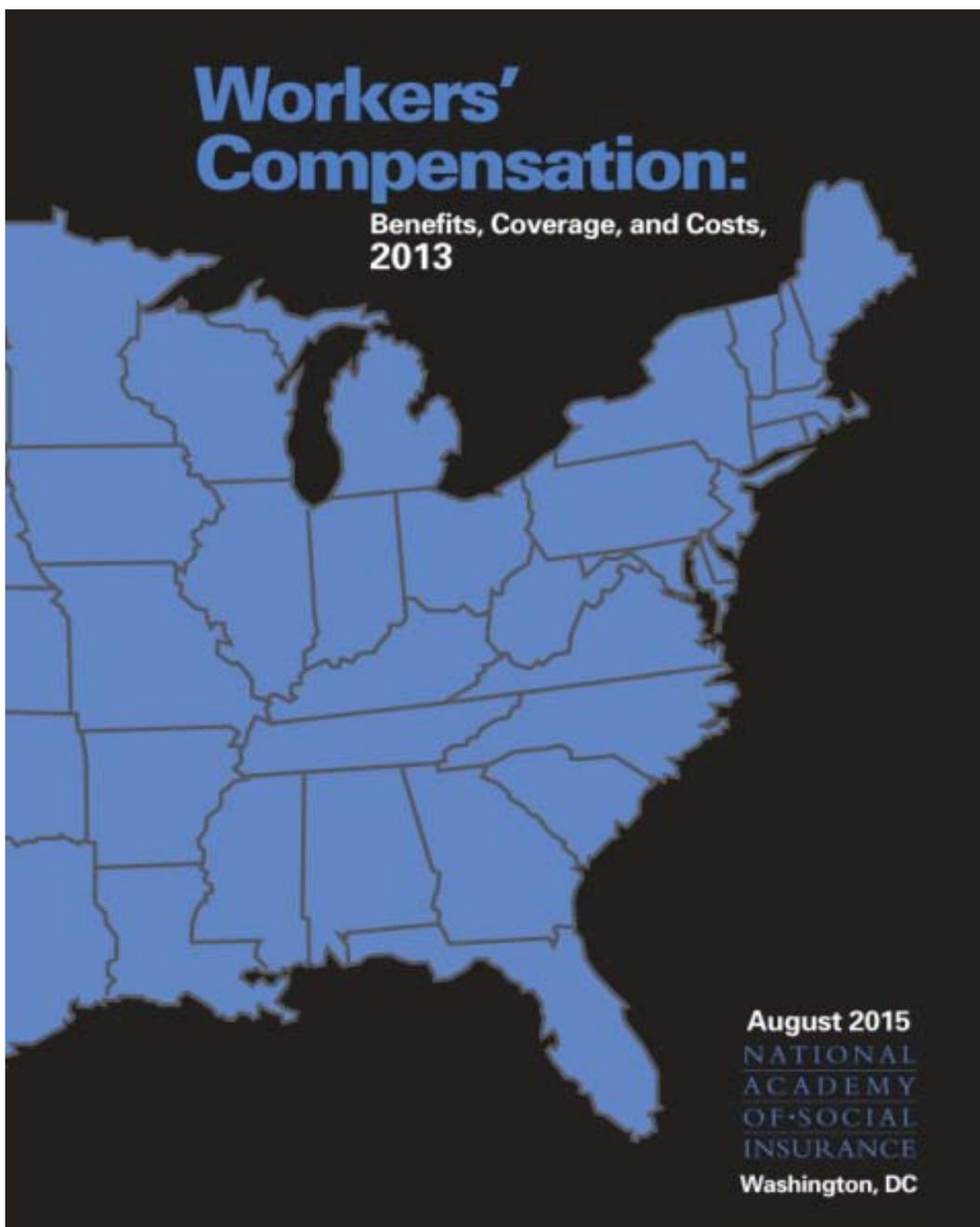


**Sources and Methods: A Companion to**  
**Workers' Compensation: Benefits, Coverage, and Costs, 2013**  
**August 2015**

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## Introduction

The report [Workers' Compensation: Benefits, Coverage, and Costs, 2013](#) provides estimates of total workers' compensation benefits paid in the United States in each state and the District of Columbia. 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 2013.

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, 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, 2013](#) 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.

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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 2009–2013, 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 2013 NASI survey questionnaire for state agencies asked states to report data for five years, from 2009 through 2013. 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**

Twenty-three states had a competitive state fund that paid workers' compensation benefits in 2013. Of these, 9 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-three 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 twelve states that were unable to provide data. The self-insurance imputation methods are described in Appendix F.

### **Second Injury**

Twenty-six states have provided us with second injury fund data in 2013. There were 25 jurisdictions 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 2009 to 2013.

### **Special Funds**

Sixteen states have provided us with special fund data in 2013. There were 35 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 2009 to 2013.

### **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. 13 states provided data for insurance guaranty fund and 9 states provided the data for self-insured guaranty fund for the year 2013. Table E3 and E4 provide the data for the guaranty funds for the years 2009 to 2013.

### **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 15 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 1998-2013). 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:

*2009*: 16.1 percent

*2010*: 16.1 percent

*2011*: 17.2 percent

*2012*: 17.7 percent

*2013*: 15.3 percent



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State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical
Georgia	A.M. Best	-	Imputation	Georgia Subsequent Injury Fund		Georgia Insurers Insolvency Pool		Manual Premium Method	-	NCCI
Hawaii	A.M. Best	A.M. Best	Department of Labor & Industrial Relations	-	Workers' Compensation Fund	n.a	n.a	Subtraction	Subtraction	NCCI
Idaho	A.M. Best	A.M. Best	Idaho Industrial Commission	Idaho Industrial Commission		Idaho Insurance Guaranty Association	n.a	Manual Premium Method	Manual Premium Method	NCCI
Illinois	A.M. Best	-	Imputation	Workers' Compensation Commission	Uninsured Employers Fund		Worker's Compensation Commission	Manual Premium Method	-	NCCI
Indiana	A.M. Best	-	Workers Compensation Board of Indiana	Workers Compensation Board of Indiana		n.a.	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		Workers' Compensation Fund	Kansas Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Kentucky	A.M. Best	A.M. Best	Imputation		Special Fund; Coal Workers Pneumoconiosis Fund;	n.a.	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		n.a	n.a	Manual Premium Method	-	NCCI
Maryland	Maryland Workers' Compensation Commission	Maryland Workers' Compensation Commission	Maryland Workers' Compensation Commission			n.a	n.a	Subtraction	Manual Premium Method	NCCI

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State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical
Massachusetts	Rating Bureau	-	Massachusetts Workers' Compensation Advisory Council Annual report	Massachusetts Workers' Compensation Advisory Council Annual Report	Uninsured Employers Fund	n.a	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		n.a.	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;	Montana Insurance Guaranty Association	n.a	Subtraction	Manual Premium Method	NCCI
Nebraska	A.M. Best	-	Imputation	Workers' Compensation Court		Nebraska Insurance Guaranty Association	n.a	Manual Premium Method	-	NCCI
Nevada	A.M. Best	-	Imputed from previous years data	-		-	-	Manual Premium Method	-	NCCI

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State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical
New Hampshire	A.M. Best	-	Imputation				n.a	Manual Premium Method	-	NCCI
New Jersey	Rating Bureau	-	Imputation	New Jersey Department of Labor and Workforce Development	Uninsured Employers Fund			Subtraction	-	Rating Bureau
New Mexico	A.M. Best	A.M. Best	Workers' Compensation Administration	Workers' Compensation Administration		n.a.	n.a	Subtraction	Subtraction	NCCI
New York	Rating Bureau	A.M. Best	Workers' Compensation Board data	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	Imputation	n.a		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

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State	Private Carrier	State Fund	Self-insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	PC Deductible	SF Deductible	Medical
Pennsylvania	PA Department of Labor & Industry	PA Department of Labor & Industry	PA Department of Labor & Industry	PA Department of Labor & Industry	Uninsured Employers Fund	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	Rhode Island Department of Labor and Training, Division of Workers' Compensation		n.a.	n.a.	Manual Premium Method	Manual Premium Method	NCCI
South Carolina	SC Second Injury Fund	SC Second Injury Fund	SC Second Injury Fund	SC Second Injury Fund		n.a.	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.		n.a.	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.		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
Virginia	A.M. Best	-	Imputation	n.a.		n.a.	n.a.	Manual Premium Method	-	NCCI

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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;	Washington Insurance Guaranty Fund	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	A.M. Best	-	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		n.a	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 six states provided the details of their second injury and sixteen 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 13 insurance guaranty funds and 9 self-insurance guaranty funds who responded to NASI's Annual Survey 2013. 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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**Table E1: Second Injury Funds Paid Benefits for Calendar Years 2009-2013**

States	2009	2010	2011	2012	2013
Alabama	n.a.	n.a.	n.a.	n.a.	n.a.
Alaska	2,843,579	\$3,078,752	\$3,448,121	\$3,453,684	\$3,088,025
Arizona	14,722,208	\$12,232,074	\$13,163,465	\$5,046,616	\$12,897,789
Arkansas	2,010,682	\$219,646	\$238,818	\$204,296	\$115,648
California	30,591,936	\$19,370,132	\$17,359,314	\$23,877,938	n.a.
Colorado	7,243,689	\$7,062,617	\$7,244,316	\$1,434,062	\$1,469,436
Connecticut	39,406,068	\$36,404,167	\$29,553,226	\$29,835,968	\$32,770,625
Delaware	6,586,590	\$5,860,424	\$6,339,781	\$6,124,660	\$6,232,213
D.C.	3,618,810	\$3,996,024	\$2,456,930	n.a.	n.a.
Florida	n.a.	n.a.	n.a.	n.a.	n.a.
Georgia	151,837,906	\$124,769,883	\$118,823,034	\$94,580,517	n.a.
Hawaii	n.a.	n.a.	n.a.	n.a.	n.a.
Idaho	546,578	\$4,815,909	\$3,571,384	\$4,270,305	\$3,976,434
Illinois	1,544,570	\$1,544,570	\$1,607,880	\$1,265,866	\$1,198,890
Indiana	4,724,248	\$4,788,361	\$4,680,142	\$5,811,218	\$5,811,434
Iowa	2,781,612	\$3,776,132	\$5,066,516	\$1,486,172	\$1,177,065
Kansas	3,761,176	\$3,857,921	\$4,209,609	n.a.	n.a.
Kentucky	66,299,310	n.a.	n.a.	n.a.	n.a.
Louisiana	38,419,534	\$43,690,296	\$49,605,570	\$37,755,535	\$32,394,616
Maine	n.a.	n.a.	n.a.	n.a.	n.a.
Maryland	14,515,454	\$21,620,290	\$19,245,939	n.a.	n.a.
Massachusetts	26,575,359	\$22,588,821	\$23,249,202	\$23,249,202	\$25,498,989
Michigan	12,890,804	\$13,470,410	\$11,873,030	\$11,391,765	\$11,281,023
Minnesota	11,475,259	\$10,734,019	\$9,759,952	\$11,207,525	\$8,557,539
Mississippi	139,608	\$121,911	\$138,862	\$118,291	\$90,717
Missouri	53,096,437	\$36,090,717	\$37,310,927	\$42,068,847	\$41,089,587
Montana	405,237	\$244,923	\$394,056	\$691,820	\$1,029,293
Nebraska	1,587,537	\$1,562,695	\$1,539,571	\$1,533,610	\$1,469,146
Nevada	975,412	\$979,802	n.a.	n.a.	n.a.
New Hampshire	12,939,306	\$13,767,394	n.a.	n.a.	n.a.
New Jersey	170,800,000	\$176,300,000	\$180,500,000	\$182,400,000	\$186,000,000
New Mexico	1,436,868	\$2,070,187	\$2,239,261	\$1,335,617	\$1,572,372
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	14,515,454	\$16,451,245	\$20,243,798	\$27,057,330	n.a.
Oregon	n.a.	n.a.	n.a.	n.a.	n.a.
Pennsylvania	203,221	\$197,039	\$197,748	\$190,424	\$197,748
Rhode Island	2,529,501	\$1,952,465	\$2,213,004	\$2,034,380	\$1,937,799
South Carolina*	103,088,646	\$102,544,424	\$100,891,673	\$45,529,169	\$31,008,012
South Dakota	n.a.	n.a.	n.a.	n.a.	n.a.
Tennessee	7,282,772	\$5,853,260	\$6,057,167	\$6,132,071	\$5,720,794
Texas	671,557	\$600,304	n.a.	n.a.	n.a.

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States	2009	2010	2011	2012	2013
Utah	1,817,493	\$1,832,974	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	148,000	\$69,000	\$22,000	\$74,000	\$53,000
West Virginia	n.a.	n.a.	n.a.	n.a.	n.a.
Wisconsin	13,020,746	\$3,521,796	\$10,699,726	\$1,383,396	\$520,180
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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**Table E2: Special Funds Paid Benefits for Calendar Years 2009-2013** [Back to Table of Contents](#)

States	2009	2010	2011	2012	2013
Alabama	n.a.	n.a.	n.a.	5,695,772	n.a.
Alaska	\$1,035,381	\$897,433	\$984,305	1,169,377	\$1,299,873
Arizona	n.a.	n.a.	n.a.	n.a.	n.a.
Arkansas	13,835,174	\$15,030,295	\$15,600,682	15,557,205	n.a.
California	12,182,352	\$13,408,232	\$16,785,141	16,799,565	n.a.
Colorado	n.a.	n.a.	n.a.	5,695,772	\$4,981,928
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	53,778,548	\$55,301,181	\$67,148,097	59,968,842	n.a.
Georgia	n.a.	n.a.	n.a.	n.a.	n.a.
Hawaii	14,429,936	\$11,280,234	\$16,536,009	15,722,545	\$14,775,964
Idaho	n.a.	n.a.	n.a.	n.a.	n.a.
Illinois	1,252,371	\$1,564,184	\$2,154,684	1,324,314	\$1,145,479
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.	\$1,076,438	1,110,292	\$5,945,725
Kentucky	66,299,310	\$65,313,618	\$64,002,582	62,039,860	\$61,398,728
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.	\$7,088,714	7,739,534	\$6,865,554
Michigan	n.a.	n.a.	n.a.	n.a.	n.a.
Minnesota	53,260,038	\$49,114,498	\$49,774,029	45,216,828	\$48,432,361
Mississippi	n.a.	\$0	n.a.	n.a.	n.a.
Missouri	n.a.	\$0	n.a.	n.a.	n.a.
Montana	1,282,493	\$726,443	\$673,969	524,122	\$659,535
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	1,000,000	\$1,900,000	\$1,500,000	700,000	\$2,000,000
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	91,323,284	\$87,390,837	\$88,008,966	86,267,686	\$84,363,307
Pennsylvania	2,663,795	\$2,798,487	\$2,987,481	3,258,430	\$2,848,924

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<b>States</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>
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	23,000,000	\$26,484,359	\$19,109,363	18,695,984	\$17,725,053
Vermont	n.a.	n.a.	n.a.	n.a.	n.a.
Virginia	3,280,240	\$3,569,482	\$3,652,134	5,027,812	n.a.
Washington	388,159,000	\$404,019,000	\$397,790,000	397,706,000	\$418,072,000
West Virginia	10,555,939	\$11,640,028	\$13,741,419	20,919,375	\$26,164,927
Wisconsin	n.a.	n.a.	n.a.	3,899,021	\$4,246,010
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 2009-2013**

States	2009	2010	2011	2012	2013
Alabama	\$8,706,158	\$7,699,972	n.a.	n.a.	n.a.
Alaska	\$4,093,339	\$3,932,553	\$4,816,197	\$3,301,357	\$3,959,367
Arizona	n.a.	n.a.	n.a.	n.a.	n.a.
Arkansas	\$454,130	\$1,187,585	\$687,949	\$432,056	n.a.
California	\$224,895,828	\$206,854,620	\$189,972,409	\$209,664,331	\$232,738,620
Colorado	\$3,836,174	\$3,429,100	\$3,173,915	\$4,315,669	\$3,772,652
Connecticut	\$2,625,067	\$2,392,177	\$3,352,257	\$6,678,961	n.a.
Delaware	\$1,068,010	\$859,456	\$761,707	\$1,069,654	\$1,173,693
D.C.	\$1,084,108	n.a.	\$500,098	\$694,634	n.a.
Florida	n.a.	n.a.	n.a.	n.a.	n.a.
Georgia	\$13,900,950	\$15,919,839	\$14,543,115	\$13,051,742	\$14,134,584
Hawaii	n.a.	n.a.	n.a.	n.a.	n.a.
Idaho	\$637,016	\$649,379	\$659,547	\$509,612	\$1,112,018
Illinois	n.a.	n.a.	n.a.	n.a.	n.a.
Indiana	\$168,307	\$378,805	\$393,204	\$199,797	n.a.
Iowa	\$486,656	n.a.	n.a.	n.a.	n.a.
Kansas	\$2,626,705	\$1,825,821	\$1,618,082	\$1,541,562	\$1,657,102
Kentucky	\$4,429,557	\$4,256,739	\$4,004,924	n.a.	n.a.
Louisiana	\$8,198,745	\$8,041,616	n.a.	n.a.	n.a.
Maine	\$1,503,977	\$1,090,117	\$838,993	\$3,395,744	n.a.
Maryland	n.a.	n.a.	n.a.	n.a.	n.a.
Massachusetts	\$6,544,432	\$5,456,650	\$8,166,043	\$5,244,244	n.a.
Michigan	\$1,866,002	\$3,105,869	\$1,866,002	n.a.	n.a.
Minnesota	\$11,021,858	\$10,369,569	\$9,325,639	\$10,358,343	\$9,409,476
Mississippi	\$3,328,384	\$3,664,532	n.a.	n.a.	n.a.
Missouri	n.a.	n.a.	n.a.	n.a.	n.a.
Montana	\$2,208,545	\$3,109,127	\$2,599,920	\$3,291,108	\$2,738,622
Nebraska	\$1,694,647	\$810,137	\$1,348,316	\$584,603	\$855,066
Nevada	n.a.	\$416,719	n.a.	n.a.	n.a.
New Hampshire	\$2,058,087	\$1,360,025	\$1,803,542	\$2,149,716	n.a.
New Jersey	\$15,376,575	\$15,410,764	\$18,100,000	\$15,965,586	n.a.
New Mexico	\$1,516,112	\$2,106,641	\$2,252,394	\$1,647,396	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	\$1,888,961	\$1,827,724	\$1,491,981	\$1,476,444	\$2,139,721
Pennsylvania	\$30,175,472	\$25,224,208	\$25,947,926	\$21,957,633	\$21,961,056
Rhode Island	\$701,545	\$839,068	\$678,460	\$688,527	n.a.
South Carolina	\$2,212,245	\$3,176,635	\$2,568,022	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	\$15,834,263	\$15,462,356	\$14,407,728	\$14,117,769	n.a.
Utah	\$2,461,916	\$2,136,298	n.a.	n.a.	n.a.

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<b>States</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>
Vermont	\$1,672,416	\$1,023,143	\$948,896	\$885,089	n.a.
Virginia	\$6,208,041	\$4,033,094	\$5,055,096	\$5,294,351	n.a.
Washington	n.a.	n.a.	n.a.	n.a.	\$191,091
West Virginia	n.a.	n.a.	n.a.	n.a.	n.a.
Wisconsin	n.a.	n.a.	n.a.	n.a.	n.a.
Wyoming	\$70,956	\$17,301	\$9,314	\$13,826	n.a.

'n.a.' - Data not Available.

Source: National Academy of Social Insurance estimates

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**Table E4: Self-Insurance Guaranty Funds Paid Benefits for Calendar Years 2009-2013**

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States	2009	2010	2011	2012	2013
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	\$23,030,910	\$23,986,413	n.a.	n.a	n.a
California	\$24,379,283	\$20,487,448	\$18,898,110	15,772,085	n.a.
Colorado	\$222,955	\$238,236	\$631,020	293,051	474,786
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	\$2,015,747	\$989,074	n.a.	n.a.	n.a.
Georgia	\$1,278,953	\$708,265	\$2,142,104	3,348,253	n.a.
Hawaii	n.a.	n.a.	n.a.	n.a.	n.a.
Idaho	n.a.	n.a.	n.a.	n.a.	n.a.
Illinois	\$2,128,990	\$1,903,547	\$2,027,473	1,824,690	1,876,066
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	\$5,110,379	\$10,064,914	\$5,743,634	4,581,110	3,949,422
Minnesota	\$3,860,600	\$3,421,098	\$3,002,396	3,134,152	2,898,902
Mississippi	n.a.	n.a.	n.a.	n.a.	n.a.
Missouri	\$453,234	\$1,030,749	\$367,358	190,688	990,742
Montana	n.a.	n.a.	n.a.	n.a.	n.a.
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	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	2009	2010	2011	2012	2013
Oregon	\$352,926	\$951,224	\$1,219,238	910,276	392,098
Pennsylvania	\$2,886,278	\$2,543,881	\$2,528,653	3,363,024	57,812
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	\$1,675,000	\$1,336,000	\$897,000	327,000	663,000
West Virginia	\$74,598	\$66,764	\$28,802	446,268	954,250
Wisconsin	n.a.	n.a.	n.a.	n.a.	n.a.
Wyoming	n.a.	n.a.	n.a.	n.a.	n.a.

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 2013. 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 32 such states in 2012.
- 10) Calculate the average ratio between the two shares for the 32 states. The average ratio in 2013 is 75 percent (Table F). That is, on average, the share of benefits that is self-insured is about 75 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 2013.**

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

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

**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 2013, 33 states reported self-insured benefits. For 11 other states, we imputed self-insured benefits using payroll data. For five states we used prior year’s data to estimate self-insured benefit payments in 2013. Two exclusive state fund states – North Dakota and Wyoming – do not allow self insurance.

**Table F: Self-Insurer Estimation Results, 2009–2013**

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
2009	76.8%
2010	79.2%
2011	82.1%
2012	78.6%
2013	75.0%

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 2014a). For 2013, 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, Florida, 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-eight jurisdictions:* Arizona, Arkansas, Colorado, Connecticut, the District of Columbia, 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 1980-2013**

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
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99

National Academy of Social Insurance

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
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	.99
2009	124.9	58,752	31,330	9,907	3,543	13,972	28,601	30,152	1.30	1.04
2010	124.5	58,916	31,634	9,748	3,672	13,862	29,268	29,648	1.25	1.01
2011	125.8	60,929	32,696	9,826	3,777	14,630	30,506	30,423	1.29	1.01
2012	127.9	63,030	34,370	10,020	3,776	14,865	31,496	31,534	1.32	0.98
2013	129.6	63,574	35,316	9,606	3,691	14,961	31,549	32,025	1.37	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 2013 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Medical Disaster Fund	Major Medical Insurance Fund	
639,311	307,539	-	331,771	-	-	-	
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
116,003	-	68.8%	-	-	312,513	-	

### 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 \$307,539 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 \$307,539 thousand.

#### Self-Insurance Payments

The state agency provided data on total calendar year benefits paid by self-insured employers at \$331,771 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 \$331,771 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 \$116,003 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 \$312,513 thousand for this year.

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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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) 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	
253,081	185,820	-	67,261	3,088	448	852	
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
35,232	-	70.2%	3,959	-	294,005	-	

**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 \$178,657 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$3,088 thousand. Special funds namely the Workers' Compensation Fund and the Commercial Fishermen's fund was provided at \$448 thousand and \$852 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 \$185,820 thousand.

**Self-Insurance Payments**

The state agency provided data on calendar year benefits paid by self-insurers at \$66,076 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 \$67,261 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 \$35,232 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 \$3,959 thousand.

**Premiums**

A.M. provided data on total premiums in the calendar year. Private carrier premiums totaled \$294,005 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Alaska.

**Arizona**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>
752,123	620,815	-	131,308	12,898	180,290	-	65.9%
<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>		
-	-		760,808		-		

**Sources**

Private Carrier—A.M. Best

Self-Insurance—Arkansas Workers' Compensation Commission

Second Injury Fund—Arkansas Workers' Compensation 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 \$430,588 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 \$12,898 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 \$620,815 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits at \$128,347 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 \$131,308 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 \$760,808 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Arizona.

## Arkansas

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Death and Permanent Disability Trust Fund	Private Carrier Deductibles
202,235	152,249	-	49,987	116	-	25,481
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	65.9%	-	-	265,336	-	

### 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](#))

Premiums—A.M. Best

### Methods

#### Private Carrier Payments

A.M. Best provided calendar-year benefits paid by private carriers, excluding deductibles, at \$126,685 thousand. Private carrier deductibles were estimated to be \$25,481 thousand. The state agency provided the data for the second injury fund, \$116 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 \$152,249 thousand.

#### Self-Insurance Benefits

The state agency provided calendar year self-insurance benefits at \$49,954 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 \$49,987 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

National Academy of Social Insurance

A.M. Best reported the private carrier premiums to be \$265,336 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Arkansas.

## California

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>
12,100,181	7,127,798	1,569,506	3,402,576	24,398	40,492	2,541,161
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	54.7%	232,739	-	9,180,137	1,112,518	

### Sources

Private Carrier – Workers' Compensation Insurance Rating Bureau

State Fund – A.M. Best

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

Second Injury Fund – Office of Self-Insurance Plans, Department of Industrial Relation

Uninsured Employers Fund – Office of Self-Insurance Plans, Department of Industrial Relation

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

Medical – Commission on Health and Safety and Workers' Compensation

Guaranty Funds – California Insurance Guarantee Association (CIGA)

Premiums—A.M. Best

### Methods

#### Private Carrier Payments

Workers' Compensation Insurance Rating Bureau provided total calendar year benefits paid by private carriers at \$6,864,766 thousand. The guaranty funds provided by CIGA were also added to the estimates. The state agency provided the data for the second injury fund, \$24,498 thousand. Special funds namely the Uninsured Employers Fund was provided at \$40,492 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, private carrier benefits paid were \$7,127,798 thousand.

#### State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$333,061 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 \$1,569,506 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$3,378,902 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 \$3,402,576

#### Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures,

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which included deductibles. Thus, deductible benefits were estimated to be \$2,541,161 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 \$6,662,015 thousand, which were 54.7% of total benefits.

### **Guaranty Funds**

California Insurance Guarantee Association provided the data of \$232,738 thousand. The data were added to the private carrier estimates.

### **Premiums**

A.M. Best provided the private carrier premiums data, \$9,180,137 thousand, and 1,112,518 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for California.

## Colorado

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
858,947	248,976	447,175	162,796	1,469	60,831	110,938	58.3
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
3,773	475	335,689	478,230				

### 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 \$182,630 thousand. The state agency provided calendar year second injury fund benefits, \$1,469 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 \$248,976 thousand.

#### State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$333,061 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 \$447,175 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$160,788 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 \$162,796 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 \$3,773 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 \$474 thousand. The data were added to the self-insured estimates.

**Premiums**

A.M. Best reported the private carrier premiums to be \$335,689 and state fund premiums to be at \$478,230 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Colorado.

**Connecticut**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>
950,065	717,102	-	232,963	32,771	167,707	-	45.3%
<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>		
-	-		818,171		-		

**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](#))

Premiums—A.M. Best

**Methods****Private Carrier Payments**

A.M. Best provided data on private carrier benefits at \$526,382 thousand. The state agency also provided calendar year second injury fund benefits, \$32,771 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 \$717,102 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits, \$223,205 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 \$232,963 thousand.

**Deductibles**

Deductibles for private carriers were estimated to be \$167,707 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](#).

**Premiums**

A.M. Best provided the data of \$818,171 thousand in private carrier premiums in the 2013 year.

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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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Connecticut.

## Delaware

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
240,313	193,163	-	47,150	6,215	61,979	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
59.5%	1,174	-	177,789	-		

### 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

Guaranty Funds- Delaware 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 \$125,436 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$61,979 thousand. The state agency provided calendar year second injury fund benefits, \$6,232 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 \$193,163 thousand.

#### Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$45,491 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 \$47,150 thousand.

#### Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$61,979 thousand.

#### Medical Benefits

The rating bureau provided the share of medical benefit payments at 59.5% of total benefits.

#### Guaranty Funds

Delaware Insurance Guaranty Association provided the data for Delaware guaranty funds of \$1,174 thousand. The data were added to the private carrier estimates.

**Premiums**

A.M. Best provided the data for private carrier premiums, totaling \$177,789 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Delaware.

**District of Columbia**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>
101,630	87,111	-	14,519	-	8,436	-	36.6%
<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>			
-	-		162,973	-			

**Sources**

Private Carrier – A.M. Best

Self-Insurance – Imputation

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 \$78,675 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 \$87,111 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](#).

**Premiums**

A.M. Best provided the private carrier premiums at \$162,973 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for District of Columbia.

## Florida

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
3,131,293	2,249,512	-	881,781	-	894,066	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
66.5%	-	-		2,296,681	-	

### Sources

Private Carrier – A.M. Best

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

Deductibles – Method B, Subtraction (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 \$2,249,512 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 \$881,781 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 \$894,066 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 private carrier premium of \$2,296,681 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

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added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Florida.

## Georgia

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,566,186	1,155,895	-	410,291	95,040	393,358	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
50.6%	14,135	-	1,235,059	-		

### Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Georgia Subsequent Injury Fund

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

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

Guaranty Funds – Georgia Insurers Insolvency Pool

Premiums—A.M. Best

### Methods

#### Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$683,683 thousand. The state agency also provided calendar year second injury fund benefits, \$95,040 thousand. Deductibles for private carriers were estimated to be \$393,358 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 \$1,155,895 thousand.

#### Self-Insurance Payments

Self-insurance benefits were estimated to be \$410,291 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 \$14,135 thousand for guaranty funds. These were added to private carrier benefit payments.

#### Premiums

A.M. Best provided the private carrier premium, \$1,235,039 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Georgia.

**Hawaii**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Special Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
260,352	135,647	32,160	92,517	-	14,776	34,480	8,173
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>			
42.8%	-	-	166,881	49,907			

**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

Special 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, \$159,340 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$94,326 thousand. Using these data private carrier deductibles were estimated at \$34,480. The state agency provided calendar year special fund benefits, \$14,776 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 \$135,647 thousand.

**State Fund**

The state agency provided calendar year paid benefits by the state fund \$22,359 thousand. State fund deductibles were estimated to be \$8,173 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 \$32,160 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance paid benefits at \$86,238 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 \$92,517 thousand.

**Deductibles**

## National Academy of Social Insurance

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 \$34,480 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 \$8,173 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 \$166,881 thousand and state fund premiums were \$49,907 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Hawaii.

**Idaho**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
251,846	87,895	149,076	14,875	3,976	12,091	20,769
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
64.9%	1,112	-		128,816	195,299	

**Sources**

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, \$73,329 thousand. Deductibles for private carriers were estimated to be \$12,091 thousand. It also provided calendar year total second injury fund benefits at \$3,976 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 \$87,895 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$125,965 thousand. Deductibles for the state fund were estimated to be \$20,796 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$149,875 thousand.

**Self-Insurance Payments**

The Idaho Industrial Commission provided calendar year benefits paid by the self-insurers, \$14,603 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 14,875 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 \$1,112 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 \$128,816 thousand and state fund premiums at \$195,299 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Idaho.

**Illinois**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
2,923,024	2,214,113	-	708,912	1,199	1,145	640,651	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
45.0%	-	1,876		2,685,243	-		

**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, \$1,571,790 thousand. Deductibles for private carriers were estimated to be \$640,651 thousand. The state agency provided calendar year special fund benefits namely Uninsured Employer Fund injury fund benefits, \$1,145 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 \$2,214,113 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 \$708,912 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 \$2,685,243 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

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added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Illinois.

**Indiana**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
674,206	606,979	-	67,227	5,811	143,991	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
73.3%	-	-	829,907	-		

**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](#))

Premiums—A.M. Best

**Methods****Private Carrier Payments**

A.M. Best provided calendar year paid benefits by private carriers, \$457,914 thousand. Deductibles for private carriers were estimated to be \$143,991 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 \$606,979 thousand.

**Self-Insurance Payments**

The Workers' Compensation Board of Indiana provided the self-insurance benefits at \$67,227 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 \$67,227 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 data for private carrier premiums, \$829,907 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

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added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Indiana.

**Iowa**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
668,646	524,101	-	144,545	1,177	125,964	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
53.7	-	-	724,799	-		

**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, \$397,249 thousand.

Deductibles for private carriers were estimated to be \$125,964 thousand. Hence, total private carrier benefits were estimated to be \$524,101 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be \$144,545 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 \$724,799 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Iowa.

**Kansas**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Workers' Compensation Fund</b>	<b>Private Carrier Deductibles</b>
387,384	275,277	-	112,107	-	5,946	61,191
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	59.3%	1,657	-	476,799	-	

**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 \$208,537 thousand. Deductibles for private carriers were estimated to be \$61,191 thousand. The agency provided the data for special fund namely the Workers' Compensation Fund at \$5,946 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 \$275,277 thousand.

**Self-Insurance Payments**

The Division of Workers' Compensation provided the self-insurance benefits data at \$110,053 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 \$112,107 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 \$1,657 thousand. The data were added to the private carrier estimates.

**Premiums**

A.M. Best provided the data for Kansas private carrier premiums of \$476,799

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Kansas.

## Kentucky

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Special Fund	Coal Workers Pneumoconiosis Fund	Private Carrier Deductibles
697,974	383,642	99,582	214,751	-	59,246	2,153	83,431
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
21,656	54.7	-	-	347,081	143,753		

### Sources

Private Carrier – A.M. Best

State Fund – 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 calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, \$267,058 thousand. Calendar year special fund benefits were reported by the state agency to be \$59,246 and for Coal Workers Pneumoconiosis fund, \$2,153 thousand. Deductibles for private carriers were estimated to be \$83,431 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 \$383,642 thousand.

#### State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$69,320 thousand. State fund deductibles were estimated to be \$21,656 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 \$99,582 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 \$214,751 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 \$347,081 thousand. A.M. Best also provided the data for state fund premiums of \$143,753 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Kentucky.

## Louisiana

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
870,086	520,241	104,972	244,873	32,395	132,366	26,708
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
53.8%	-	-	626,432	185,313		

### 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, \$369,904 thousand. Deductibles for private carriers were estimated to be \$132,366 thousand. The state agency provided calendar year total second injury fund benefits at \$32,395 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 \$520,241 thousand.

#### State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$74,638 thousand. Deductibles for the state fund were estimated to be \$26,708 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 \$104,972 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 \$244,873 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 2013, private carrier premiums were \$626,432 thousand and state fund premiums were \$185,313 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Louisiana.

**Maine**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
247,766	172,550	-	75,216	-	22,474	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
48.0%	-	-	203,522	-		

**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](#))

Premiums—A.M. Best

**Methods****Private Carrier Payments**

A.M. Best provided total calendar year benefits excluding deductibles, paid by private carriers, \$150,076 million. Deductibles for private carriers were estimated to be \$22,474 thousand. Hence, total private carrier benefits were estimated to be \$172,550 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits, at \$75,216 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 data for the private carrier premiums. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Maine.

## Maryland

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
944,612	502,810	152,231	289,572	-	89,576	66,226
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
46.7%	-	-	670,425	219,225		

### Sources

Private Carrier – Maryland Workers' Compensation Commission  
 State Fund – Maryland Workers' Compensation Commission  
 Self-Insurance – Maryland Workers' Compensation Commission  
 Private Carrier Deductibles – Method B, Subtraction (Refer to [Appendix H](#))  
 State Fund Deductibles – Manual Premium Method (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 \$502,810 thousand.

#### State Fund Payments

Maryland Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$152,231 thousand.

#### Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$289,572 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 \$89,576 thousand and state fund deductibles were estimated to be \$66,226 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, \$670,425 thousand and \$219,225 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Maryland.

**Massachusetts**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>
1,061,981	778,504	-	283,447	25,499	6,866	126,517
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	33.5%	-	-	1,028,734	-	

**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

Premiums—A.M. Best

**Methods****Private Carrier Payments**

Workers' Compensation Rating and Inspection Bureau provided calendar year benefits including deductibles paid by private carriers, \$754,779 thousand. It also provided calendar year total second injury fund benefits at \$25,499 thousand and special fund namely Uninsured Employers fund at 6,866 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 \$778,504 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 \$274,838 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 \$283,447 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 \$126,517 thousand. Refer to [Appendix H](#) above.

**Medical Benefits**

The state agency provided the percentage of medical benefits used, 33.5%.

**Premiums**

National Academy of Social Insurance

A.M. Best provided the data for private carrier premiums, which were \$1,028,734 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Massachusetts.

## Michigan

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,134,005	718,445	-	415,560	11,281	141,308	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
36.9%	-	3,949	1,140,914	-		

### 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, \$711,273 thousand. The state agency provided calendar year second injury fund benefits, \$11,281 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 \$718,445 thousand.

#### Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$407,501 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 \$415,560 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 \$141,308 thousand.

#### Medical Benefits

The state agency provided the percentage of medical benefits used, 36.9%.

#### Self-Insurance Guaranty Funds

The Workers' Compensation Agency provided the data for Self-Insurance Guaranty funds at \$3,949 thousand, which was added to the self-insurance estimates.

**Premiums**

A.M. Best provided the data for the private carrier premiums at \$1,140,914 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Michigan.

**Minnesota**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Supplementary Benefits</b>	<b>Asbestosis and Temporary Orders</b>
1,064,684	807,064	-	257,620	8,558	7,415	39,889	1,128
<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums and Assigned Risk Plan Premiums</b>	<b>State Fund Premiums</b>	
203,380	-	55.4%	9,409	2,899	880,076	-	

**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, \$714,424 thousand. The Assigned Risk Plan data provided by the agency at \$40,035 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 \$807,064 thousand.

**Self-Insurance Payments**

The state agency provided calendar year benefits paid by self-insurers, \$240,927 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 \$257,620 thousand.

**Second Injury and Special Funds**

The agency provided the data for second injury fund at \$8,558 thousand. It also provided data for special funds which included Uninsured Employers Fund at 7,415 thousand, Supplementary Benefits at \$39,889

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thousand and Asbestosis and Temporary Orders at \$1,128 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, \$203,380 thousand.

### **Medical Benefits**

The state agency provided the percentage of medical benefits used, 55.4%.

### **Guaranty Funds**

The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at \$9,409 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 \$2,899 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 \$880,076 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. In addition, \$237,621 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 (\$1.05 for 2013).

## Mississippi

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
332,790	225,037	-	107,753	91	53,833	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
59.6%	-	-	325,884	-		

### 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, \$224,975 thousand. Deductibles for private carriers were estimated to be \$53,833 thousand. The state agency provided calendar year second injury fund benefits, \$91 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 \$225,037 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$107,724 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 \$107,753 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 \$325,884 thousand in 2013.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

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added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Mississippi.

## Missouri

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
873,946	558,625	108,069	207,252	41,090	132,974	25,724
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
56.6%	-	991	659,292	166,965		

### 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 \$401,164 thousand. Deductibles for private carriers were estimated to be \$132,974 thousand. The state agency provided calendar year second injury fund benefits, \$41,090 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 \$558,625 thousand.

#### State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$77,607 thousand. State fund deductibles were estimated to be \$25,724 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 \$108,069 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$194,396 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 \$207,252 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, \$991 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 \$659,292 thousand. State fund premiums were \$166,965 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Missouri.

**Montana**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>
247,003	83,859	124,512	38,632	1,029	660	13,464
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
13,282	64.0%	2,739	-	107,797	167,946	

**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

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

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

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, \$80,527 thousand and calendar year second injury fund benefits at \$1,029 thousand and special fund namely Uninsured Employers fund at \$660 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 \$83,859 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by state fund, \$110,417 thousand. Deductibles for state fund were estimated to be \$13,282 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 \$124,512 thousand.

**Self-Insurance Payments**

The state agency provided calendar year benefits paid by self-insurers, \$38,349 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 \$38,632 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 \$2,739 thousand. These were added to the private carrier benefit estimates.

**Premiums**

A.M. Best provided the data for the private carrier premiums, \$107,797 thousand, and the state fund premiums, \$167,946 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) 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
305,001	243,804	-	61,197	1,469	50,321	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
61.6%	855	-	369,816	-		

### 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](#))

Guaranty Funds – Nebraska 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 \$191,485 thousand. Deductibles for private carriers were estimated to be \$50,321 thousand.

The state agency provided calendar year second injury fund benefits, \$1,469 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 \$243,804 thousand.

#### Self-Insurance Payments

Self-insurance benefits were estimated to be \$61,197 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.

#### Guaranty Funds

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Nebraska Insurance Guaranty Association provided the data for Nebraska guaranty funds at \$855 thousand. These were added to the private carrier funds.

### **Premiums**

A.M. Best provided the data for private carrier premiums, \$369,816 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Nebraska.

## Nevada

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
358,740	244,075	-	114,665	-	57,289	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
50.4%	-	-	309,258	-		

### 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 \$186,786 thousand. Deductibles which were estimated to be \$57,289 thousand were added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$244,075 thousand.

#### Self-Insurance Payments

Self-insurance benefits were estimated to be \$114,665 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 \$309,258 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Nevada.

**New Hampshire**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
214,560	156,713	-	57,846	-	31,508	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
65.1%	-	-		265,464	-	

**Sources**

Private Carrier – A.M. Best

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

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

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

Premiums—A.M. Best

**Methods****Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$125,205 thousand. Deductibles for private carriers were estimated to be \$31,508 thousand.

Total private carrier benefits were estimated to be \$156,713 thousand.

**Self-Insurance Payments**

Self-insurance data were estimated to be \$57,846 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 \$265,464 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) 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 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	Uninsured Employers Fund
2,239,166	1,762,282	-	476,884	186,000	491,970	2,000
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	50.9%	-	-	2,210,214	-	

### Sources

Private Carrier – Compensation Rating & Inspection Bureau

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

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

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

Medical – Compensation Rating & Inspection Bureau

Premiums—A.M. Best

### Methods

#### Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,608,598 thousand. The state agency provided calendar year second injury fund benefits at \$186,000 thousand, and special fund namely the Uninsured Employers fund at \$2,000 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 1,762,282 thousand.

#### Self-Insurance Payments

Self-insurance benefits were estimated to be \$476,884 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 \$491,970 thousand.

#### Medical Benefits

The rating bureau provided the percentage of medical benefits used, 50.9%.

#### Premiums

A.M. Best provided the data for the private carrier premiums at \$2,210,214 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New Jersey.

**New Mexico**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
267,330	154,707	21,597	91,025	1,572	28,469	3,974
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
59.3%	-	-		242,257	30,503	

**Sources**

Private Carrier – A.M. Best

State Fund- A.M. Best

Self-Insurance – Workers' Compensation Administration

Second Injury Fund – Workers' Compensation Administration

Deductibles – Method B, Subtraction (Refer to [Appendix 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, \$206,875 thousand. Private carrier deductibles were estimated to be \$28,469. The state agency provided calendar year second injury fund benefits, \$1,572 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 \$154,707 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, \$17,505 thousand. State fund deductibles were estimated at \$3,974 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$21,597 thousand.

**Self-Insurance Payments**

The state agency provided calendar year benefits paid by self-insurers, \$90,416 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 \$91,025 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.

**Premiums**

A.M. Best provided the data for premiums. Private carrier premiums stood at \$242,257 thousand and state fund premiums stood at \$30,503 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New Mexico.

**New York**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
5,543,750	2,538,864	1,208,492	1,796,394	-	805,534	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>	
33.3%	-	-	2,908,196		2,283,287	

**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, \$2,538,864 thousand. Deductibles for private carriers were estimated to be \$805,534 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,208,492 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be \$1,796,394 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, 33.3%.

**Premiums**

A.M. Best provided the data for premiums. Private carrier premiums stood at \$2,908,196 thousand and state fund premiums stood at \$2,283,287 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

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added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for New York.

**North Carolina**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
1,568,586	1,188,756	-	379,830	-	362,310	-
<b>% Medical</b>	<b>Guaranty Funds</b>		<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
45.9%	-		-	1,355,527	-	

**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 \$826,446 thousand. Deductibles for private carriers were estimated to be \$362,310 thousand. Hence, total private carrier benefits were estimated to be \$1,188,756 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be \$379,830 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 \$1,355,527 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for North Carolina.

**North Dakota**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>
193,975	1,104	192,871	-	-	-	-	58.6%
<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>		
-	-		6,262		350,539		

**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, \$1,104 thousand.

**State Fund Payments**

The state agency provided calendar year benefits paid by the state fund, \$192,871 thousand.

**Medical**

The state agency provided the percentage of medical benefits used, 58.6%.

**Premiums**

A.M. Best provided data on private carrier premiums at \$6,262 thousand, and the state agency provided the state fund premiums at \$350,539 thousand.

**Ohio**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
2,070,022	14,717	1,689,633	365,672	-	-	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
39.8%	-	-	24,644	-		

**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—Ohio Bureau of Workers' Compensation

**Methods****Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, \$14,717 thousand.

**State Fund Payments**

The state agency provided calendar year benefits paid by the state fund, \$1,689,633 thousand.

**Self-Insurance Payments**

The self-insured data was imputed previous year's data, \$365,672 thousand.

**Medical Benefits**

The state agency provided the percentage of medical benefits used, 39.8%.

**Premiums**

The state agency provided the data on private carrier premiums, \$24,644 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Ohio.

## Oklahoma

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
878,022	479,366	230,682	167,974	-	120,563	58,018
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
45.1%	-	-	675,934	296,366		

### Sources

Private Carrier – A.M. Best

State Fund – 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 \$358,803 thousand. Deductibles for private carriers were estimated to be \$120,563 thousand. Hence, total private carrier benefits were estimated to be \$479,366 thousand.

#### State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$172,644 thousand. Deductibles for the state fund were estimated to be \$58,018 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 \$230,682 thousand.

#### Self-Insurance Payments

Self-insurance benefits were estimated to be \$167,974 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 the premiums. Private carrier premiums stood at \$675,934 thousand and state fund premiums stood at \$296,366 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 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Oklahoma.

**Oregon**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>Uninsured Employers Fund</b>	<b>Benefit Adjustment Fund for Long-term cases</b>
668,686	225,745	310,027	132,914	-	69,539	3,196	45,967
<b>Supplemental Disability for Multiple Jobs</b>	<b>Reopened Case Fund</b>	<b>Workers with Disability Fund</b>	<b>Preferred Worker Program Premium Exception</b>	<b>Preferred Worker Program Contract Costs</b>	<b>Employer at Injury Program</b>		
980	4,061	389	2,497	4,418	22,855		
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>		
-	52.8%	2,140	392	208,739	436,160		

**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 \$197,619 thousand.

The state agency provided calendar year special fund benefits namely Uninsured Employers Fund at \$3,196 thousand; Benefits Adjustment Fund for Long-term Cases at \$45,967 thousand; Supplemental Disability for Multiple Jobs at \$980 thousand; Preferred Worker Program Contract Costs at \$4,418 thousand; Employer at Injury Program at \$22,855 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 \$4,061 thousand, Workers' with Disability Fund at \$389 thousand and Preferred Worker Program Premium Exception at \$2,497 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 \$225,745 thousand.

**State Fund Payments**

The state agency provided calendar year benefits paid by the state fund, \$273,997 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 \$310,027 thousand.

### **Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits, \$117,121 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 \$132,914 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 \$2,140 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 \$392 thousand. These were added to the self-insured benefit estimates.

### **Premiums**

A.M. Best provided the private carrier premiums, \$208,739 thousand, and state fund premiums, \$436,160 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Oregon.

**Pennsylvania**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>
2,996,353	2,107,745	204,783	653,826	198	2,849	694,828
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	47.5%	21,961	58	2,359,944	218,631	

**Sources**

Private Carrier – Department of Labor and Industry  
 State Fund – Department of Labor and Industry  
 Self-Insurance – Department of Labor and Industry  
 Second Injury Fund – Department of Labor and Industry  
 Deductibles – Rating Bureau  
 Medical – Department of Labor and Industry  
 Guaranty Fund – Department of Labor and Industry  
 Self-Insurance Guaranty Fund—Department of Labor and Industry  
 Premiums—A.M. Best

**Methods****Private Carrier Payments**

The state agency provided calendar year benefits inclusive of deductible benefits, \$2,083,626 thousand. They also provided calendar year second injury fund benefits at \$198 thousand and special fund namely Uninsured Employer Fund benefits at \$2,849 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 2,107,745 thousand.

**State Fund Payments**

The state agency provided calendar year benefits paid by the state fund, \$204,571 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 \$204,783 thousand.

**Self-Insurance Payments**

The state agency provided total self-insurance benefits, \$653,091 thousand. The agency also provided with the self-insurance guaranty fund at \$58 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 \$653,826 thousand.

**Deductibles**

The Rating Bureau provided deductibles for private carriers, \$694,828 thousand.

**Medical Benefits**

The state agency provided the percentage of medical benefits used, 47.5%.

**Guaranty Funds**

The Bureau of Workers' Compensation provided the data for guaranty funds at \$21,961 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 \$58 thousand. These were added to the self-insurance benefit estimates.

**Premiums**

A.M. Best provided the data for private carrier premiums, at \$2,359,944 thousand, and state fund premiums, at \$218,631 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Pennsylvania.

**Rhode Island**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
162,356	53,559	85,725	23,072	1,938	5,560	8,900
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>	
31.8%	-	-	71,342		113,064	

**Sources**

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Rhode Island Department of Labor and Training

Second Injury Fund – Worker’s Compensation Administrative 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 \$47,370 thousand. Deductibles for private carriers were estimated to be \$5,560 thousand. The agency provided the data for the second injury fund at \$1,938 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 \$53,559 thousand.

**State Fund**

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$75,819 thousand. Deductibles for the state fund were estimated to be \$8,900 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 \$85,725 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 \$22,770 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 \$23,072 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, \$71,342 thousand, and state fund premiums, \$113,064 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) 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 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
878,428	631,987	48,388	198,053	31,008	248,170	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
46.3%	-	-	664,830	-		

### Sources

Private Carrier – South Carolina Second Injury Fund  
 State Fund – South Carolina Second Injury Fund  
 Self-Insurance – South Carolina Second Injury Fund  
 Second Injury Fund – South Carolina Second Injury Fund  
 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 \$609,678 thousand and second injury fund benefits, \$31,008 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 \$631,987 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$46,680 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 \$48,388 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$191,062 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 \$198,053 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 \$664,830 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for South Carolina.

**South Dakota**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>
94,015	90,320	-	3,695	-	11,039	-	67.7%
<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>		<b>State Fund Premiums</b>		
-	-		172,361		-		

**Sources**

Private Carrier – A.M. Best

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

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 total calendar year benefits paid by private carriers, excluding deductibles, at \$79,281 thousand. Deductibles were estimated at \$11,039 and were added to the private carrier totals which were now estimated to be \$90,320 thousand.

**Self-Insurance Payments**

The state agency provided total calendar year benefits paid by self-insured employers, \$3,695 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 \$172,361 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for South Dakota.

**Tennessee**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
808,055	675,934	-	132,121	5,721	237,130	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
60.0%	-	-		894,711	-	

**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 \$434,407 thousand. Deductibles for private carriers were estimated to be \$237,130 thousand.

The state agency provided calendar year second injury fund benefits, \$5,721 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 \$675,934 thousand.

**Self-Insurance Payments**

The state agency provided the data for self-insured benefits at \$130,797 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 \$132,121 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, \$894,711 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also

National Academy of Social Insurance  
added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Tennessee.

## Texas

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
1,767,908	929,389	490,742	347,778	-	281,162	148,461
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums	
61.7%	-	-		1,642,249	1,031,357	

### 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 (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 \$648,227 thousand. Deductibles for private carriers were estimated to be \$281,162 thousand.

The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$929,389 thousand.

#### State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$342,281 thousand. Deductibles for the state fund were estimated to be \$148,461 thousand.

Hence, total state fund benefits were estimated to be \$490,742 thousand.

#### 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 \$347,778 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.

**Premiums**

A.M. Best provided the data for premiums. Private carrier premiums were \$1,642,249 thousand and state fund premiums were \$1,031,357 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

## Utah

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Employer Reinsurance Fund	Private Carrier Deductibles
282,462	110,816	130,333	51,313	-	1,449	16,276	15,192
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
19,640	69.9%	-	-	184,977	191,677		

### 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 \$79,363 thousand. Deductibles for private carriers were estimated to be \$15,192 thousand. The state agency provided calendar year special fund namely Uninsured Employers fund and Employer Reinsurance fund benefits at \$1,449 thousand and \$16,276 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 \$110,816 thousand.

#### State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$102,599 thousand. Deductibles for the state fund were estimated to be \$19,640 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 \$130,333 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 \$51,313 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 \$184,977 thousand and state fund premiums stood at \$191,677 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

**Vermont**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>
141,511	123,286	-	18,224	-	13,517	-
<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>		<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
49.0%	-	-		195,859	-	

**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](#))

Premiums—A.M. Best

**Methods****Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$109,769 thousand. Deductibles for private carriers were estimated to be \$13,517 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$123,286 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 \$18,224 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, \$195,859 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Vermont.

**Virginia**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>						
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Private Carrier Deductibles</b>
953,165	742,461	-	210,703	-	-	220,843
<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	60.8%	-	-	886,873	-	

**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 \$521,618 thousand. Deductibles for private carriers were estimated to be \$220,843 thousand. Hence, total private carrier benefits were estimated to be \$742,461 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be \$210,703 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.

**Premiums**

A.M. Best provided data for private carrier premiums, \$886,873 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Virginia.

## Washington

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Benefit Adjustment for Long-term Cases	Private Carrier Deductibles
2,331,783	13,317	1,814,346	504,120	53	418,072	-
State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
-	31.8%	191,091	663	19,714	1,445,200	

### 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

Guaranty Funds- Washington Insurance Guaranty Fund

Self-Insurance Guaranty Funds- Department of Labor and Industries

Private Carrier Premiums—A.M. Best

### Methods

#### Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$13,126 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,814,346 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$503,404 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 \$504,120 thousand.

#### Second Injury and Special Fund

The state agency provided the details of second injury fund at \$53 thousand which was added to the self-insured benefits data. Special fund of Benefit Adjustment for Long-term Cases was provided at \$418,072 thousand which was already included in the insurance carriers' benefits data.

#### Medical Benefits

The state agency provided the percentage share of medical benefits, 31.8%.

#### Self-Insurance Guaranty Funds

The Washington State Fund provided the data for Self-Insurance guaranty funds at \$663 thousand. These were added to the self-insurance benefit estimates.

**Premiums**

A.M. Best provided the private carrier premiums data, \$19,714 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 \$1,445,200 thousand. In addition, for the estimation of employer costs for self-insurance, the total self-insurance benefits less COLA was used which was \$437,494 thousand. The total self-insured benefits was loaded with a percentage for administrative costs which was 15.3% as provided by NAIC. This percentage share was used to estimate administrative costs for all states. In addition, employer portion of COLA contribution of \$58,092 thousand was added to the self-insured costs.

## West Virginia

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)							
Total	Private Carrier	Former State Fund	Self Insurance	Second Injury Fund	Uninsured Employers Fund	Workers' Compensation Fund	Coal Workers Pneumoconiosis Fund
436,017	171,102	201,120	63,795	-	286	8,496	17,382
Private Carrier Deductibles	State Fund Deductibles	% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums	
32,538	-	52.3%	-	954	337,453	-	

### 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

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 – NCCI (Refer to [Appendix G](#))

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 \$129,557 thousand. The state agency provided calendar year special fund data namely Uninsured Employers Fund benefits at \$286 thousand, Workers' Compensation Fund benefits at \$8,496 thousand and Coal Workers Pneumoconiosis Fund benefits at \$17,382 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 \$171,102 thousand.

#### State Fund Payments

The state agency provided the data on the now non-operational state fund, \$188,046 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 \$201,120 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$58,756 thousand.

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 \$63,795 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 \$954 thousand. These were added to the self-insured benefit estimates.

### **Premiums**

A.M. Best provided data on private carrier premiums, \$337,453 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for West Virginia.

**Wisconsin**

<b>Workers' Compensation Benefits Paid in 2013 (thousands of dollars)</b>							
<b>Total</b>	<b>Private Carrier</b>	<b>State Fund</b>	<b>Self Insurance</b>	<b>Second Injury Fund</b>	<b>Uninsured Employers Fund</b>	<b>Children's Fund</b>	<b>Barred Claims</b>
1,126,058	1,023,284	-	102,773	520	2,935	191	1,121
<b>Private Carrier Deductibles</b>	<b>State Fund Deductibles</b>	<b>% Medical</b>	<b>Guaranty Funds</b>	<b>Self-Insurance Guaranty Funds</b>	<b>Private Carrier Premiums</b>	<b>State Fund Premiums</b>	
-	-	68.4%	-	-	1,746,795	-	

**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**

A.M. Best reported calendar year benefits paid by private carriers to be \$1,140,880 thousand. The state agency provided calendar year second injury fund benefits at \$520 thousand and special fund namely Uninsured Employers Fund benefits at \$2,935 thousand, Children's Fund benefits at \$191 thousand and Barred Claim benefits at \$1,121 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 \$1,023,284 thousand.

**Self-Insurance Payments**

The state agency provided calendar year cash benefits paid by self-insurers. We used the share of private carrier's cash benefits to total benefits to estimate the total benefits paid by self-insured which was \$102,338 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 \$102,773 thousand.

**Medical Benefits**

The agency provided the percentage of medical benefits used, 68.4%.

**Premiums**

National Academy of Social Insurance

A.M. Best provided the private carrier premiums, \$1,746,795 thousand.

For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 15.3%. Assessments for second injury fund and special funds were also added (if assessments were made in 2013) to employer costs. All these costs were used to estimate employer costs per \$100 of payroll for Wisconsin.

## Wyoming

Workers' Compensation Benefits Paid in 2013 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles
191,807	2,022	189,785	-	-	-	-
% Medical	Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums		
69.0%	-	-	6,143	240,073		

### 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

Premiums—A.M. Best

### Methods

#### Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$2,022 thousand.

#### State Fund Payments

The agency provided calendar year benefits paid by the state fund at \$189,785 thousand.

#### Medical Benefits

The agency provided the percentage of medical benefits used, 69.0%.

#### Premiums

A.M. Best provided the private carrier premiums, \$6,143 thousand. The state agency provided the state fund premiums at \$240,073 thousand. All these costs were used to estimate employer costs per \$100 of payroll for Wisconsin.