best provided the data for the private carrier and state fund premiums. In 2012, private carrier premiums were \$627,554 thousand and state fund premiums were \$167,296 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Louisiana.

Maine

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
306,093	226,562	-	79,531	-	25,483	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
46.6%	3,396	-	197,684	-		

Sources

Private Carrier – A.M. Best

Self-Insurance – Maine Bureau of Insurance

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

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

Guaranty Funds—Maine Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided total calendar year benefits excluding deductibles, paid by private carriers, \$141,769 thousand. Deductibles for private carriers were estimated to be \$25,483 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$171,566 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$79,531 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

The Maine Insurance Guaranty Association provided the data for the guaranty funds, which were \$3,396 thousand. These funds were added to private carrier data to find the total private carrier benefits data.

Premiums

A.M. Best provided data for the private carrier premiums, \$197,684 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Maine.

Maryland

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
970,734	531,858	169,528	269,348	-	135,240	16,589
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
45.4%	-	-	640,019	194,589		

Sources

Private Carrier – Maryland Workers' Compensation Commission
 State Fund – Maryland Workers' Compensation Commission
 Self-Insurance – Maryland Workers' Compensation Commission
 Second Injury Fund - Maryland Workers' Compensation Commission
 Deductibles – Method B, Subtraction (Refer to [Appendix H](#))
 Medical – NCCI (Refer to [Appendix G](#))
 Premiums—A.M. Best

Methods

Private Carrier Payments

Maryland Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$531,858 thousand.

State Fund Payments

Maryland Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$169,528 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$269,348 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for private carriers and state fund, which included deductibles. Thus, private carrier deductible benefits were estimated to be \$135,240 thousand and state fund deductibles were estimated to be \$16,589 thousand. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for the private carrier premiums and state fund premiums, \$640,019 thousand and \$194,589 thousand, respectively.

National Academy of Social Insurance

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Maryland.

Massachusetts

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles
978,825	736,866	-	241,960	23,249	7,740	139,571
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	35.5%	5,244	-	1,047,935	-	

Sources

Private Carrier – Workers’ Compensation Rating and Inspection Bureau

Self-Insurance – Massachusetts Workers’ Compensation Advisory Council

Second Injury Fund – Massachusetts Workers’ Compensation Advisory Council Annual Report

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

Medical – Workers’ Compensation Rating and Inspection Bureau

Guaranty Funds – Massachusetts Insurers Insolvency Fund

Premiums—A.M. Best

Methods**Private Carrier Payments**

Workers’ Compensation Rating and Inspection Bureau provided calendar year benefits including deductibles paid by private carriers, \$708,334 thousand. It also provided calendar year total second injury fund benefits at \$23,249 thousand and special fund namely Uninsured Employers fund at 7,740 thousand.

The private carrier share of the second injury and special fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$736,866 thousand.

Self-Insurance Payments

We used the self-insured benefits data from the annual report of the Advisory Council of the Department of Industrial Accidents. It was given to be \$234,258 thousand.

The self-insurance share of the second injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$241,960 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for private carriers and state fund, which included deductibles. Thus, private carrier deductible benefits were estimated to be \$139,571 thousand. Refer to [Appendix H](#) above.

Medical Benefits

The state agency provided the percentage of medical benefits used, 35.5%.

Guaranty Funds

Guaranty fund data was obtained from the Massachusetts Insurers Insolvency. These data were added to the private carrier estimates. It was given to be \$5,244 thousand.

Premiums

A.M. Best provided the data for private carrier premiums, which were \$1,047,935 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Massachusetts.

Michigan

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,189,483	738,694	-	450,789	11,392	121,894	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
35.5%	-	4,581	1,061,373	-		

Sources

Private Carrier – Workers' Compensation Agency

Self-Insurance – Workers' Compensation Agency

Second Injury Fund – Workers' Compensation Agency

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

Medical – Workers' Compensation Agency

Self-Insurance Guaranty Funds – Workers' Compensation Agency

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$731,592 thousand. The state agency provided calendar year second injury fund benefits, \$11,392 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$738,694 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$441,918 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$450,789 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures. Thus, deductible benefits were estimated to be \$121,894 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 35.5%.

Self-Insurance Guaranty Funds

The Workers' Compensation Agency provided the data for Self-Insurance Guaranty funds at \$4,581 thousand, which was added to the self-insurance estimates.

Premiums

A.M. Best provided the data for the private carrier premiums at \$1,061,373 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Michigan.

Minnesota

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Supplementary Benefits	Asbestosis and Temporary Orders
1,043,694	790,958	-	252,736	11,208	6,837	36,885	1,495
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums and Assigned Risk Plan Premiums	State Fund Premiums	
201,479	-	54.5%	10,358	3,424	835,540	-	

Sources

Private Carrier – Minnesota Department of Labor and Industry

Self-Insurance – Minnesota Department of Labor and Industry

Second Injury Fund– Minnesota Department of Labor and Industry

Uninsured Employers Fund- Minnesota Department of Labor and Industry

Supplementary Benefits- Minnesota Department of Labor and Industry

Asbestosis and Temporary Orders- Minnesota Department of Labor and Industry

Deductibles – Minnesota Department of Labor and Industry

Medical – Minnesota Department of Labor and Industry

Guaranty Funds- Minnesota Department of Labor and Industry

Self-Insurance Guaranty Funds- Minnesota Department of Labor and Industry

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided calendar year benefits paid by private carriers, \$698,809 thousand. The Assigned Risk Plan data provided by the agency at \$39,025 thousand was also added to the private carrier data.

The private carrier share of the second injury and special funds was estimated by using the share of private carrier benefits to total benefits. Guaranty fund benefits were also added to private carrier payments. Hence total private carrier benefits were estimated to be \$790,958 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$235,653 thousand.

The self-insurance share of the special funds was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Self-Insurance guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$252,736 thousand.

Second Injury and Special Funds

The agency provided the data for second injury fund at \$11,208 thousand. It also provided data for special funds which included Uninsured Employers Fund at \$6,837, Supplementary Benefits at \$36,885 thousand

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and Asbestosis and Temporary Orders at \$1,495 thousand. These were added to the private carrier and self-insurance benefits in proportion to their share in total benefits.

Deductibles

The state agency provided deductibles for private carriers, \$201,479 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 54.5%.

Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at \$10,358 thousand. These were added to the private carrier funds.

Self-Insurance Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for self-insurance guaranty funds at \$3,424 thousand. These were added to the self-insured benefit estimates.

Premiums

A.M.Best provided the data for private carrier and assigned risk plans premiums at \$835,540 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. In addition, \$29,244 thousand assessment costs for special funds were added to employer costs. Assessments were made on premiums as set by NCCI. All these costs were used to estimate employer costs per \$100 of payroll for Minnesota.

Mississippi

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
336,208	220,926	-	115,283	118	45,625	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
56.5%	-	-	298,388	-		

Sources

Private Carrier – Mississippi Workers’ Compensation Commission

Self-Insurance – Mississippi Workers’ Compensation Commission

Second Injury Fund – Mississippi Workers’ Compensation Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

Mississippi Workers’ Compensation Commission provided calendar year benefits including deductibles paid by private carriers, \$220,848 thousand. Deductibles for private carriers were estimated to be \$45,625 thousand. The state agency provided calendar year second injury fund benefits, \$118 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$220,926 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$115,242 thousand.

The self-insurance share of the second injury fund was estimated by using the share of reported self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$115,283 thousand.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data private carrier premiums were \$298,388 thousand in 2012.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added

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(if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Mississippi.

Missouri

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
838,913	536,075	92,035	210,803	42,069	106,180	18,229
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
57.3%	-	191	632,789	136,517		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Division of Workers' Compensation

Second Injury Fund – Division of Workers' Compensation

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

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

Self-Insurance Guaranty Funds – Division of Workers' Compensation

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$407,577 thousand. Deductibles for private carriers were estimated to be \$106,180 thousand. The state agency provided calendar year second injury fund benefits, \$42,069 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$536,075 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$69,459 thousand. State fund deductibles were estimated to be \$18,229 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$92,035 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$198,208 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$210,803 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Self-Insurance Guaranty Funds

The state agency provided the data for the self-insurance guaranty fund data, \$191 thousand. These data were added to the self-insured benefit estimates.

Premiums

A.M. Best provided the data on premiums. Private carrier premiums stood at \$632,789 thousand. State fund premiums were \$136,517 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Missouri.

Montana

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles
250,542	84,941	125,498	40,104	692	524	32,426
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
14,975	62.8%	3,305	-	113,651	165,663	

Sources

Private Carrier – Department of Labor and Industry

State Fund – A.M. Best

Self-Insurance – Department of Labor and Industry

Second Injury Fund – Department of Labor and Industry

Uninsured Employers Fund- Department of Labor and Industry

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

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

Guaranty Funds – Montana Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided calendar year benefits paid by private carriers, \$81,208 thousand and calendar year second injury fund benefits at \$692 thousand and special fund namely Uninsured Employers fund at \$524 thousand.

The private carrier share of the second injury and special fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$84,941 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by state fund, \$109,944 thousand. Deductibles for state fund were estimated to be \$14,975 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to \$125,498 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$39,894 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$40,104 thousand.

Deductibles

A.M. Best figures were subtracted from private carrier figures to estimate private carrier deductibles. State fund deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

The guaranty funds benefits data were also added to the private carrier totals. The Montana Insurance Guaranty Association provided the data for Montana's guaranty funds at \$3,305 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for the private carrier premiums, \$113,651 thousand, and the state fund premiums, \$165,663 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Montana.

Nebraska

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
312,448	247,219	-	65,229	1,534	55,099	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
61.5%	-	-	341,023	-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Nebraska Workers' Compensation Court

Workers' Compensation Trust Fund- Nebraska Workers' Compensation Court

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$190,939 thousand. Deductibles for private carriers were estimated to be \$55,099 thousand.

The state agency provided calendar year second injury fund benefits, \$1,534 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$247,219 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$65,229 thousand as described in [Appendix F](#) above.

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for private carrier premiums, \$341,023 thousand.

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For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Nebraska.

Nevada

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
374,085	255,778	-	118,307	-	64,644	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
49.0%	-	-	269,297	-		

Sources

Private Carrier – A.M. Best

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

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided the data on calendar-year benefits, not including private carrier deductibles, at \$191,134 thousand. Deductibles which were estimated to be \$64,644 thousand were added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$255,778 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$118,307 thousand as described in [Appendix F](#) above.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for private carrier premiums at \$269,297 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Nevada.

New Hampshire

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
229,024	168,190	-	60,835	-	36,236	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
66.4%	2,150	-		252,821	-	

Sources

Private Carrier – A.M. Best

Self-Insurance – New Hampshire Department of Labor Biennial Report

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

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

Guaranty Fund – New Hampshire Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$129,804 thousand. Deductibles for private carriers were estimated to be \$36,236 thousand.

The guaranty funds data was added to the private carrier total. Hence, total private carrier benefits were estimated to be \$168,190 thousand.

Self-Insurance Payments

Self-insurance data were estimated from the NH Department of Labor's Biennial Report, at \$60,835 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the data for private carrier premiums at \$252,821 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New Hampshire.

New Jersey

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	Uninsured Employers Fund
2,215,453	1,747,771	-	467,681	182,400	471,748	700
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	51.3%	15,966	-	1,927,334	-	

Sources

Private Carrier – Compensation Rating & Inspection Bureau

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

Second Injury Fund—New Jersey Department of Labor and Workforce Development

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

Medical – Compensation Rating & Inspection Bureau

Guaranty Funds – New Jersey Compensation Rating & Inspection Bureau Annual Report

Premiums—A.M. Best

Methods

Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,581,737 thousand. The state agency provided calendar year second injury fund benefits at \$182,400 thousand, and special fund namely the Uninsured Employers fund at \$700 thousand.

The private carrier share of the second injury and special fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier figures were 1,747,771 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$467,681 thousand as described in [Appendix F](#), above.

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be \$471,748 thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 51.3%.

Guaranty Funds

The New Jersey Workers' Compensation Security Fund provided the data for guaranty funds at \$15,966 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for the private carrier premiums at \$1,927,334 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New Jersey.

New Mexico

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
306,304	181,093	28,227	96,984	1,336	55,072	8,663
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
58.5%	1,647	-		226,464	25,237	

Sources

Private Carrier – Workers' Compensation Administration

Self-Insurance – Workers' Compensation Administration

Second Injury Fund – Workers' Compensation Administration

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

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

Guaranty Funds—New Mexico Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided calendar year benefits paid by private carriers, \$206,875 thousand. Private carrier deductibles were estimated to be \$55,072. The state agency provided calendar year second injury fund benefits, \$1,336 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$181,093 thousand.

State Fund Payments

The agency provided the total of private carrier and state fund benefits. A.M. Best provided calendar year benefits excluding deductibles at the second injury fund paid by the state fund, \$19,456 thousand. State fund deductibles were estimated at \$8,663 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$28,227 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$96,446 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$96,984 thousand.

Deductibles

Deductibles were estimated as the difference between the state agency's data, which included deductibles,

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and the sum of A.M. Best private carrier data, which did not include deductibles. Refer to Appendix H above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Guaranty Funds

New Mexico Insurance Guaranty Association provided the data for guaranty funds at \$1,647 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$226,464 thousand and state fund premiums stood at \$25,237 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New Mexico.

New York

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
5,394,509	2,355,837	1,388,221	1,650,452	-	711,267	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
34.3%	-	-	2,810,803	1,943,838		

Sources

Private Carrier – New York Compensation Insurance Rating Board

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Board,

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

Medical – New York Compensation Insurance Rating Board

Premiums—A.M. Best

Methods**Private Carrier Payments**

New York Compensation Insurance Rating Board provided calendar year benefits including deductibles paid by private carriers, \$2,355,837 thousand. Deductibles for private carriers were estimated to be \$711,267 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,388,221 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$1,650,452 thousand. We have used the market share of paid indemnity of private carriers, state funds, and self-insurers to determine the self-insurance benefits using A.M. Best private carriers and state fund benefits.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix H](#), above.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 34.3%.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$2,810,803 thousand and state fund premiums stood at \$1,943,848 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added

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(if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New York.

North Carolina

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,425,596	1,079,176	-	346,420	-	244,956	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
45.8%	-	-	1,243,533	-		

Sources

Private Carrier – A.M. Best

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

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$834,220 thousand. Deductibles for private carriers were estimated to be \$244,956 thousand. Hence, total private carrier benefits were estimated to be \$1,079,176 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$346,420 thousand. The imputation steps are described in Step E, [Appendix F](#) above.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided data for private carrier premiums at \$1,243,533 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for North Carolina.

North Dakota

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
151,033	898	150,135	-	-	-	-	60.2%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	-		5,951		280,221		

Sources

Private Carriers – A.M. Best

State Fund – Workforce Safety and Insurance

Medical – Workforce Safety and Insurance

Premiums— Workforce Safety and Insurance

Methods**Private Carrier Payments**

A.M. Best provided the data for private carriers, \$898 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$150,135 thousand.

Medical

The state agency provided the percentage of medical benefits used, 60.2%.

Premiums

A.M. Best provided data on private carrier premiums at \$5,951 thousand, and the state agency provided the state fund premiums at \$280,221 thousand.

Ohio

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
2,130,063	17,085	1,739,062	373,916	-	-	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
39.3%	-	-	32,327	1,718,433		

Sources

Private Carrier – A.M. Best

State Fund – Ohio Bureau of Workers' Compensation

Self-Insurance – Ohio Bureau of Workers' Compensation

Medical – Ohio Bureau of Workers' Compensation

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, \$17,085 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,739,062 thousand.

Self-Insurance Payments

The self-insured data was imputed previous year's data, \$373,916 thousand.

Medical Benefits

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

Premiums

A.M. Best provided the data on private carrier premiums, \$32,327 thousand, and state fund premiums, \$1,718,433 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Ohio.

Oklahoma

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
873,407	453,387	243,383	176,637	27,057	86,732	46,558
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
44.1%	-	-	662,957	271,222		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Court

Second Injury Fund—Multiple Injury Trust Fund

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$353,251 thousand. Deductibles for private carriers were estimated to be \$86,732 thousand.

The state agency provided calendar year second injury fund benefits, \$27,057 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$453,387 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$189,629 thousand. Deductibles for the state fund were estimated to be \$46,558 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$243,383 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$170,180 thousand. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, the total self-insured benefits were estimated to be \$176,637 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Premiums

A.M. Best provided the premiums. Private carrier premiums stood at \$662,957 thousand and state fund premiums stood at \$271,222 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Oklahoma.

Oregon

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	Uninsured Employers Fund	Benefit Adjustment Fund for Long-term cases
660,553	225,878	307,125	127,551	-	40,144	2,470	50,056
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		
996	5,014	495	2,049	4,297	19,984		
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
-	55.1%	1,476	910	230,548	399,849		

Sources

Private Carrier – Oregon Department of Consumer Business Services

State Fund – Oregon Department of Consumer Business Services

Self-Insurance – Oregon Department of Consumer and Business Services

Deductibles – Subtraction Method (Refer to [Appendix H](#))

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

Guaranty Funds – Oregon Department of Consumer and Business Services

Self-Insurance Guaranty Funds—Oregon Department of Consumer and Business Services

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided data on calendar-year benefits paid by private carriers, at \$197,875 thousand.

The state agency provided calendar year special fund benefits namely Uninsured Employers Fund at \$2,470 thousand; Benefits Adjustment Fund for Long-term Cases at \$50,056 thousand; Supplemental Disability for Multiple Jobs at \$996 thousand; Preferred Worker Program Contract Costs at \$4,297 thousand; Employer at Injury Program at \$19,984 thousand. The private carrier share of the special fund was estimated by using the share of private carrier benefits to total benefits. Special Funds namely Reopened Case Fund at \$5,014 thousand, Workers' with Disability Fund at \$495 thousand and Preferred Worker Program Premium Exception at \$2,049 thousand were already included in the benefits data provided to us by the agency. Guaranty funds were added to private carrier benefits. Hence, total private carrier benefits were estimated to be \$225,878 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$270,820 thousand.

The state fund share of the special funds was estimated by using the share of state fund benefits to total benefits. Hence, total state funds were estimated to be \$307,125 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$111,670 thousand. The self-insurance share of the special funds was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$127,551 thousand.

Deductibles

Deductibles were estimated by subtracting the A.M.Best data on private carriers from the agency provided benefits data. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Department of Consumer and Business Services provided the data for guaranty funds at \$1,476 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

Department of Consumer and Business Services provided the data for self-insurance guaranty funds at \$910 thousand. These were added to the self-insured benefit estimates.

Premiums

A.M. Best provided the private carrier premiums, \$230,548 thousand, and state fund premiums, \$399,849 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Oregon.

Pennsylvania

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles
2,910,262	2,076,761	194,795	638,707	190	3,258	667,725
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	46.3%	21,958	3,363	2,336,690	191,850	

Sources

Private Carrier – Bureau of Workers' Compensation

State Fund – Bureau of Workers' Compensation

Self-Insurance – Bureau of Workers' Compensation

Second Injury Fund – Bureau of Workers' Compensation

Deductibles – Rating Bureau

Medical – Bureau of Workers' Compensation

Guaranty Fund – Bureau of Workers' Compensation

Self-Insurance Guaranty Fund—Bureau of Workers' Compensation

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided calendar year benefits inclusive of deductible benefits, \$2,052,346 thousand. They also provided calendar year second injury fund benefits at \$190 thousand and special fund namely Uninsured Employer Fund benefits at \$3,258 thousand.

The private carrier share of the second injury fund and special fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be 2,076,761 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$194,562 thousand.

The state fund share of the second injury and special fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$194,795 thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$634,584 thousand. The agency also provided with the self-insurance guaranty fund at \$3,363 thousand. The self-insurance share of the second injury and special fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$638,707 thousand.

Deductibles

The Rating Bureau provided deductibles for private carriers, \$667,725 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 46.3%.

Guaranty Funds

The Bureau of Workers' Compensation provided the data for guaranty funds at \$21,958 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The Bureau of Workers' Compensation provided the data for self-insurance guaranty funds at \$3,363 thousand. These were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the data for private carrier premiums, at \$2,336,690 thousand, and state fund premiums, at \$191,850 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Pennsylvania.

Rhode Island

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
177,664	66,547	85,933	25,185	2,034	9,334	12,180
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums		State Fund Premiums	
31.6%	689	-	69,576		101,367	

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Rhode Island Department of Labor and Training

Second Injury Fund—Rhode Island Department of Labor and Training

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

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

Guaranty Fund—Rhode Island Property & Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$55,784 thousand. Deductibles for private carriers were estimated to be \$9,334 thousand. The agency provided the data for the second injury fund at \$2,034 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty benefits are added to private carrier payments. Hence, total private carrier benefits were estimated to be \$66,547 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$72,788 thousand. Deductibles for the state fund were estimated to be \$11,014 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits obtained from A.M. Best to total benefits. Hence, total state fund benefits were estimated to be \$12,180 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated using the data available in the agency's annual report on the share of injuries serviced by the self-insured. It was given at \$24,855 thousand. And the share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$25,185 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Guaranty Fund

The guaranty fund management services provided the data for the guaranty fund benefit estimates at \$689 thousand. This data were added to the private carrier benefits.

Premiums

A.M. Best provided the data for private carrier premiums, \$69,576 thousand, and state fund premiums, \$101,367 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Rhode Island.

South Carolina

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
905,405	631,040	64,019	210,347	45,529	234,441	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
43.7%	-	-	640,321	69,200		

Sources

Private Carrier – South Carolina Department of Labor

State Fund – South Carolina Department of Labor

Self-Insurance – South Carolina Department of Labor

Second Injury Fund – South Carolina Department of Labor

Deductibles – Subtraction Method (Refer to [Appendix H](#))

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

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers inclusive of deductible benefits at \$599,307 thousand and second injury fund benefits, \$45,529 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$631,040 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$60,799 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$64,019 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$199,769 thousand. The self-insurance share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total self-insured benefits were estimated to be \$164,755 thousand.

Deductibles

Deductibles were estimated by subtracting the A.M.Best data on private carriers from the agency provided benefits data. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the private carrier premiums of \$640,321 thousand and \$69,200 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for South Carolina.

South Dakota

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
93,404	89,349	-	4,056	-	16,504	-	68.9%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	-		164,732		-		

Sources

Private Carrier – A.M. Best

Self-Insurance – Division of Labor and Management, South Dakota Department of Labor and Regulation

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided total calendar year benefits paid by private carriers, excluding deductibles, at \$72,845 thousand. Deductibles were estimated at \$16,504 and were added to the private carrier totals which was now estimated to be \$89,349 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$4,056 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the private carrier premiums data of \$164,732 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for South Dakota.

Tennessee

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
803,103	627,233	-	175,870	6,132	189,014	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
58.9%	-	-	833,060	-		

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Division, Tennessee Department of Labor

Second Injury Fund—Workers' Compensation Division, Tennessee Department of Labor

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

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

Premiums—A.M. Best

Methods**Private Carriers Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$433,843 thousand. Deductibles for private carriers were estimated to be \$189,014 thousand.

The state agency provided calendar year second injury fund benefits, \$6,132 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$627,233 thousand.

Self-Insurance Payments

The state agency provided the data for self-insured benefits at \$174,113 thousand.

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$175,870 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Premiums

A.M. Best provided the private carrier premiums data, \$833,060 thousand.

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For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Tennessee.

Texas

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,722,241	957,326	422,432	342,483	-	238,910	107,000
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
61.5%	14,118	-		1,538,614	906,405	

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

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

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

Guaranty Funds—Texas Property & Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$704,298 thousand. Deductibles for private carriers were estimated to be \$238,910 thousand.

The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$957,326 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$315,432 thousand. Deductibles for the state fund were estimated to be \$107,000 thousand.

Hence, total state fund benefits were estimated to be \$422,432thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix F](#) above. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$342,483 thousand.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Texas Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$14,118 thousand. These were added to the private carrier estimates.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums were \$1,538,614 thousand and state fund premiums were \$906,405 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

Utah

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Employer Reinsurance Fund	Private Carrier Deductibles
292,619	112,520	127,031	53,068	-	2,388	16,308	17,690
State Fund Deductibles	% Medical		Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums		State Fund Premiums
19,971	70.5%		-	-	174,552		174,287

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Uninsured Employers Fund—Utah Labor Commission Annual Report

Employer reinsurance Fund- Utah Labor Commission Annual Report

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$87,641 thousand. Deductibles for private carriers were estimated to be \$17,690 thousand. The state agency provided calendar year special fund namely Uninsured Employers fund and Employer Reinsurance fund benefits at \$2,388 thousand and \$16,308 thousand respectively.

The private carrier share of special funds was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$112,520 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$98,943 thousand. Deductibles for the state fund were estimated to be \$19,971 thousand.

The state fund share of special funds was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$127,031 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix F](#) above. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$53,068 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above..

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix G above.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$174,552 thousand and state fund premiums stood at \$174,287 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

Vermont

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
146,445	127,380	-	19,065	-	19,851	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
50.0%	885	-		172,728	-	

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation from prior years' data (Refer to [Appendix F](#))

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

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

Guaranty Fund—Vermont Property and Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$106,644 thousand. Deductibles for private carriers were estimated to be \$19,851 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$127,380 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix F](#) above. Total self-insured benefits were estimated to be \$19,065 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Vermont Property and Casualty Insurance Guaranty Association provide the data for guaranty fund benefits at \$845 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for private carrier premiums, \$172,728 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added

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(if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Vermont.

Virginia

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Private Carrier Deductibles
913,755	712,866	-	200,889	-	5,028	176,996
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	60.4%	5,294	-	881,230	-	

Sources

Private Carrier – A.M. Best

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

Uninsured Employers Fund- Virginia Workers' Compensation Commission

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

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

Guaranty Fund—Virginia Property and Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$526,808 thousand. Deductibles for private carriers were estimated to be \$176,996 thousand. The agency provided with the special fund namely the Uninsured Employers fund benefits data at \$5,028 thousand.

The private carrier share of special funds was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$712,866 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$200,889 thousand, as described in Step E, [Appendix F](#) above.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Guaranty Funds

Virginia Property and Casualty Insurance Guaranty Association provided the data for guaranty fund benefits at \$5,294 thousand. It was added to private carrier benefit estimates.

Premiums

A.M. Best provided data for private carrier premiums, \$881,230 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Virginia.

Washington

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Benefit Adjustment for Long-term Cases	Private Carrier Deductibles
2,311,697	13,780	1,813,835	484,082	25	397,706	-
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	32.1%	-	774	30,315	1,370,962	

Sources

Private Carrier – A.M. Best

State Fund – Department of Labor and Industries

Self-Insurance – Department of Labor and Industries

Second Injury Fund – Department of Labor and Industries

Medical – Department of Labor and Industries

Self-Insurance Guaranty Funds- Department of Labor and Industries

Private Carrier Premiums—A.M. Best

State Fund Premiums- Department of Labor and Industries

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$13,780 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,813,835 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$483,283 thousand.

The second injury fund was added to the self-insurance benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$484,082 thousand.

Second Injury and Special Fund

The state agency provided the details of second injury fund at \$25 thousand which was added to the self-insured benefits data. Special fund of Benefit Adjustment for Long-term Cases was provided at 397,706 thousand which was already included in the insurance carriers benefits data.

Medical Benefits

The state agency provided the percentage share of medical benefits, 32.1%.

Self-Insurance Guaranty Funds

The Washington State Fund provided the data for Self-Insurance guaranty funds at \$774 thousand. These were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the private carrier premiums data, \$30,315 thousand. The state fund premiums were provided by the state agency. For the calculation of employer costs, only the employer portion of the contributed premiums was taken into account which was \$1,370,962 thousand. In addition, for the estimation of employer costs for self-insurance, the total self-insurance benefits less COLA was used which was \$421,365 thousand. This amount was loaded with a percentage for administrative costs which was 18% as provided by NAIC. This percentage share was used to estimate administrative costs for all states. In addition, employer portion of COLA contribution of \$57,674 thousand was added to the self-insured costs.

West Virginia

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	Former State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Workers' Compensation Fund	Coal Workers Pneumoconiosis Fund
470,251	176,309	230,907	63,035	-	408	5,082	11,841
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
31,769	-	50.4%	-	446	373,975	-	

Sources

Private Carrier – A.M. Best

Former State Fund—West Virginia Offices of the Insurance Commissioner

Self-Insurance – West Virginia Offices of the Insurance Commissioner

Second Injury Fund – West Virginia Offices of the Insurance Commissioner

Uninsured Employers Fund- West Virginia Offices of the Insurance Commissioner

Workers' Compensation Fund- West Virginia Offices of the Insurance Commissioner

Coal Workers Pneumoconiosis Fund- West Virginia Offices of the Insurance Commissioner

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

Medical – West Virginia Offices of the Insurance Commissioner

Self-Insurance Guaranty Funds—West Virginia Offices of the Insurance Commissioner

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best reported calendar year benefits paid by private carriers to be \$138,821 thousand. The state agency provided calendar year special fund data namely Uninsured Employers Fund benefits at \$408 thousand, Workers' Compensation Fund benefits at \$5,082 thousand and Coal Workers Pneumoconiosis Fund benefits at \$11,841 thousand.

The private carrier share of special fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$176,309 thousand.

State Fund Payments

The state agency provided the data on the now non-operational state fund, \$221,771 thousand.

The state fund share of special fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$230,907 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$60,112 thousand.

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The self-insurance share of special fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$63,035 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix H](#) above.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix G](#) above.

Self-Insurance Guaranty Funds

The West Virginia Offices of the Insurance Commissioner provided the data for self-insurance guaranty funds at \$446 thousand. These were added to the self-insured benefit estimates.

Premiums

A.M. Best provided data on private carrier premiums, \$373,975 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for West Virginia.

Wisconsin

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Children's Fund	Barred Claims
1,123,861	975,985	-	147,875	1,383	2,890	257	752
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	-	69.6%	-	-	1,725,006	-	

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Division

Second Injury Fund – Workers' Compensation Division

Uninsured Employers Fund- Workers' Compensation Division

Children's Fund- Workers' Compensation Division

Barred Claims- Workers' Compensation Division

Medical – Workers' Compensation Division

Premiums—A.M. Best

Methods**Private Carrier Payments**

The agency reported calendar year benefits paid by private carriers to be \$971,398 thousand. The state agency provided calendar year second injury fund benefits at \$1,383 thousand and special fund namely Uninsured Employers Fund benefits at \$2,890 thousand, Children's Fund benefits at \$257 thousand and Barred Claim benefits at \$752 thousand.

The private carrier share of the second injury fund and special funds was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$975,985 thousand.

Self-Insurance Payments

The state agency provided calendar year cash benefits paid by self-insurers. We used the share of private carriers cash benefits to total benefits to estimate the total benefits paid by self-insured which was \$147,180 thousand.

The self-insurance share of the second injury fund and special fund was estimated by using the share of state self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$147,875 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 69.6%.

Premiums

National Academy of Social Insurance

A.M. Best provided the private carrier premiums, \$1,725,006 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 18%. Assessments for second injury fund and special funds were also added (if assessments were made in 2012) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Wisconsin.

Wyoming

Workers' Compensation Benefits Paid in 2012 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
162,304	802	161,502	-	-	-	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
67.8%	14	-	10,355	210,705		

Sources

Private Carrier – A.M. Best

State Fund – Wyoming Department of Workforce Services, Work Comp Division

Medical – Wyoming Department of Workforce Services, Work Comp Division

Guaranty Funds – Wyoming Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$788 thousand. The guaranty funds benefits data were also added to the private carrier totals. Total private carrier benefits were \$802 thousand in 2012.

State Fund Payments

The agency provided calendar year benefits paid by the state fund at \$161,502 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 67.8%.

Guaranty Funds

The guaranty funds data of \$14 thousand were provided by the Wyoming Insurance Guaranty Association. These data were added to private carrier benefits.

Premiums

A.M. Best provided the private carrier premiums, \$10,355 thousand. The state agency provided the state fund premiums at \$210,705 thousand. All these costs were used to estimate employer costs per \$100 of payroll for Wisconsin.