Sources and Methods: A Companion to 
Workers’ Compensation: Benefits, Coverage, and Costs, 2008
September 2010

With help from Jane Farrell

Introduction
The report Workers’ Compensation: Benefits, Coverage, and Costs, 2008 provides estimates of total workers' compensation benefits paid in the United States and in each state and the District of Columbia individually. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, Sources and Methods, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2008.

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

State-Level Estimates
The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. Finally, they show separately the amount of benefits paid under deductible arrangements.

Sources of Data
State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact the data requested, but provided related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.
Workers’ Compensation: Benefits, Coverage, and Costs, 2008 contains eight appendices that provide further information on data sources and estimation procedures.

Appendix A estimates workers’ compensation coverage.

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

Appendix C lists the data sources.

Appendix D gives the revised data estimates of the previous years from 2004-2007.

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

Appendix F describes the medical benefits estimation.

Appendix G provides methods of deductible estimation.

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

Appendix I gives workers’ compensation under state laws.

Appendix J describes second injury funds and guaranty funds.

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

<table>
<thead>
<tr>
<th>State</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALABAMA</td>
<td>5</td>
</tr>
<tr>
<td>ALASKA</td>
<td>6</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>7</td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>9</td>
</tr>
<tr>
<td>CALIFORNIA</td>
<td>10</td>
</tr>
<tr>
<td>COLORADO</td>
<td>11</td>
</tr>
<tr>
<td>CONNECTICUT</td>
<td>13</td>
</tr>
<tr>
<td>DELAWARE</td>
<td>14</td>
</tr>
<tr>
<td>DISTRICT OF COLUMBIA</td>
<td>15</td>
</tr>
<tr>
<td>FLORIDA</td>
<td>16</td>
</tr>
<tr>
<td>GEORGIA</td>
<td>17</td>
</tr>
<tr>
<td>HAWAII</td>
<td>18</td>
</tr>
<tr>
<td>IDAHO</td>
<td>20</td>
</tr>
<tr>
<td>ILLINOIS</td>
<td>21</td>
</tr>
<tr>
<td>INDIANA</td>
<td>22</td>
</tr>
<tr>
<td>IOWA</td>
<td>23</td>
</tr>
<tr>
<td>KANSAS</td>
<td>24</td>
</tr>
<tr>
<td>KENTUCKY</td>
<td>25</td>
</tr>
<tr>
<td>LOUISIANA</td>
<td>27</td>
</tr>
<tr>
<td>MAINE</td>
<td>28</td>
</tr>
<tr>
<td>MARYLAND</td>
<td>29</td>
</tr>
<tr>
<td>MASSACHUSETTS</td>
<td>30</td>
</tr>
<tr>
<td>MICHIGAN</td>
<td>31</td>
</tr>
<tr>
<td>MINNESOTA</td>
<td>32</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>35</td>
</tr>
<tr>
<td>MONTANA</td>
<td>37</td>
</tr>
<tr>
<td>NEBRASKA</td>
<td>39</td>
</tr>
<tr>
<td>NEVADA</td>
<td>40</td>
</tr>
<tr>
<td>NEW HAMPSHIRE</td>
<td>41</td>
</tr>
<tr>
<td>NEW JERSEY</td>
<td>42</td>
</tr>
<tr>
<td>NEW MEXICO</td>
<td>43</td>
</tr>
</tbody>
</table>
NEW YORK ................................................................................................................................................ 45
NORTH CAROLINA ..................................................................................................................................... 46
NORTH DAKOTA ........................................................................................................................................ 47
OHIO ......................................................................................................................................................... 48
OKLAHOMA ............................................................................................................................................... 49
OREGON .................................................................................................................................................... 50
PENNSYLVANIA ......................................................................................................................................... 51
RHODE ISLAND .......................................................................................................................................... 53
SOUTH CAROLINA ...................................................................................................................................... 55
SOUTH DAKOTA ......................................................................................................................................... 56
TENNESSEE ................................................................................................................................................ 57
TEXAS ........................................................................................................................................................ 58
UTAH ......................................................................................................................................................... 59
VERMONT ................................................................................................................................................. 60
VIRGINIA ................................................................................................................................................... 61
WASHINGTON .......................................................................................................................................... 62
WEST VIRGINIA ......................................................................................................................................... 63
WISCONSIN ............................................................................................................................................... 64
WYOMING ................................................................................................................................................. 65
Alabama

Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>648,094</td>
<td>305,029</td>
<td>-</td>
<td>343,065</td>
<td>-</td>
<td>119,319</td>
<td>-</td>
<td>68.8%</td>
</tr>
<tr>
<td><strong>Guaranty Funds</strong></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Self-Insurance Guaranty Funds</strong></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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

**Methods**

**Private Carrier Payments**
The state agency provided total calendar year benefits paid by private carriers, $305,029 thousand.

**Self-Insurance Payments**
The state agency provided total calendar year benefits paid by self-insured employers, $343,065 thousand.

**Deductibles**
A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be 119,319 thousand.

**Medical Benefits**
The procedure used to calculate medical benefits have been described in Appendix F, in Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>205,363</td>
<td>151,424</td>
<td>-</td>
<td>53,939</td>
<td>4,105</td>
<td>24,283</td>
<td>-</td>
<td>64.1%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>3,935</td>
<td>Self-Insurance</td>
<td>Guaranty Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers at $144,482 thousand. The state agency also provided calendar year benefits paid by the second injury fund at $4,105 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. Hence total private carrier benefits including deductibles were estimated to be $151,424 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers at $52,840 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 $53,939 thousand.

Deductibles
A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which include policies with deductible benefits. Thus, deductible benefits were estimated to be $24,283 thousand.

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

Guaranty Funds
The Division of Workers' Compensation provided us with the Guaranty funds data of $3,935 thousand.
### Arizona

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>648,094</td>
</tr>
</tbody>
</table>

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

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

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers at $165,538 thousand. It also provided calendar year total second injury fund benefits at $16,472 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 $175,152 thousand.

**State Fund Payments**
The state agency provided calendar year benefits and deductibles paid by the state fund at $285,721 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 $358,955 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits at $111,299 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 $114,558 thousand.

**Deductibles**
The Industrial Commission provided deductible information in 2005. Deductibles for 2008 were estimated assuming that the share of deductibles to non-deductible benefits did not change from 2005. Hence private carrier deductibles were estimated to be $4,767 thousand and state fund deductibles were estimated to be $64,868 thousand.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Guaranty Funds
There were no data available for the Guaranty funds.
Arkansas

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>215,404</td>
<td>163,223</td>
<td>-</td>
<td>52,181</td>
<td>5,617</td>
<td>35,606</td>
<td>-</td>
<td>65.1%</td>
</tr>
</tbody>
</table>

Guaranty Funds: Self-Insurance Guaranty Funds

- 866

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

Methods

Private Carrier Payments
A.M. best provided calendar year benefits paid by private carriers at $122,727 thousand. The state agency reported calendar year total second injury fund benefits to be $5,617 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 $163,223 thousand.

Self-Insurance Benefits
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated $52,181 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

Guaranty Funds
Arkansas Property and Casualty Guaranty Funds provided the data of $866 thousand.
California

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>9,426,019</td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
<tr>
<td>156,705</td>
</tr>
</tbody>
</table>

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

**Methods**

**Private Carrier Payments**
The rating bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies at $6,363,242 thousand. A.M. Best provided total calendar year benefits paid by the state fund, $1,836,083 thousand. It also provided calendar year total second injury fund benefits at $11,017 thousand. Hence private carrier benefits paid were $4,690,810 thousand.

**State Fund Payments**
A.M. Best provided total calendar year benefits paid by the state fund at $1,836,083 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $2,899,126 thousand.

**Deductibles**
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $1,423,496 thousand.

**Medical Benefits**
The rating bureau and the Office of Self-Insurance Plans provided total medical benefits for insurance carriers and self-insurers. These were added to obtain total medical benefits of $5,134,209 thousand, which were 54.5% of total benefits.

**Guaranty Funds**
California Insurance Guarantee Association provided the data of $156,705 thousand.
Colorado

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>875,440</td>
<td>278,209</td>
<td>389,858</td>
<td>207,373</td>
<td>8,227</td>
<td>61,815</td>
<td>87,729</td>
<td>49.9%</td>
</tr>
</tbody>
</table>

Guaranty Funds

Guaranty Funds - Western Guaranty Fund Services

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers at $210,459 thousand. The state agency provided calendar year second injury fund benefits, $8,227 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits obtained from A.M. Best to total benefits. Hence total private carrier benefits including deductibles were estimated to be $278,209 thousand.

State Fund
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at $298,688 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 $389,857 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $205,011 thousand. The self-insurance share of the second injury fund was estimated using the ratio of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $207,373 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

Medical Benefits
The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.
Guaranty Funds
Western Guaranty Fund Services provided the data for Colorado guaranty funds of $3,511 thousand.
Connecticut

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>781,480</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $429,778 thousand. Deductibles were estimated to be $108,284 thousand. The state agency provided calendar year second injury fund benefits, $39,707 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 $565,001 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $203,710 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 $216,479 thousand.

Deductibles
Deductibles for private carriers were estimated to be $108,284 thousand. Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

**Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>208,562</td>
<td>157,278</td>
<td>-</td>
<td>51,284</td>
<td>5,789</td>
<td>44,244</td>
<td>-</td>
<td>-</td>
<td>60.0%</td>
</tr>
</tbody>
</table>

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

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

### Methods

#### Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $108,833 thousand. Deductibles were estimated to be $44,243 thousand. The rating bureau provided calendar year second injury fund benefits, $5,789 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 $157,278 thousand.

#### Self-Insurance Payments
Self-insurance benefits were estimated as described in Step E, Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

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 $51,284 thousand.

#### Deductibles
The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, $44,244 thousand.

#### Medical Benefits
The rating bureau provided the share of medical benefit payments at 60.0% of total benefits.

#### Guaranty Funds
There were no data available for the guaranty funds.
District of Columbia

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>81,263</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

**Sources**

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

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $54,817 thousand. Deductibles for private carriers were estimated to be $12,600 thousand. Hence total private carrier benefits were estimated to be $67,417 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Medical Benefits**

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

**Guaranty Funds**

There were no data available for the guaranty funds.
Florida

Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>2,787,023</td>
<td>1,959,695</td>
<td>-</td>
<td>827,327</td>
<td>-</td>
<td>651,450</td>
<td>-</td>
<td>64.9%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>Self-Insurance</td>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $1,308,245 thousand. Deductibles for private carriers were estimated to be $651,450 thousand (see below). Hence total private carrier benefits were estimated to be $1,959,695 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $827,327 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,601,644</td>
<td>1,125,712</td>
<td>-</td>
<td>475,931</td>
<td>146,692</td>
<td>297,841</td>
<td>-</td>
<td>48.4%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>1,980</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1,980</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>186</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $727,900 thousand. Deductibles for private carriers were estimated to be $297,841 thousand (see below). It also provided calendar year total second injury fund benefits at $146,692 thousand. Hence total private carrier benefits were estimated to be $1,125,712 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $475,931 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

Guaranty Funds
Georgia Subsequent Injury Trust Funds provided the data of $1,980 thousand for guaranty funds and $186 thousand for self-insurance guaranty funds.
Hawai'i

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>245,763</td>
<td>131,389</td>
<td>28,589</td>
<td>85,784</td>
<td>15,821</td>
<td>36,018</td>
<td>7,837</td>
<td>43.2%</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, $150,880 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, $87,898 thousand. The state agency provided calendar year second injury fund benefits, $15,821 thousand.

The private carrier share of the second injury fund was estimated by using the ratio of private carrier benefits to total benefits. Total calendar year benefits paid by the state fund were $19,126 thousand as provided by A.M. Best. State fund deductibles were estimated to be $7,837 thousand. Hence total private carrier benefits were estimated to be $131,389 thousand.

State Fund
A.M. Best provided calendar year paid benefits by the state fund $19,126 thousand. State fund deductibles were estimated to be $7,837 thousand. The state agency provided calendar year second injury fund benefits, $15,821 thousand.

The state fund share of the second injury fund was estimated by using the ratio of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $28,589 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance paid benefits at $79,062 thousand.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $85,889 thousand.
**Deductibles**
Deductibles were estimated as the difference between the state agency’s data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. A.M. Best provided calendar year paid benefits by private carriers and the state fund, $107,024 thousand. The state agency provided total private carrier and state fund benefits, $150,880 thousand. Hence total deductibles were $43,856 thousand.

Of total deductibles, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be $7,837 thousand. Private carrier deductibles were estimated by to be $36,018 thousand.

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

**Guaranty Funds**
There were no data available for the guaranty funds.
National Academy of Social Insurance

Idaho

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>280,276</td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
<tr>
<td>853</td>
</tr>
</tbody>
</table>

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

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $66,976 thousand. Deductibles for private carriers were estimated to be $10,833 thousand (see below). It also provided calendar year total second injury fund benefits at $1,052 thousand. Hence total private carrier benefits were estimated to be $78,956 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $132,826 thousand. Deductibles for the state fund were estimated to be $21,484 thousand (see below). Hence total state fund benefits were estimated to be $154,891 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $46,429 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

**Guaranty Funds**
Western Guaranty Funds Services provided the data of $853 thousand for Idaho guaranty funds.
Illinois

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,994,420</td>
<td>2,162,134</td>
<td>-</td>
<td>832,286</td>
<td>2,704</td>
<td>486,286</td>
<td>-</td>
<td>48.4%</td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Guaranty Funds
-  -

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

Methods
Private Carrier Payments
A.M. Best provided calendar year paid benefits by private carriers, $1,673,986 thousand. Deductibles for private carriers were estimated to be $486,286 thousand (see below). The state agency provided calendar year second injury fund benefits, $2,704 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 $2,162,134 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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 $832,286 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>623,737</td>
<td>557,342</td>
<td>-</td>
<td>66,395</td>
<td>1,095</td>
<td>119,780</td>
<td>-</td>
<td>71.0%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Self-Insurance</td>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year paid benefits by private carriers, $436,611 thousand. Deductibles for private carriers were estimated to be $119,780 thousand (see below). Hence total private carrier benefits were estimated to be $557,342 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $66,395 thousand as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>575,072</td>
<td>441,506</td>
<td>-</td>
<td>133,567</td>
<td>2,465</td>
<td>100,195</td>
<td>-</td>
<td>54.1%</td>
</tr>
</tbody>
</table>

Guaranty Funds  | Self-Insurance Guaranty Funds
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1,441</td>
<td>-</td>
</tr>
</tbody>
</table>

**Sources**

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

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, $338,123 thousand. Deductibles for private carriers were estimated to be $100,195 thousand. It also provided calendar year total second injury fund benefits at $2,465 thousand. Hence total private carrier benefits were estimated to be $438,318 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $133,567 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

**Guaranty Funds**
Iowa Insurance Guaranty Association provided us with the data of $1,441 thousand.
Kansas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>417,517</td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
<tr>
<td>1,767</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $224,485 thousand. Deductibles for private carriers were estimated to be $71,219 thousand (see below). The state agency provided calendar year second injury fund benefits, $4,263 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $300,116 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

The self-insurance share of the second injury fund was estimated by using the ratio of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $117,234 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

Guaranty Funds
Western Guaranty Fund Services provided the data for Kansas guaranty fund data of $1,767 thousand.
Kentucky

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>696,185</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, $278,696 thousand.

Calendar year second injury fund benefits were estimated by averaging second injury fund benefits reported by the state agency for fiscal years 2008 and 2009. Thus second injury fund benefits were estimated to be $67,592. Deductibles for private carriers were estimated to be $66,302 thousand (see below).

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $381,116 thousand.

State Fund
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $64,942 thousand. State fund deductibles were estimated to be $15,450 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $88,808 thousand.

Self-Insurance Payments
Self-insurance benefits excluding the second injury fund were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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 $226,261 thousand.
Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>733,650</td>
<td>413,675</td>
<td>158,039</td>
<td>161,936</td>
<td>42,181</td>
<td>92,355</td>
<td>35,283</td>
<td>50.5%</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

- -

**Self-Insurance Guaranty Funds**

- -

**Sources**

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

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, $298,955 thousand. Deductibles for private carriers were estimated to be $92,355 thousand. It also provided calendar year total second injury fund benefits at $42,181 thousand. Hence total private carrier benefits were estimated to be $413,675 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits paid by the state fund, $114,202 thousand. Deductibles for the state fund were estimated to be $35,283 thousand (see below). Hence total state fund benefits were estimated to be $158,039 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits, $161,936 thousand.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Medical Benefits**

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

**Guaranty Funds**

There were no data available for the guaranty funds.
Maine

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>261,736</td>
</tr>
</tbody>
</table>

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

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

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles, paid by private carriers, $71,587 thousand. Deductibles for private carriers were estimated to be $14,694 thousand (see below). Hence total private carrier benefits were estimated to be $86,281 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $76,212 thousand. Deductibles for the state fund were estimated to be $15,644 thousand. Hence total state fund benefits were estimated to be $91,856 thousand.

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

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>935,948</td>
<td>507,854</td>
<td>228,218</td>
<td>199,876</td>
<td>17,921</td>
<td>152,590</td>
<td>62,543</td>
<td>44.9%</td>
</tr>
</tbody>
</table>

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

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $346,431 thousand. Deductibles for private Carriers were estimated to be $152,590 thousand. It also provided calendar year total second injury fund benefits at $17,921 thousand. Hence total private carrier benefits were estimated to be $507,854 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $161,556 thousand. Deductibles for the state fund were estimated to be $58,701 thousand. Hence total state fund benefits were estimated to be $228,217 thousand.

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

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)</td>
<td>842,705</td>
<td>723,454</td>
<td>-</td>
<td>119,250</td>
<td>24,078</td>
<td>119,858</td>
<td>-</td>
<td>35.4%</td>
</tr>
</tbody>
</table>

Guaranty Funds

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

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $583,466 thousand. Deductibles for private carriers were estimated to be $164,319 thousand. It also provided calendar year total second injury fund benefits at $24,078 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 $723,454 thousand.

Self-Insurance Payments
The rating bureau reported self-insurance benefits as $115,278 thousand. The self-insurance share of the second injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $119,250 thousand.

Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 35.7%.

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,404,976</td>
<td>851,600</td>
<td>-</td>
<td>553,377</td>
<td>14,473</td>
<td>165,182</td>
<td>-</td>
<td>36.2%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4,994</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
The state agency provided calendar year benefits including deductibles paid by private carriers, $842,796 thousand. The state agency provided calendar year second injury fund benefits, $14,473 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 $851,600 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $542,714 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 $553,377 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 $165,182 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 36.2%.

Guaranty Funds
The Workers’ Compensation Agency provided the data for Self-Insurance Guaranty funds at $4,994 thousand.
## Minnesota

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,007,193</td>
<td>697,018</td>
<td>55,568</td>
<td>254,607</td>
<td>49,058</td>
<td>178,236</td>
<td>Not allowed</td>
<td>53.2%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>Self-Insurance Guaranty Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10,883</td>
<td>3,947</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Sources

- Private Carrier – Department of Labor and Industry
- State Fund – Department of Labor and Industry
- Self-Insurance – Department of Labor and Industry
- Second Injury Fund – Department of Labor and Industry
- Deductibles – Department of Labor and Industry
- Medical – Department of Labor and Industry
- Guaranty Funds – Minnesota Department of Labor and Industry

### Methods

#### Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, $652,215 thousand and calendar year second injury fund benefits, $49,058 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 $697,018 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, $52,821 thousand.

The state fund share of the second injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. Hence total state fund benefits were estimated to be $55,568 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, $238,268 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Hence total self-insurance benefits were estimated to be $254,607 thousand.

### Deductibles

The state agency provided deductibles for private carriers.
Medical Benefits
The state agency provided the percentage of medical benefits used, 53.2%.

Guaranty Funds
The Department of Labor and Industry provided the data for Minnesota guaranty funds at $10,883 thousand and self-insurance guaranty funds at $3,947 thousand.
Mississippi

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>361,015</td>
<td>223,753</td>
<td>-</td>
<td>137,262</td>
<td>105</td>
<td>56,940</td>
<td>-</td>
<td>59.3%</td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Funds
- -

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $166,756 thousand. Deductibles for private carriers were estimated to be $56,940 thousand. The state agency provided calendar year second injury fund benefits, $105 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 $223,753 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $137,215 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 $137,261 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>937,299</td>
<td>612,933</td>
<td>89,286</td>
<td>235,080</td>
<td>69,642</td>
<td>146,884</td>
<td>17,465</td>
<td>55.9%</td>
</tr>
</tbody>
</table>

Guaranty Funds | Self-Insurance Guaranty Funds

772 -

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $423,315 thousand. Deductibles for private carriers were estimated to be $113,140 thousand. The state agency provided calendar year second injury fund benefits, $69,642.

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 $612,933 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $65,344 thousand. State fund deductibles were estimated to be $17,465 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $89,286 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $213,878 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 $235,080 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Guaranty Funds
The Missouri Division of Workers' Compensation provided the data for guaranty funds at $771 thousand.
Montana

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>252,648</td>
</tr>
<tr>
<td><strong>Guaranty Funds</strong></td>
</tr>
<tr>
<td>1,855</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers, $79,665 thousand and calendar year second injury fund benefits, $1,538 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 $79,821 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $127,411 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 $128,197 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $44,512 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total state fund benefits were estimated to $44,787 thousand.

Deductibles
A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be $24,817 thousand and state fund deductibles were estimated to be $4,441 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.
Guaranty Funds
Western guaranty fund Services provided the data for Montana’s guaranty funds at $1,855 thousand.
Nebraska

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>345,108</td>
<td>260,828</td>
<td>-</td>
<td>84,280</td>
<td>6,455</td>
<td>61,262</td>
<td>-</td>
<td>62.2%</td>
</tr>
</tbody>
</table>

Guaranty Funds

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

Self-Insurance Guaranty Funds

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

**Sources**

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

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $194,968 thousand. Deductibles for private carriers were estimated to be $61,262 thousand. The state agency provided calendar year second injury fund benefits, $6,456 thousand. Hence total private carrier benefits were estimated to be $260,828 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be $84,280 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Medical Benefits**

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

**Guaranty Funds**

There were no data available for the guaranty funds.
Nevada

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Guaranty Funds
- -

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits including private carrier losses, $220,719 thousand. Deductible benefits were estimated to be $62,160. Hence, total private carrier benefits were estimated to be $282,880 thousand.

Self-Insurance Payments
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 $116,785 thousand.

Deductibles
Deductible benefits were estimated to be $62,160 thousand.

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

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

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>239,290</td>
<td>189,068</td>
<td>-</td>
<td>50,222</td>
<td>15,298</td>
<td>37,279</td>
<td>-</td>
<td>61.5%</td>
</tr>
</tbody>
</table>

Guaranty Funds

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

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $140,097 thousand. Deductibles for private carriers were estimated to be $37,279 thousand. The state agency provided calendar year second injury fund benefits, $15,298 thousand. Hence total private carrier benefits were estimated to be $189,068 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $50,222 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
The state agency provided calendar year second injury fund benefits, $164,300 thousand. The rating bureau provided calendar year benefits paid by private carriers, $1,539,188 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $377,278 thousand as described in Step F, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be $372,973 thousand.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 48.2%.

Guaranty Funds
The Compensation Rating and Inspection Bureau provided the data for guaranty funds at $18,731 thousand and New Jersey department of Labor provided the data for self-insurance guaranty funds at $1,700 thousand.
New Mexico

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>271,573</td>
<td>148,793</td>
<td>32,783</td>
<td>89,996</td>
<td>1,674</td>
<td>30,237</td>
<td>8,736</td>
<td>59.5%</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $117,733 thousand. Private carrier deductibles were estimated to be $30,237. The state agency provided calendar year second injury fund benefits, $1,674 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 $148,793 thousand.

State Fund Payments
New Mexico Mutual Annual Report provided calendar year benefits excluding the second injury fund paid by the state fund, $32,555 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 $32,783 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $89,005 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 $89,996 thousand.

Deductibles
Private carrier deductibles were estimated as the difference between the state agency’s data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. Hence state fund deductibles were estimated to be $8,736 thousand and private carrier deductibles were estimated to be $30,237 thousand.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

| Workers' Compensation Benefits Paid in 2008 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Second Injury Fund | Private Carrier Deductibles | State Fund Deductibles | % Medical |
| 3,536,944 | 1,683,293 | 1,032,617 | 821,034 | - | 369,888 | Not allowed | 51.0% |

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $1,313,405 thousand. Deductibles for private carriers were estimated to be $369,888 thousand. Hence total private carrier benefits were estimated to be $1,683,293 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $1,032,617 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step F, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,526,320</td>
<td>1,065,094</td>
<td></td>
<td>461,226</td>
<td></td>
<td>235,375</td>
<td></td>
<td>45.6%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Sources</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Carrier – A.M. Best</td>
<td></td>
</tr>
<tr>
<td>Self-Insurance – Imputation (Refer to Appendix E)</td>
<td></td>
</tr>
<tr>
<td>Deductibles – Manual Premium Method (Refer to Appendix G)</td>
<td></td>
</tr>
<tr>
<td>Medical – NCCI (Refer to Appendix F)</td>
<td></td>
</tr>
</tbody>
</table>

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $829,719 thousand. Deductibles for private carriers were estimated to be $233,375 thousand. Hence total private carrier benefits were estimated to be $1,065,094 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Medical Benefits

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

Guaranty Funds

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>105,837</td>
<td>57</td>
<td>105,780</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>4,586</td>
<td>58.5%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>Self-Insurance</td>
<td>Guaranty Funds</td>
<td>-</td>
<td>Guaranteed Funds</td>
<td>-</td>
<td>Guaranteed Funds</td>
<td>-</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $55 thousand. Private carrier deductibles were estimated to be $2 thousand. Thus total private carrier benefits were estimated to be $57 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $105,780 thousand.

Deductibles
The state agency provided deductibles for the state fund, $4,586 thousand. Private carrier deductibles were estimated by using the ratio of state fund deductibles to state fund benefits. Thus private carrier deductibles were estimated to be $2 thousand.

Medical
The state agency provided the percentage of medical benefits used, 58.5%.

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>2,490,080</td>
<td>23,746</td>
<td>2,055,456</td>
<td>410,878</td>
<td>-</td>
<td>Not allowed</td>
<td>Not allowed</td>
<td>43.9%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>Self-Insurance</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $23,746 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $2,055,456 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $410,878 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 43.9%.

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>782,091</td>
<td>323,987</td>
<td>280,056</td>
<td>178,048</td>
<td>17,921</td>
<td>69,825</td>
<td>60,357</td>
<td>43.8%</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $247,175 thousand. Deductibles for private carriers were estimated to be $69,825 thousand. The state agency provided calendar year second injury fund benefits, $17,921 thousand. Hence total private carrier benefits were estimated to be $323,987 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $213,659 thousand. Deductibles for the state fund were estimated to be $60,357 thousand. Hence total state fund benefits were estimated to be $280,056 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $178,048 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

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

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

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>601,849</td>
</tr>
</tbody>
</table>

#### Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,213</td>
<td>371</td>
</tr>
</tbody>
</table>

### Sources

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

### Methods

#### Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, $238,359 thousand. The state agency provided calendar year second injury fund benefits, $367 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, $282,015 thousand.

#### Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, $81,475 thousand.

#### Deductibles

The state agency provided deductibles for private carriers, $60,002 thousand.

#### Medical Benefits

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

#### Guaranty Funds

The Oregon Insurance Guaranty Association provided the data for guaranty funds at $1,213 thousand and for self-insurance guaranty funds at $371 thousand.
Pennsylvania

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>2,902,243</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>43,321</td>
<td>4,498</td>
</tr>
</tbody>
</table>

**Sources**

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

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits, $1,886,051 thousand, and calendar year total second injury fund benefits, $687 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be 1,929,826 thousand.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $348,632 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 $348,632 thousand.

**Self-Insurance Payments**
The state agency provided total self-insurance benefits, $619,053 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 $623,700 thousand.

**Deductibles**
The state agency provided deductibles for private carriers, $623,891 thousand.

**Medical Benefits**
The state agency provided the percentage of medical benefits used, 46.5%.
Guaranty Funds
The Bureau of Workers’ Compensation provided the data for guaranty funds at $43,321 thousand and for self-insurance guaranty funds at $4,498 thousand.
Rhode Island

Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>158,006</td>
<td>47,150</td>
<td>90,060</td>
<td>20,795</td>
<td>2,673</td>
<td>6,240</td>
<td>11,920</td>
<td>32.1%</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $40,128 thousand. The state agency provided calendar year second injury fund benefits, $2,673 thousand. Deductibles for private carriers were estimated to be $6,240 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 $47,150 thousand.

State Fund
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $76,647 thousand. Deductibles for the state fund were estimated to be $11,920 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 $90,060 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be as described in Step D, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.
Medical Benefits
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

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

### Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>915,014</td>
<td>669,375</td>
<td>55,853</td>
<td>189,785</td>
<td>113,716</td>
<td>267,000</td>
<td>Not allowed</td>
<td>41.0%</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

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

### Sources

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

### Methods

#### Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, $669,375 thousand and second injury fund benefits, $113,716 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, $55,853 thousand.

#### Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, $189,785 thousand.

#### Deductibles

The state agency provided deductibles for private carriers, $267,000 thousand.

#### Medical Benefits

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

#### Guaranty Funds

There were no data available for the guaranty funds.
## South Dakota

### Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>113,555</td>
</tr>
<tr>
<td>Private Carrier</td>
<td>109,563</td>
</tr>
<tr>
<td>State Fund</td>
<td>-</td>
</tr>
<tr>
<td>Self Insurance</td>
<td>3,992</td>
</tr>
<tr>
<td>Second Injury Fund</td>
<td>3,857</td>
</tr>
<tr>
<td>Private Carrier Deductibles</td>
<td>32,654</td>
</tr>
<tr>
<td>State Fund Deductibles</td>
<td>-</td>
</tr>
</tbody>
</table>

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

### Methods
#### Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers, $109,563 thousand and second injury fund benefits, $3,857 thousand.

#### Self-Insurance Payments
The state agency provided total calendar year benefits paid by self-insured employers, $3,992 thousand.

#### Deductibles
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $32,654 thousand.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>827,757</td>
<td>631,401</td>
<td>-</td>
<td>196,355</td>
<td>9,073</td>
<td>201,132</td>
<td>-</td>
<td>52.9%</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

**Sources**

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

**Methods**

**Private Carriers Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $424,039 thousand. Deductibles for private carriers were estimated to be $201,132 thousand. The state agency provided calendar year second injury fund benefits, $9,073 thousand. Hence total private carrier benefits were estimated to be $631,401 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Medical Benefits**

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

**Guaranty Funds**

There were no data available for the guaranty funds.
Texas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>1,514,130</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $681,727 thousand. Deductibles for private carriers were estimated to be $191,991 thousand. The state agency provided calendar year second injury fund benefits, $633 thousand. Hence total private carrier benefits were estimated to be $874,047 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $264,239 thousand. Deductibles for the state fund were estimated to be $74,416 thousand. Hence total state fund benefits were estimated to be $338,783 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>301,116</td>
<td>100,142</td>
<td>144,733</td>
<td>56,241</td>
<td>19,823</td>
<td>14,633</td>
<td>21,149</td>
<td>71.6%</td>
</tr>
</tbody>
</table>

Guaranty Funds

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

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

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $79,120 thousand. Deductibles for private carriers were estimated to be $14,633 thousand. The state agency provided calendar year second injury fund benefits, $19,823 thousand. Hence total private carrier benefits were estimated to be $100,142 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $114,351 thousand. Deductibles for the state fund were estimated to be $21,149 thousand. Hence total state fund benefits were estimated to be $144,733 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>127,204</td>
<td>110,641</td>
<td>-</td>
<td>16,564</td>
<td>-</td>
<td>17,489</td>
<td>-</td>
<td>53.1%</td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Guaranty Funds
- -

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $93,152 thousand. Deductibles for private carriers were estimated to be $17,489 thousand. Hence total private carrier benefits were estimated to be $110,641 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,148,354</td>
<td>839,691</td>
<td>-</td>
<td>308,663</td>
<td>-</td>
<td>319,153</td>
<td>-</td>
<td>58.0%</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers, $839,691 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $303,663 thousand, as described in Step E, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

Deductibles
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which did include benefits. Thus, deductible benefits were estimated to be $319,153 thousand.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,192,885</td>
<td>21,340</td>
<td>1,665,190</td>
<td>506,355</td>
<td>129</td>
<td>Not allowed</td>
<td>Not allowed</td>
<td>36.4%</td>
</tr>
</tbody>
</table>

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

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

Methods
Private Carrier Payments
A.M. Best reported calendar year benefits paid by private carriers to be $21,340 thousand. The state agency provided calendar year second injury fund benefits, $129 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $1,665,190 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $506,354 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 36.4%.

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

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>603,073</td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Guaranty Funds

---

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

Methods
Private Carrier Payments
The state agency reported calendar year benefits paid by private carriers to be $207,109 thousand. The state agency provided calendar year second injury fund benefits, $96,709 thousand.

State Fund Payments
The West Virginia Insurance Commission provided information on fiscal years 2004 and 2005. These figures were converted into estimates of calendar year benefits by averaging; the result was $306,332 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2008.

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

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

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,011,334</td>
<td>963,812</td>
<td>-</td>
<td>47,521</td>
<td>4,170</td>
<td>-</td>
<td>-</td>
<td>73.8%</td>
</tr>
</tbody>
</table>

Guaranty Funds

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

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

Methods
Private Carrier Payments
A.M. Best reported calendar year benefits paid by private carriers to be $251,889 thousand. The state agency provided calendar year second injury fund benefits of $4,170 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 $963,812 thousand.

Self-Insurance Payments
The self-insurance share of the second injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $47,521 thousand.

Medical Benefits
The agency provided the percentage of medical benefits used, 73.8%.

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

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2008 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
<tr>
<td>Self-Insurance Guaranty Funds</td>
</tr>
</tbody>
</table>

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

**Methods**

**Private Carrier Payments**
- A.M. Best reported calendar year benefits paid by private carriers to be $2,227 thousand.

**State Fund Payments**
- NAIC provided calendar year benefits paid by the state fund, $134,906 thousand.

**Medical Benefits**
- The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

**Guaranty Funds**
- The guaranty funds data of $143 thousand were provided by the Western Guaranty Fund Services.