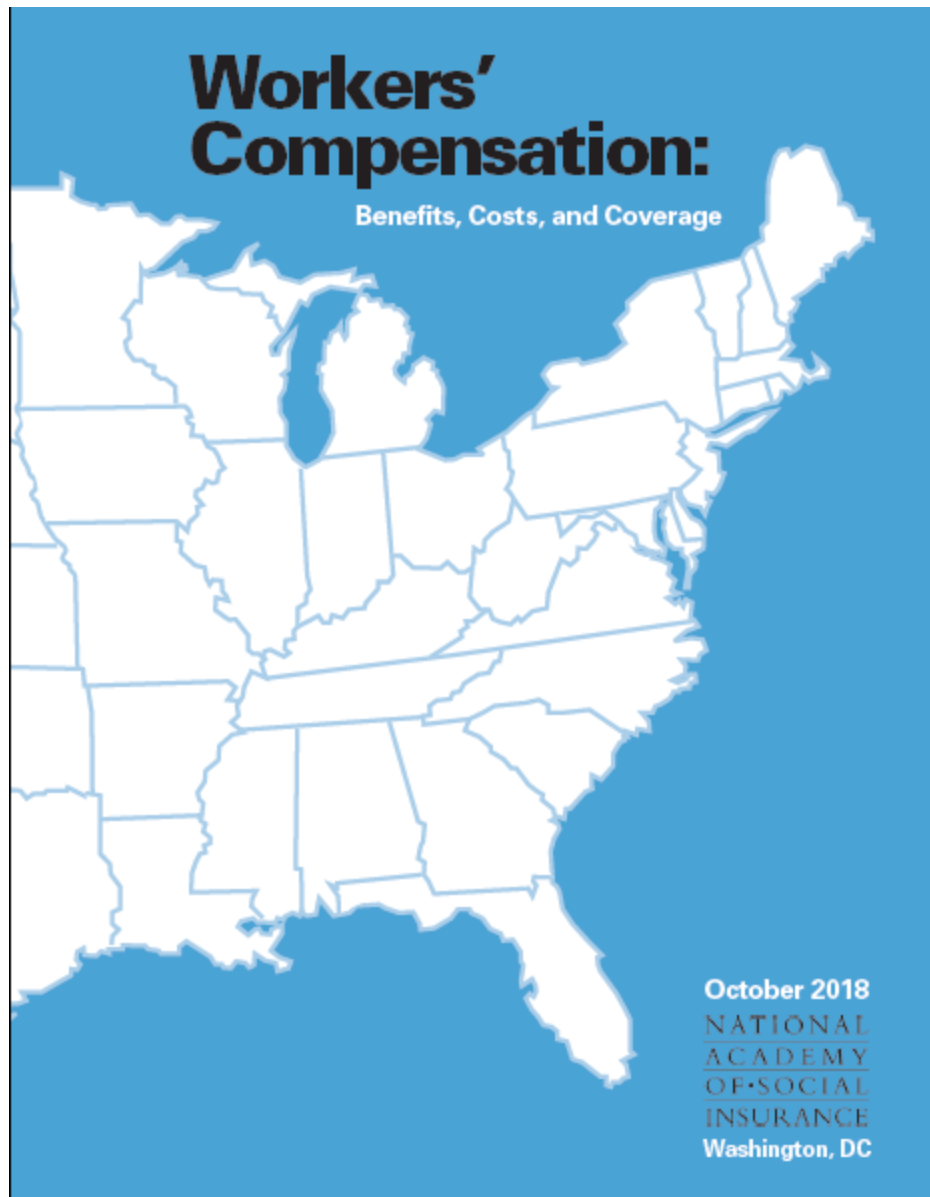


Workers' Compensation: Benefits, Costs, and Coverage *Sources, Methods, and State Summaries*

October, 2018



Christopher McLaren and Griffin Murphy

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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2016 Data) provides estimates of benefits paid, employer costs, and numbers of workers covered by workers' compensation (WC) nationally, by state, and federally. This document provides additional information on the data sources and methods used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record keeping activities. We hope that publishing this companion to the primary report will lead to discussions about improving and refining state information that will ultimately enhance the quality of data and aid our understanding of trends in WC benefits, coverage, and costs at the state and national level.

The rest of this document is organized as follows: Section II describes the data sources, and Table A.1 summarizes the specific sources for each state by type of WC coverage. Section III reports on our methods for estimating WC benefits and costs by type of coverage, provides detailed information on second injury, guaranty, and special funds, including trends across time, and reports information on medical benefit estimates. Section IV reports the updated version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*. Section V includes two tables for each state: one that summarizes and reports key metrics between 2012 and 2016, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2016.

II. Data Sources

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

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

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

NCCI data. The primary source of data on medical benefits is the NCCI (2018a). Where NCCI data are not available, estimates of medical benefits are based on reports from the states. NCCI also provides data on reimbursements paid through deductible policies.

Table A.1 reports the data sources for each state, including the specific state agencies, and for each type of WC coverage. We also report the names of special funds that reported benefits paid in 2016 and the source of medical benefits paid. For any data that is estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

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

Table A.1. Data Sources for 2016.

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

Table A.1. Data Sources for 2016, cont.

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

Table A.1. Data Sources for 2016, cont.

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

Table A.1. Data Sources for 2016, cont.

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

Table A.1. Data Sources for 2016, cont.

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

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

III. Estimating Workers' Compensation Benefits and Costs

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

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

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

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

Private Carriers

Benefits

Forty-seven out of 51 jurisdictions allow private carriers to write WC policies.² To estimate private carrier benefits paid for these 47 states, we used data collected from our annual questionnaire for 21 states (10 state agencies and 4 ratings bureaus) and A.M. Best data for the remaining 26 states.

Costs

The Academy estimates of employer costs for benefits paid under private insurance are the sum of “direct premiums written,” as reported by A.M. Best and the National Association of Insurance Commissioners

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

(NAIC), plus our estimate of benefits paid under deductible arrangements, which are not reflected in premiums. In some cases, data provided by state agencies are used instead of A.M. Best data.

State Funds

Benefits

In 2016, 23 states had state funds that paid WC benefits. Of these, 17 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009, but was still paying benefits on some claims in 2016. We relied on state-provided data for 9 states (including the states with exclusive funds) and A.M. Best data for the remaining 14 states.

Costs

The Academy estimates of employer costs for benefits paid under state funds are the sum of “direct premiums written,” as reported by A.M. Best and the NAIC, plus our estimate of benefits paid under deductible arrangements, which are not reflected in premiums. In some cases, data provided by state agencies are used instead of A.M. Best data.

Deductibles

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

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,³ and 12 jurisdictions allow deductible policies for state-funds.⁴ In 2016, three states reported the amount of

³ Deductible policies are not allowed in North Dakota, Ohio, Washington, Wisconsin, and Wyoming.

⁴ Deductible policies for state funds are allowed in Colorado, Hawaii, Idaho, Kentucky, Louisiana, Maryland, Missouri, Montana, New Mexico, Oklahoma, Texas, and Utah.

benefits paid through deductible policies: Delaware, Minnesota, and Pennsylvania. To estimate benefits paid through deductible policies in the states where they are not available, the Academy uses one of two methods described below: 1) Subtraction Method, and 2) Manual Premium Method.

Subtraction Method

Some state agencies include the amount of benefits paid through deductible policies in their total WC benefits paid amounts. In these instances, we use the state-provided information and subtract out the Net Losses Paid as reported by A.M. Best, since that does not include any payments made through deductible policies.

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

In 2016, we used this method to estimate private carrier benefits paid through deductible policies in 18 jurisdictions: Alabama, Alaska, California, Connecticut, Florida, Hawaii, Kansas, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, Oregon, and South Carolina. We used this method to estimate state fund benefits paid through deductible policies in three jurisdictions: Hawaii, Maryland, and New Mexico.

Manual Premium Method

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

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

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

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

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

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

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

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

In 2016, we used this approach to estimate benefits paid under deductible policies through private carriers in 25 states and through state funds in nine states.

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

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

Self-Insured Employers

Benefits

All jurisdictions except North Dakota and Wyoming allow employers to self-insure.⁵ Of the 49 jurisdictions that allow self-insurance, 32 provided data on self-insured benefits paid. We estimated self-insured benefits paid in the remaining 17 jurisdictions using one of two methods, depending on the information available for the particular state.

Recall that total benefits paid (not including benefits paid by second-injury, guaranty, or special funds) for a particular jurisdiction is equal to:

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

Private carrier and state fund benefits paid and deductibles (some of which we estimate) are known for all jurisdictions. If we knew the total benefits paid in the jurisdictions without any reported self-insured benefits, then we could simply subtract all non-self-insured benefits from total benefits. However, we do

⁵ Employers in Wyoming that are required to purchase workers' compensation insurance are not allowed to self-insure.

not know total benefits paid in those jurisdictions, so instead we utilize the data we do have to estimate the fraction of self-insured benefits to total benefits:

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

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

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

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

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

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

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

In the above equation, SI benefits % in state s , time t , is equal to the SI benefits % in state s in the most recent year available (time $t-x$) multiplied by the ratio of the national SI benefits % in time t to the national SI benefits % in time $t-x$. The national SI benefits % is the share of self-insured benefit payments in the states that provided the information. In 2016, 32 states provided information on self-insured benefits and the national SI benefits % was 25.6 percent.

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

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

As an example, we were not able to obtain self-insured benefits paid data for Arizona in 2016. Further, assume the most recent year we obtained information on self-insured benefits paid data in Arizona was 2012. In 2012, Arizona's SI benefits % was 25.0 percent. To account for trends across time in the distribution of payments, we would multiply Arizona's SI benefits % in 2012 by the ratio of the national SI benefit % in 2016 (25.6%) and 2012 (25.2%). In this example, we would estimate Arizona's share of self-insured benefits in 2016 as:

$$\text{SI benefits \%}_{AZ,2016} = \text{SI benefits \%}_{AZ,2012} * \frac{\text{SI benefits \%}_{national,2016}}{\text{SI benefits \%}_{national,2012}} = 25.0\% * \frac{25.6\%}{25.2\%} = 25.4\%$$

Using the estimated SI benefits % in 2016, we would then calculate Arizona's estimated SI benefits as:

$$\text{SI benefits}_{AZ,2016} = (\text{PC (benefits + deductibles)}_{AZ,2016} + \text{SF (benefits + deductibles)}_{AZ,2016}) * \left(\frac{.254}{1 - .254} \right)$$

In 2016, we used this approach to estimate self-insured benefits for seven states: Arkansas, Nevada, New York, Oklahoma, Texas, Vermont, and West Virginia.

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

For the remaining 10 jurisdictions (Georgia, Illinois, Iowa, Kentucky, Louisiana, Nebraska, New Jersey, North Carolina, Utah, and Virginia) without historical self-insured benefits paid data, we used payroll data and self-insured benefits paid across the country. First, we estimated the share of payroll covered by self-insured employers in these jurisdictions. Second, we weighted that share of payroll by the average relationship of SI benefits % to SI payroll % for the jurisdictions where data were available in 2016 from an agency source.

To estimate the share of payroll covered by self-insured employers, we rely on data from the Department of Labor (DOL), NCCI, rating bureaus, and state agencies. The DOL provides the total non-federal payroll, while the NCCI provides private carrier and state fund payrolls for 38 states. Rating bureaus and state

agencies provide payroll information specifically for workers at self-insured firms, as well as for workers covered by private carriers and state funds in an additional 10 jurisdictions.

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

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

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

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

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

Where s = each of the 31 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 31 jurisdictions where the data were available in 2016. As the table reports, the ratio was less than one in each year between 2012 and 2016. If the ratio were equal to one, that would mean that there is a one-for-one relationship between self-insured benefits paid and payroll, so as the ratio of self-insured covered payroll increases (decreases), the share of benefits paid by self-insured employers would increase (decrease) by a similar amount. A ratio of less than one means that the benefits paid by self-insured employers as a fraction of total benefits are less than their representation in the total payroll.

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

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

In 2016, this equaled (using the average reported in Table A.2):

$$\text{SI benefits } \%_{s^*} = \text{SI payroll } \%_{s^*} * 0.799$$

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

Year	Ratio
2012	0.797
2013	0.816
2014	0.823
2015	0.841
2016	0.799

Source: National Academy of Social Insurance estimates. The ratio reported is the average ratio of SI benefits as a percent of total benefits to SI payroll as a percent of total payroll for 31 jurisdictions where the data were available.

Costs

For self-insured employers, WC costs include medical and cash benefits paid during the calendar year, plus the administrative costs of providing those benefits. Administrative costs include the direct costs of managing claims, as well as expenditures for litigation, cost containment, taxes, licenses, and fees. Self-insured employers generally do not report administrative costs of WC separately from the costs of administering other employee benefit programs, so the costs associated with WC must be estimated. To estimate total costs for self-insured employers, we assume that the ratio of benefits paid to total employer costs is the same for self-insured employers as it is for private insurers who report costs to the NAIC.⁶

Table A.3 reports the Admin Cost % between 2012 and 2016 for each state, as well as the percentage point change, median, and mean across the time period. States are also ranked from highest to lowest average Admin Cost % from 2012 to 2016. In previous reports, we relied on the national average of administrative costs for each state – in 2016, the national average as reported by NAIC was 18.6 percent. For instance, self-insured employer costs in any individual state would equal:

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

⁶ Private insurers face some cost factors – such as commissions, profit allowances, and taxes on premiums – that self-insurers do not face.

However, as the Table shows, there are significant variations in administrative costs as a percent of total benefits paid across the country. To account for these variations, and to improve our state-by-state estimates of self-insurance employer costs, we used the state-specific administrative costs as a percent of total benefits in 2016, with updates from 2012-2015. In the updated estimates, self-insured employer costs equal:

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

Where Admin Cost % = the ratio of administrative costs to total benefits paid. The updates generated some changes in state-by-state self-insured employer costs between 2012 and 2015, depending whether the Admin Cost % in each state was above or below the national average. However, the impact on total self-insured employer costs was minimal. Comparing the two approaches with 2016 data, self-insured employer costs were less than one percent (0.05%) higher using the updated state-by-state Admin Cost % estimates compared to using the national average Admin Cost %.⁷ In 2016, self-insured employer costs represented 19.7 percent of total costs, so the impact of this change on total employer costs was negligible.

In this data there is a general trend of administrative costs increasing relative to benefits paid nationally, as only thirteen of fifty-one jurisdictions saw this figure decrease from 2012 to 2016. The states with the lowest average Admin Cost % across this time period were Oregon (7.8%), New York (10.2%), and Maine (10.5%). The states with the highest average Admin Cost % were the District of Columbia (30.7%), Georgia (29.5%), and Louisiana (27.8%). North Dakota and Wyoming are excluded from the table because neither state allows self-insurance.

⁷ 2016 self-insured employer costs were \$17.892 billion using the updated approach. Using the old approach, self-insured employer costs were \$17.796 billion.

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

States	Percent					2012-2016			Average Rank
	2012	2013	2014	2015	2016	Percentage Point Change	Median	Mean	(Lowest=1, Highest=49)
Alabama	18.7	19.8	20.8	22.6	23.2	4.5	20.8	21.0	33
Alaska	12.2	15.7	17.1	16.3	17.9	5.7	16.3	15.8	23
Arizona	17.8	19.0	17.6	16.4	15	-2.8	17.6	17.2	26
Arkansas	23.2	24.2	24.7	26.3	26.2	3	24.7	24.9	45
California	19.5	19.8	21.6	23.9	24.3	4.8	21.6	21.8	38
Colorado	14.4	14.1	13.3	12.9	12.9	-1.5	13.3	13.5	13
Connecticut	13.3	13.2	10.2	15.5	14.6	1.3	13.3	13.4	12
Delaware	23.2	21.8	19.4	25.2	28.1	4.9	23.2	23.5	41
District of Columbia	20.0	42.8	14.5	46.5	29.9	9.9	29.9	30.7	49
Florida	20.6	20.1	21.9	21.0	20.8	0.2	20.8	20.9	32
Georgia	28.2	29.2	29	31.1	30.0	1.8	29.2	29.5	48
Hawaii	23.2	23.4	24.6	24.2	25.1	1.9	24.2	24.1	43
Idaho	12.3	12.0	13.1	12.2	12.6	0.3	12.3	12.4	11
Illinois	13.1	13.6	13.6	15.1	15.2	2.1	13.6	14.1	15
Indiana	11.0	10.7	12.8	13.5	12.8	1.8	12.8	12.2	10
Iowa	10.8	11.0	11.2	12.7	11.7	0.9	11.2	11.5	6
Kansas	17.1	17.8	23.4	18.3	18.6	1.5	18.3	19.0	28
Kentucky	12.6	12.2	8.9	10.1	9.1	-3.5	10.1	10.6	4
Louisiana	25.8	25.1	30.5	30.7	26.8	1.0	26.8	27.8	47
Maine	10.6	9.9	10.3	10.7	11.2	0.6	10.6	10.5	3
Maryland	15.6	16.0	15.5	17.9	18.3	2.7	16.0	16.7	25
Massachusetts	16.6	16.0	15.4	16.0	15.6	-1.0	16.0	15.9	24
Michigan	13.5	14.3	15.8	17.2	17.0	3.5	15.8	15.6	19
Minnesota	18.0	16.5	16.3	19.8	19.9	1.9	18.0	18.1	27
Mississippi	19.9	21.0	21.1	22.7	22.7	2.8	21.0	21.5	36
Missouri	14.9	14.5	16.3	15.4	14.8	-0.1	14.9	15.2	18
Montana	14.7	11.3	13.2	11.7	6.9	-7.8	11.7	11.6	8
Nebraska	10.6	11.0	12.4	14.0	11.3	0.7	11.3	11.9	9
Nevada	16.0	20.3	19.9	20.9	20.4	4.4	20.3	19.5	29
New Hampshire	22.1	21.4	27.2	24.7	25.7	3.6	24.7	24.2	44
New Jersey	19.2	10.6	25.0	21.2	21.9	2.7	21.2	19.6	30
New Mexico	14.3	14.6	17.3	16.4	16.1	1.8	16.1	15.7	21
New York	22.5	0.6	4.7	10.2	13.0	-9.5	10.2	10.2	2
North Carolina	12.6	13.4	15.0	15.5	16.8	4.2	15.0	14.7	17
Ohio	16.1	18.4	20.8	9.2	7.8	-8.3	16.1	14.5	16
Oklahoma	21.4	22.0	23.9	23.0	25.9	4.5	23.0	23.2	40
Oregon	8.2	8.1	6.9	7.3	8.3	0.1	8.1	7.8	1
Pennsylvania	15.0	14.5	15.3	16.9	16.4	1.4	15.3	15.6	20
Rhode Island	21.3	19.9	24.0	26.5	28.7	7.4	24.0	24.1	42

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South Carolina	29.4	19.7	26.9	27.2	27	-2.4	27.0	26.0	46
South Dakota	17.4	16.1	15.6	15	14.7	-2.7	15.6	15.8	22
Tennessee	19.9	22.9	25.4	20.8	19.1	-0.8	20.8	21.6	37
Texas	22.2	21.9	23.4	22.9	23.3	1.1	22.9	22.7	39
Utah	17.4	20.2	22.8	22.1	23.1	5.7	22.1	21.1	34
Vermont	10.7	11.4	11.5	11.9	11.9	1.2	11.5	11.5	6
Virginia	13.5	13.4	13.6	14.5	14.7	1.2	13.6	13.9	14
Washington	22.8	21.6	14.6	22.1	25.2	2.4	22.1	21.3	35
West Virginia	22.2	22	19.1	21.2	19.1	-3.1	21.2	20.7	31
Wisconsin	10.6	11	10.9	11.6	13.1	2.5	11.0	11.4	5
Total	17.8	15.2	17.0	18.5	18.6	0.8	17.8	17.4	

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

Second-Injury Funds, Special Funds, and Guaranty Funds

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

Special funds administer WC benefits for specific types of workers and for workers with specific types of injuries. For instance, there are designated funds for commercial fisherman, workers who contract asbestosis, and certain long-term cases.

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

Benefits

Benefits data for second injury, guaranty, and special funds are collected through the Academy’s questionnaire and state agency annual reports. We add these payments to the private carrier, state fund, and self-insured benefit estimates, unless a state includes them in total benefits reported in the questionnaire.⁸ Private insurance guaranty and self-insured guaranty fund benefit payments are added to private carrier and self-insured employer benefit paid, respectively. However, second-injury and special fund benefit payments may be paid through different types of WC coverage. To incorporate second-injury and special fund benefit payments into our total benefits paid estimates by type of coverage, we distribute the payments based on the share of each type of coverage in a particular jurisdiction:

⁸ In those cases we don’t add the special funds benefits to the carrier total, but rather just report the totals in the appendix tables (tables A.4 through A.7). In rare cases, some states include second injury, guaranty, and/or special fund benefit paid in the total benefits paid but they do not report the specific special fund payments separately. In those cases, second injury, guaranty, and special fund benefit payments are included in total benefits, but we are unable to report separate information on the total amount of benefits paid in tables A.4 through A.7.

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

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

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

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

Twenty-seven states provided data on second injury fund (SIF) benefits paid in 2016. We estimated SIF benefits in three additional states: Connecticut, Massachusetts, and Oklahoma.⁹ Nineteen states provided data on special fund benefits paid in 2016. Twenty-five states provided data for insurance guaranty funds and we estimated benefits paid for IGFs in 3 additional states: Delaware, Georgia, and Iowa. Eleven states provided the data for self-insurance guaranty funds.

Costs

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

Trends

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2012 and 2016, the percent change from 2012 to 2016, and the percent of non-federal WC benefits paid. Benefits paid for each type of fund increased between 2012 and 2016, with the total amount increasing from

⁹ Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using a linear trend from the previous five years.

roughly \$1.71 billion in 2012 to approximately \$1.86 billion in 2016. As a percent of non-federal WC benefits paid, total fund payments increased from 2.9 percent to 3.2 percent over the same time period.

Among second-injury, guaranty, and special funds, the amount of benefits paid through second injury funds (SIFs) increased the most (14%) between 2012 and 2016. The total amount of benefits paid through SIFs increased from approximately \$560 million in 2012 to just under \$640 million in 2016. This increase was driven by three of the four highest payers of SIF benefits (Missouri, Oklahoma, and Louisiana) that experienced increases of 141, 153, and 59 percent, respectively. Combined, these states, accounted for roughly one third of all SIF benefits paid in the country in 2016.

Benefits paid by State Insurance Guaranty Funds (IGFs) increased by 10 percent from 2012 to 2016. The 10 percent increase was heavily influenced by California's IGF, which accounted for 68.3 and 69.8 percent of total IGF benefits in 2012 and 2016, respectively. Across this time-period, California's IGF benefits increase 12.1 percent. Not including California in the totals, IGF benefits increased by 5 percent in the rest of the country between 2012 and 2016. As a percent of total non-federal WC benefits paid, 0.58 percent were paid by IGFs in 2016, up from 0.52 percent in 2012.

Self-insured guaranty fund (SIGF) benefits paid grew 4 percent between 2012 and 2016. From 2012 to 2016 SIGF benefits accounted for, on average, 0.079 percent of total benefits paid in the country. California accounts for the largest share of total SIGF benefits in the country (62% and 36% of total SIGF benefits in 2012 and 2016, respectively), and has experienced a decline of 39.6 percent in SIGF benefits paid from 2012 to 2016. Excluding California, SIGF benefits paid in the rest of the U.S. increased 73.6 percent between 2012 and 2016.

Special fund benefits increased 5 percent from approximately \$801 million to just under \$845 million over the relevant time period. Special fund totals in the country are driven primarily by Washington state, which accounted for 49.6 percent and 56.6 percent of total special fund benefits in 2012 and 2016, respectively. Over this period special fund benefits grew by 20.1 percent in Washington. Excluding Washington state, special fund benefits paid declined 9.2 percent between 2012 and 2016 in the rest of the country.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2012 to 2016

	2012	2013	2014	2015	2016	2012 to 2016 Percent Change
Second Injury Funds	\$558,845	\$571,034	\$632,993	\$636,971	\$636,834	14%
Guaranty Funds	\$306,900	\$335,967	\$331,080	\$350,159	\$336,894	10%
Self-Insured Guaranty Funds	\$43,124	\$46,293	\$55,167	\$44,600	\$44,792	4%
Special Funds	\$801,418	\$822,081	\$832,667	\$853,554	\$843,985	5%
Total	\$1,712,300	\$1,777,389	\$1,853,921	\$1,887,298	\$1,864,521	9%
Percent of Non-Federal WC Benefits Paid	2.9%	3.0%	3.1%	3.2%	3.2%	0.3% ^a

^a Percentage point change.

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

Table A.5. Second Injury Funds Benefits Paid: 2012-2016.

States	2012	2013	2014	2015	2016
Alabama	—	—	—	—	—
Alaska	3,256,900	3,373,995	3,064,978	3,001,912	2,519,717
Arizona	5,046,616	12,897,789	7,990,097	13,558,406	15,019,611
Arkansas	204,296	115,648	58,790	41,801	19,062
California	25,087,243	25,255,379	21,139,856	30,404,590	36,459,223
Colorado	1,434,062	1,469,436	1,510,151	1,345,833	1,127,540
Connecticut	29,835,968	32,770,625	30,336,842	27,379,362	28,821,149
Delaware	6,124,660	6,232,213	5,627,534	5,241,759	5,470,162
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	101,025,780	95,040,308	99,496,245	62,677,246	36,034,190
Hawaii	—	—	—	—	—
Idaho	4,270,305	3,976,434	4,099,996	3,982,833	4,269,903
Illinois	1,198,890	1,148,025	1,180,230	1,162,917	1,179,053
Indiana	5,811,218	5,811,434	6,667,762	6,681,691	6,406,273
Iowa	1,486,172	1,177,065	1,486,172	1,081,077	1,148,874
Kansas	3,595,219	4,536,373	4,557,872	3,159,095	2,999,460
Kentucky	—	—	—	—	—
Louisiana	37,755,535	32,394,616	45,379,348	49,353,057	60,127,056
Maine	—	—	—	—	—
Maryland	23,108,148	24,491,198	24,537,182	22,850,038	20,798,760
Massachusetts	25,498,989	27,633,506	29,574,919	29,351,130	31,945,484
Michigan	11,391,765	11,281,023	10,894,132	9,332,114	8,535,897
Minnesota	11,207,525	8,557,539	9,274,204	7,846,019	7,512,181
Mississippi	118,291	90,717	17,108	30,126	30,126
Missouri	40,870,648	41,106,502	72,296,314	102,502,910	98,300,695
Montana	857,085	1,120,192	862,423	789,419	1,681,417
Nebraska	289,477	265,390	249,041	236,122	215,229
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	182,400,000	186,000,000	188,000,000	189,000,000	189,600,000
New Mexico	1,335,617	1,572,372	2,088,158	3,057,331	1,155,986
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	26,066,478	32,781,159	52,673,756	54,309,756	65,824,558
Oregon	—	—	—	—	—
Pennsylvania	190,424	190,424	193,585	178,375	180,092
Rhode Island	2,034,380	1,937,799	1,821,135	1,379,427	1,297,637
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	5,886,318	5,480,899	4,718,346	4,125,628	4,416,672
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	74,000	53,000	40,000	15,000	7,000
West Virginia	—	—	—	—	—
Wisconsin	1,383,396	2,273,406	3,157,137	2,895,748	2,450,885
Wyoming	—	—	—	—	—

Table A.6. Special Funds Benefits Paid: 2012-2016.

States	2012	2013	2014	2015	2016
Alabama	—	—	—	—	—
Alaska	1,190,475	1,230,169	1,683,600	1,284,827	2,821,346
Arizona	—	—	—	—	—
Arkansas	15,557,205	16,081,386	15,121,275	14,662,692	14,688,397
California	34,622,781	29,209,585	31,618,140	29,694,555	26,196,185
Colorado	5,695,772	4,981,928	4,861,201	4,932,787	3,573,252
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	3,701,814	2,394,505	3,133,681	3,924,692	3,911,461
Florida	59,950,000	58,100,000	60,000,000	55,011,195	42,073,710
Georgia	—	—	—	—	—
Hawaii	15,722,545	14,775,964	16,444,051	13,418,977	12,466,407
Idaho	—	—	—	—	—
Illinois	1,145,479	1,655,873	1,426,547	1,922,420	1,748,910
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	62,039,860	61,398,728	62,210,387	60,350,085	59,860,078
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	6,865,554	7,292,030	8,141,968	7,767,156	7,960,745
Michigan	—	—	—	—	—
Minnesota	45,216,828	48,432,361	41,229,185	36,321,005	38,473,403
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	721,769	659,535	1,010,081	576,176	639,991
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	700,000	2,000,000	300,000	1,300,000	1,000,000
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	78,745,797	77,516,735	73,958,945	71,112,195	67,890,870
Pennsylvania	26,882,744	29,060,616	34,098,055	33,185,721	34,462,303
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	18,695,984	17,334,185	17,334,185	16,692,674	15,997,122
Vermont	—	—	—	—	—
Virginia	5,027,812	4,100,000	4,100,000	4,200,000	4,200,000
Washington	397,706,000	418,072,000	428,558,000	469,920,000	477,455,000
West Virginia	17,330,397	23,539,415	24,306,276	23,349,482	28,439,312
Wisconsin	3,899,021	4,246,010	3,131,419	3,927,214	2,954,900
Wyoming	—	—	—	—	—

Table A.7. Guaranty Funds Benefits Paid: 2012-2016.

States	2012	2013	2014	2015	2016
Alabama	—	—	—	—	—
Alaska	3,301,357	3,959,367	3,044,742	6,774,885	1,072,995
Arizona	—	—	—	—	—
Arkansas	432,056	246,809	329,912	523,428	363,265
California	209,664,331	232,738,620	248,615,108	238,985,686	235,038,492
Colorado	4,315,669	3,772,652	3,080,857	2,974,358	3,096,110
Connecticut	6,678,961	5,230,375	1,821,036	4,998,107	5,131,510
Delaware	1,069,654	1,173,693	2,377,105	2,043,662	2,646,573
District of Columbia	694,634	917,050	199,897	678,750	187,168
Florida	—	—	—	—	—
Georgia	13,051,742	14,134,584	13,589,797	12,727,231	12,681,180
Hawaii	—	—	—	—	—
Idaho	509,612	1,112,018	738,404	445,657	394,768
Illinois	—	—	—	—	—
Indiana	199,797	188,045	436,224	812,914	207,552
Iowa	656,377	681,444	934,834	993,412	1,171,544
Kansas	1,541,562	1,657,102	2,144,820	2,255,151	1,556,467
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	3,395,744	1,626,790	421,780	2,628,261	2,938,027
Maryland	—	—	—	—	—
Massachusetts	5,244,244	8,099,206	2,320,400	9,299,350	7,738,210
Michigan	—	—	—	4,320,400	4,270,200
Minnesota	10,358,343	9,409,476	10,245,317	8,764,994	8,890,936
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	3,291,108	2,738,622	2,189,548	1,843,859	2,554,956
Nebraska	584,603	855,066	1,061,266	1,847,026	840,236
Nevada	—	—	—	—	—
New Hampshire	2,149,716	1,336,363	575,850	1,182,317	1,220,334
New Jersey	13,291,622	13,831,172	11,696,758	16,907,253	16,751,325
New Mexico	1,647,396	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	1,476,444	2,139,721	1,959,696	2,040,075	2,977,795
Pennsylvania	—	—	—	—	—
Rhode Island	688,527	801,019	203,272	812,654	1,065,822
South Carolina	2,345,459	2,807,328	6,551,000	4,875,659	3,943,057
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	14,117,769	16,821,093	13,922,018	15,078,104	12,908,343
Utah	—	—	—	—	—
Vermont	885,089	1,846,549	292,125	1,491,401	863,434
Virginia	5,294,351	7,629,491	1,932,463	5,470,138	5,876,529
Washington	0	191,091	344,539	346,015	498,951
West Virginia	0	3,761	18,914	18,914	0
Wisconsin	—	—	—	—	—
Wyoming	13,668	18,761	32,421	12,686	8,391

Table A.8. Self-Insurance Guaranty Funds Paid Benefits: 2012-2016.

States	2012	2013	2014	2015	2016
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	26,571,455	27,439,077	31,807,966	19,734,362	16,047,784
Colorado	293,051	474,786	277,205	179,845	148,907
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	3,348,253	3,688,884	4,471,247	5,593,574	6,256,592
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	1,824,690	1,307,469	1,343,693	1,216,653	1,007,399
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	4,581,110	3,949,422	6,591,323	6,982,742	5,441,269
Minnesota	3,134,152	2,898,902	2,602,565	2,662,271	2,449,172
Mississippi	—	—	—	—	—
Missouri	304,010	928,879	1,700,040	333,193	1,457,629
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	910,276	392,098	483,209	707,319	273,243
Pennsylvania	1,384,215	3,596,183	4,747,110	3,513,555	5,696,915
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	327,000	663,000	120,000	836,000	470,000
West Virginia	446,268	954,250	1,022,621	2,840,269	5,542,769
Wisconsin	—	—	—	—	—
Wyoming	—	—	—	—	—

Medical Benefits

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

Wisconsin represents a unique case because it is not an NCCI state, so we have to rely on agency provided data to estimate the Medical Benefit %, but the WI Dept. of Workforce Development, Division of Workers' Compensation only provides cash benefits paid and does not track medical payments. To estimate medical benefits in WI, we subtracted the cash benefits provided by the WI state agency from total benefits as reported by A.M. Best (which includes medical and cash benefits). In 2016, this approach yielded a Medical Benefit % in Wisconsin of 78.2 percent, the highest in the country.

For comparison, Belton (2018) analyzed data representing 44 percent of Wisconsin's claims in 2016 evaluated in 2017.¹⁰ The study found that, for claims made in 2014 at 36 months maturity, the Medical Benefit % was 72 (excluding benefit delivery expenses). Additionally, for 2016/17 claims at 12 months maturity, the Medical Benefit % was 74.¹¹ The study also found that the average medical cost per claim in Wisconsin was 58 and 51 percent higher than the 18 state median for 12 month and 36 month maturity claims, respectively. Additionally, the Health Care Cost Institute compared care bundles in 41 jurisdictions in 2015, and found costs in Wisconsin to be 81 percent higher than the national average.¹²

Table A.9 reports the Medical Benefit % in each state between 2012 and 2016, along with percentage point changes and rankings by the largest percentage point decline over the time-period. It is important to note that many factors in a state can influence the relative share of benefits for medical care as opposed to cash benefits. A high or low Medical Benefit % is not necessarily a positive or negative outcome. Some of the key factors that influence this ratio include:

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

¹⁰ Belton, Sharon E. 2018. CompScope™ Benchmarks for Wisconsin, April 2018, WC-18-16. Workers' Compensation Research Institute. Cambridge, MA.

¹¹ This estimate included benefit delivery expenses which could not be partialled-out because the percent of total benefits was not given. If we assume, conservatively, a 5 percent benefit delivery expense, the Medical Benefit % would be roughly 78 percent for these claims.

¹² Health Care Cost Institute. 2016. "National Chartbook of Health Care Prices—2015." Washington, DC.

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

As Table A.9 shows, nationally there was very little change in Medical Benefit % between 2012 and 2016, but there was substantial variation at the state-level.

Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2012-2016.

States	Medical Benefits Percentage					Percentage Point Change			Ranking by Largest Decrease (2012-2016)
	2012	2013	2014	2015	2016	2012- 2014	2014- 2016	2012- 2016	
Alabama	67.5	68.8	68.7	68.3	69.9	1.2	1.2	2.4	40
Alaska	67.7	70.2	70.9	70.0	65.8	3.2	-5.1	-1.9	11
Arizona	65.7	65.9	66.3	66.3	67.7	0.6	1.4	2.0	39
Arkansas	65.6	65.9	65.6	63.8	64.3	0.0	-1.3	-1.3	15
California	57.7	58.0	57.7	56.2	55.4	0.0	-2.4	-2.3	8
Colorado	56.9	58.3	57.2	56.3	55.3	0.3	-1.9	-1.6	12
Connecticut	46.4	45.3	47.2	45.0	44.2	0.8	-3.0	-2.2	9
Delaware	60.1	59.5	57.1	57.6	54.7	-3.0	-2.4	-5.4	2
D.C.	34.6	36.6	34.5	36.6	35.5	-0.1	1.0	0.9	29
Florida	66.2	66.5	67.6	68.5	67.7	1.4	0.1	1.5	36
Georgia	50.6	50.6	49.5	49.0	52.4	-1.1	2.9	1.8	38
Hawaii	43.5	42.8	44.9	44.8	46.0	1.4	1.1	2.5	41
Idaho	64.9	64.9	63.5	64.7	63.8	-1.4	0.3	-1.1	18
Illinois	43.9	45.0	45.1	45.3	45.0	1.2	-0.1	1.1	31
Indiana	73.4	73.3	73.3	70.2	70.8	-0.1	-2.5	-2.6	6
Iowa	56.4	53.7	52.5	53.6	53.0	-3.9	0.5	-3.4	5
Kansas	58.5	59.3	61.9	61.1	64.2	3.4	2.3	5.7	48
Kentucky	55.6	54.7	55.6	55.5	54.2	0.0	-1.4	-1.4	13
Louisiana	52.7	53.8	54.0	55.5	55.9	1.3	1.9	3.2	43
Maine	46.6	48.0	47.6	47.9	47.9	1.0	0.3	1.3	34
Maryland	45.4	46.7	46.7	46.3	46.6	1.3	-0.1	1.2	32
Massachusetts	34.9	33.5	33.7	34.1	33.5	-1.2	-0.2	-1.4	14
Michigan	35.5	42.6	45.7	49.8	48.8	10.2	3.1	13.3	51
Minnesota	54.4	55.5	55.2	54.0	54.2	0.8	-1.0	-0.2	24
Mississippi	56.5	59.6	59.1	59.5	58.0	2.6	-1.1	1.5	36
Missouri	57.3	56.6	56.9	56.1	56.9	-0.4	0.0	-0.4	22
Montana	62.8	64.0	65.1	66.9	66.5	2.3	1.4	3.7	45
Nebraska	61.5	61.6	62.3	63.5	64.1	0.8	1.8	2.6	42
Nevada	49.0	50.4	49.7	50.6	53.4	0.7	3.7	4.4	46
New Hampshire	66.4	65.1	66.9	64.5	66.5	0.5	-0.4	0.1	26
New Jersey	51.3	50.9	51.8	51.8	50.9	0.4	-0.9	-0.5	21
New Mexico	58.5	59.3	54.4	57.2	57.3	-4.1	2.9	-1.2	16
New York	34.2	33.1	34.8	33.9	33.9	0.6	-0.9	-0.3	23
North Carolina	45.8	45.9	46.4	46.3	46.5	0.6	0.1	0.7	27
North Dakota	60.2	60.0	57.7	54.9	54.2	-2.4	-3.6	-6.0	1
Ohio	39.7	41.7	39.1	39.2	39.1	-0.6	-0.1	-0.7	20
Oklahoma	44.1	45.1	46.5	47.5	49.4	2.4	2.9	5.3	47
Oregon	55.1	52.8	53.5	53.5	53.0	-1.6	-0.5	-2.1	10
Pennsylvania	46.3	47.5	48.0	46.8	47.0	1.7	-0.9	0.8	28

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Rhode Island	31.6	31.8	34.9	30.2	32.9	3.3	-2.0	1.3	33
South Carolina	43.7	46.3	45.5	45.8	45.2	1.8	-0.3	1.5	35
South Dakota	68.9	67.7	68.1	67.0	63.7	-0.8	-4.4	-5.2	3
Tennessee	58.9	60.0	61.0	62.7	65.4	2.1	4.4	6.5	49
Texas	61.5	61.7	60.3	58.3	57.2	-1.2	-3.1	-4.3	4
Utah	70.5	69.9	70.4	68.0	69.3	-0.1	-1.1	-1.2	16
Vermont	50.0	49.0	52.1	52.0	51.0	2.1	-1.1	1.0	30
Virginia	60.4	60.8	61.7	62.1	64.1	1.3	2.4	3.7	44
Washington	32.1	31.8	31.9	30.5	31.3	-0.3	-0.6	-0.8	19
West Virginia	50.4	52.3	49.0	49.3	47.9	-1.4	-1.1	-2.5	7
Wisconsin	69.6	77.1	77.6	77.2	78.2	8.0	0.6	8.7	50
Wyoming	67.8	69.0	70.7	66.9	67.7	3.0	-3.0	-0.1	25
Total	51.2	51.8	52.0	51.4	51.3	0.7	-0.7	0.1	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2016**

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

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

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (thousands)							Costs per \$100 of covered payroll	Benefits per \$100 of covered payroll
		Total	Type of Insurance				Type of Benefits			
			Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation Payments		
1999	124.3	46,313	26,383	7,083	2,862	9,985	20,055	26,258	1.36	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	0.99
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.30	1.03
2010	124.6	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.25	1.00
2011	125.9	61,433	33,014	9,837	3,777	14,805	30,805	30,628	1.30	1.01
2012	128.1	62,630	33,912	9,978	3,776	14,965	31,266	31,365	1.34	0.99
2013	130.4	63,218	34,986	9,558	3,693	14,981	31,950	31,267	1.37	0.97
2014	132.9	62,866	34,797	9,279	3,681	15,108	31,963	30,902	1.36	0.92
2015	135.9	62,018	34,266	9,065	3,706	14,981	31,211	30,807	1.33	0.86
2016	138.3	61,918	34,404	8,945	3,603	14,966	31,122	30,797	1.30	0.83

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

V. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2012-2016* reports the following for each state for each year between 2012 and 2016:

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

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

ALABAMA***Alabama State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,698	1,717	1,737	1,765	1,790
Covered Wages (millions)	\$69,543	\$70,928	\$73,424	\$76,375	\$78,438
<i>Benefits (thousands)</i>					
Private Carriers	\$314,861	\$307,539	\$305,002	\$296,034	\$298,745
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$329,125	\$331,771	\$331,573	\$321,350	\$302,539
Total Benefits	\$643,986	\$639,311	\$636,575	\$617,384	\$601,283
Medical Benefits (% of total)	67.5%	68.8%	68.7%	68.3%	69.9%
Benefits per \$100 of Payroll	\$0.93	\$0.90	\$0.87	\$0.81	\$0.77
<i>Costs (thousands)</i>					
Private Carriers	\$435,283	\$428,985	\$454,478	\$476,634	\$491,021
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$391,402	\$398,138	\$401,307	\$394,848	\$359,167
Total Costs	\$826,685	\$827,124	\$855,797	\$871,483	\$850,188
Costs per \$100 of Payroll	\$1.19	\$1.17	\$1.17	\$1.14	\$1.08

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

ALASKA***Alaska State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	311	313	315	317	311
Covered Wages (millions)	\$15,367	\$15,822	\$16,499	\$17,008	\$16,316
<i>Benefits (thousands)</i>					
Private Carriers	\$175,842	\$182,097	\$165,765	\$169,152	\$167,842
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$72,020	\$67,528	\$66,436	\$66,318	\$59,788
Total Benefits	\$247,862	\$249,625	\$232,201	\$235,470	\$227,630
Medical Benefits (% of total)	67.7%	70.2%	70.9%	70.0%	65.8%
Benefits per \$100 of Payroll	\$1.61	\$1.58	\$1.41	\$1.38	\$1.40
<i>Costs (thousands)</i>					
Private Carriers	\$335,384	\$325,566	\$304,328	\$306,997	\$308,345
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$81,108	\$78,151	\$77,820	\$77,141	\$73,630
Total Costs	\$416,493	\$403,717	\$382,149	\$384,139	\$381,974
Costs per \$100 of Payroll	\$2.71	\$2.55	\$2.32	\$2.26	\$2.34

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

ARIZONA***Arizona State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,374	2,431	2,485	2,555	2,625
Covered Wages (millions)	\$106,986	\$110,455	\$115,300	\$121,117	\$126,025
<i>Benefits (thousands)</i>					
Private Carriers	\$371,298	\$584,898	\$581,592	\$571,052	\$590,185
State Fund	\$219,542	\$0	\$0	\$0	\$0
Self-Insured	\$127,282	\$131,308	\$153,383	\$166,113	\$162,267
Total Benefits	\$718,122	\$716,206	\$734,975	\$737,165	\$752,452
Medical Benefits (% of total)	65.7%	65.9%	66.3%	66.3%	67.7%
Benefits per \$100 of Payroll	\$0.67	\$0.65	\$0.64	\$0.61	\$0.60
<i>Costs (thousands)</i>					
Private Carriers	\$679,816	\$919,757	\$974,568	\$988,832	\$1,004,729
State Fund	\$128,994	\$0	\$0	\$0	\$0
Self-Insured	\$153,524	\$160,724	\$185,177	\$197,555	\$193,150
Total Costs	\$962,334	\$1,080,481	\$1,159,745	\$1,186,386	\$1,197,878
Costs per \$100 of Payroll	\$0.90	\$0.98	\$1.01	\$0.98	\$0.95

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

ARKANSAS***Arkansas State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,098	1,098	1,109	1,129	1,143
Covered Wages (millions)	\$41,475	\$42,297	\$43,869	\$45,693	\$47,037
<i>Benefits (thousands)</i>					
Private Carriers	\$163,130	\$168,163	\$152,066	\$138,478	\$140,513
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$41,860	\$54,534	\$58,133	\$60,836	\$66,813
Total Benefits	\$204,990	\$222,697	\$210,199	\$199,314	\$207,327
Medical Benefits (% of total)	65.6%	65.9%	65.6%	63.8%	64.3%
Benefits per \$100 of Payroll	\$0.49	\$0.53	\$0.48	\$0.44	\$0.44
<i>Costs (thousands)</i>					
Private Carriers	\$270,825	\$294,941	\$278,805	\$282,640	\$272,669
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$51,555	\$67,743	\$72,487	\$76,807	\$76,848
Total Costs	\$322,380	\$362,684	\$351,292	\$359,447	\$349,518
Costs per \$100 of Payroll	\$0.78	\$0.86	\$0.80	\$0.79	\$0.74

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

CALIFORNIA***California State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	14,674	15,139	15,567	16,051	16,471
Covered Wages (millions)	\$831,610	\$861,194	\$914,844	\$986,111	\$1,033,048
<i>Benefits (thousands)</i>					
Private Carriers	\$6,613,893	\$7,122,002	\$7,257,260	\$7,471,761	\$7,591,763
State Fund	\$1,538,609	\$1,568,052	\$1,231,723	\$1,016,157	\$952,791
Self-Insured	\$3,383,773	\$3,426,212	\$3,603,687	\$3,550,551	\$3,594,891
Total Benefits	\$11,536,275	\$12,116,266	\$12,092,670	\$12,038,469	\$12,139,445
Medical Benefits (% of total)	57.7%	58.0%	57.7%	56.2%	55.4%
Benefits per \$100 of Payroll	\$1.39	\$1.41	\$1.32	\$1.22	\$1.18
<i>Costs (thousands)</i>					
Private Carriers	\$10,515,137	\$11,739,519	\$12,527,527	\$13,498,876	\$14,207,910
State Fund	\$909,773	\$1,119,422	\$1,532,387	\$1,641,235	\$1,614,619
Self-Insured	\$4,056,257	\$4,118,718	\$4,393,046	\$4,408,222	\$4,545,012
Total Costs	\$15,481,167	\$16,977,659	\$18,452,960	\$19,548,333	\$20,367,541
Costs per \$100 of Payroll	\$1.86	\$1.97	\$2.02	\$1.98	\$1.97

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

COLORADO***Colorado State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,200	2,271	2,353	2,428	2,485
Covered Wages (millions)	\$110,073	\$114,426	\$122,942	\$130,421	\$134,653
<i>Benefits (thousands)</i>					
Private Carriers	\$251,666	\$232,981	\$227,049	\$256,176	\$239,730
State Fund	\$428,029	\$417,430	\$391,669	\$397,390	\$389,039
Self-Insured	\$165,968	\$162,796	\$169,978	\$177,025	\$172,379
Total Benefits	\$845,663	\$813,207	\$788,696	\$830,590	\$801,148
Medical Benefits (% of total)	56.9%	58.3%	57.2%	56.3%	55.3%
Benefits per \$100 of Payroll	\$0.77	\$0.71	\$0.64	\$0.64	\$0.59
<i>Costs (thousands)</i>					
Private Carriers	\$346,482	\$380,272	\$425,107	\$468,658	\$482,297
State Fund	\$504,898	\$559,424	\$642,591	\$702,582	\$692,746
Self-Insured	\$189,785	\$185,815	\$172,871	\$199,917	\$214,226
Total Costs	\$1,041,165	\$1,125,511	\$1,240,569	\$1,396,153	\$1,325,595
Costs per \$100 of Payroll	\$0.95	\$0.98	\$1.01	\$1.05	\$1.03

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

CONNECTICUT***Connecticut State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,611	1,623	1,636	1,645	1,649
Covered Wages (millions)	\$99,935	\$101,064	\$104,441	\$107,652	\$108,469
<i>Benefits (thousands)</i>					
Private Carriers	\$710,016	\$751,137	\$722,374	\$719,361	\$653,296
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$260,062	\$265,602	\$266,325	\$262,190	\$243,969
Total Benefits	\$970,079	\$1,016,739	\$988,699	\$981,552	\$897,265
Medical Benefits (% of total)	46.4%	45.3%	47.2%	45.0%	44.2%
Benefits per \$100 of Payroll	\$0.97	\$1.01	\$0.95	\$0.91	\$0.83
<i>Costs (thousands)</i>					
Private Carriers	\$920,766	\$1,015,617	\$1,074,950	\$1,093,261	\$1,050,187
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$294,546	\$300,581	\$293,402	\$302,892	\$275,409
Total Costs	\$1,215,312	\$1,316,199	\$1,368,352	\$1,396,153	\$1,325,595
Costs per \$100 of Payroll	\$1.22	\$1.30	\$1.31	\$1.30	\$1.22

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

DELAWARE***Delaware State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	398	407	417	427	432
Covered Wages (millions)	\$20,553	\$21,108	\$22,104	\$22,963	\$23,117
<i>Benefits (thousands)</i>					
Private Carriers	\$178,795	\$193,163	\$199,431	\$176,352	\$173,119
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$37,793	\$47,150	\$49,954	\$51,888	\$51,813
Total Benefits	\$216,588	\$240,313	\$249,385	\$228,240	\$224,932
Medical Benefits (% of total)	60.1%	59.5%	57.1%	57.6%	54.7%
Benefits per \$100 of Payroll	\$1.05	\$1.14	\$1.13	\$0.99	\$0.97
<i>Costs (thousands)</i>					
Private Carriers	\$208,740	\$245,583	\$255,940	\$261,468	\$270,969
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$47,836	\$59,632	\$62,001	\$67,170	\$61,337
Total Costs	\$256,577	\$305,215	\$318,288	\$328,637	\$332,306
Costs per \$100 of Payroll	\$1.25	\$1.45	\$1.44	\$1.43	\$1.44

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

DISTRICT OF COLUMBIA***District of Columbia Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	506	519	532	545	556
Covered Wages (millions)	\$38,542	\$39,756	\$41,850	\$44,245	\$45,668
<i>Benefits (thousands)</i>					
Private Carriers	\$88,001	\$96,870	\$87,175	\$86,109	\$83,610
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$27,745	\$34,108	\$31,074	\$34,263	\$36,034
Total Benefits	\$115,746	\$130,978	\$118,259	\$120,372	\$119,645
Medical Benefits (% of total)	34.6%	36.6%	34.5%	36.6%	35.5%
Benefits per \$100 of Payroll	\$0.30	\$0.33	\$0.28	\$0.27	\$0.26
<i>Costs (thousands)</i>					
Private Carriers	\$164,908	\$187,665	\$181,277	\$222,563	\$171,381
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$36,695	\$52,645	\$39,575	\$55,566	\$46,172
Total Costs	\$201,603	\$240,310	\$220,851	\$278,129	\$217,553
Costs per \$100 of Payroll	\$0.52	\$0.60	\$0.53	\$0.63	\$0.48

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

FLORIDA***Florida State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	6,866	7,045	7,278	7,561	7,821
Covered Wages (millions)	\$293,327	\$304,273	\$322,822	\$346,215	\$364,415
<i>Benefits (thousands)</i>					
Private Carriers	\$2,440,740	\$2,485,084	\$2,432,184	\$2,268,778	\$2,255,451
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$941,057	\$950,478	\$938,915	\$919,389	\$919,633
Total Benefits	\$3,381,798	\$3,435,562	\$3,371,100	\$3,188,167	\$3,175,084
Medical Benefits (% of total)	66.2%	66.5%	67.6%	68.5%	67.7%
Benefits per \$100 of Payroll	\$1.15	\$1.13	\$1.04	\$0.92	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$3,152,640	\$3,411,120	\$3,723,572	\$3,586,507	\$3,670,492
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,146,843	\$1,154,620	\$1,158,029	\$1,125,645	\$1,208,146
Total Costs	\$4,299,483	\$4,565,740	\$4,881,601	\$4,712,151	\$4,878,638
Costs per \$100 of Payroll	\$1.47	\$1.50	\$1.51	\$1.36	\$1.34

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

GEORGIA***Georgia State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	3,659	3,737	3,849	3,968	4,077
Covered Wages (millions)	\$167,072	\$172,639	\$183,067	\$194,315	\$204,371
<i>Benefits (thousands)</i>					
Private Carriers	\$1,063,758	\$1,024,433	\$1,028,024	\$980,081	\$1,010,953
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$381,125	\$360,191	\$350,144	\$332,657	\$366,449
Total Benefits	\$1,444,882	\$1,384,625	\$1,378,169	\$1,312,739	\$1,377,402
Medical Benefits (% of total)	50.6%	50.6%	49.5%	49.0%	52.4%
Benefits per \$100 of Payroll	\$0.86	\$0.80	\$0.75	\$0.68	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$1,450,110	\$1,524,846	\$1,626,487	\$1,714,207	\$1,775,544
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$504,509	\$480,618	\$466,912	\$450,682	\$442,944
Total Costs	\$1,954,619	\$2,005,464	\$2,093,399	\$2,164,889	\$2,218,488
Costs per \$100 of Payroll	\$1.17	\$1.16	\$1.14	\$1.11	\$1.09

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates.

Benefits and Costs: Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

HAWAII***Hawaii State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	569	583	593	605	614
Covered Wages (millions)	\$23,760	\$24,753	\$25,911	\$27,455	\$28,671
<i>Benefits (thousands)</i>					
Private Carriers	\$131,783	\$135,674	\$140,092	\$148,795	\$142,127
State Fund	\$30,825	\$32,160	\$33,167	\$38,749	\$48,049
Self-Insured	\$85,825	\$92,517	\$97,461	\$110,692	\$115,881
Total Benefits	\$248,433	\$260,352	\$270,720	\$298,237	\$306,058
Medical Benefits (% of total)	43.5%	42.8%	44.9%	44.8%	46.0%
Benefits per \$100 of Payroll	\$1.05	\$1.05	\$1.04	\$1.09	\$1.07
<i>Costs (thousands)</i>					
Private Carriers	\$194,576	\$201,361	\$212,396	\$230,452	\$243,360
State Fund	\$44,163	\$58,080	\$74,222	\$83,096	\$90,313
Self-Insured	\$105,705	\$114,158	\$121,389	\$137,482	\$150,667
Total Costs	\$344,444	\$373,599	\$408,006	\$451,030	\$484,340
Costs per \$100 of Payroll	\$1.45	\$1.51	\$1.57	\$1.64	\$1.69

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

IDAHO***Idaho State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	602	618	634	652	675
Covered Wages (millions)	\$21,463	\$22,475	\$23,768	\$25,003	\$26,421
<i>Benefits (thousands)</i>					
Private Carriers	\$92,430	\$89,460	\$84,545	\$88,725	\$85,557
State Fund	\$138,805	\$151,765	\$161,333	\$165,906	\$172,459
Self-Insured	\$8,578	\$7,415	\$8,391	\$8,201	\$9,983
Total Benefits	\$239,812	\$248,641	\$254,269	\$262,832	\$268,000
Medical Benefits (% of total)	64.9%	64.9%	63.5%	64.7%	63.8%
Benefits per \$100 of Payroll	\$1.12	\$1.11	\$1.07	\$1.05	\$1.01
<i>Costs (thousands)</i>					
Private Carriers	\$154,935	\$144,723	\$146,022	\$157,678	\$167,700
State Fund	\$185,626	\$222,625	\$238,456	\$256,845	\$270,403
Self-Insured	\$9,889	\$8,538	\$9,643	\$9,477	\$12,783
Total Costs	\$350,449	\$375,886	\$394,121	\$424,000	\$450,887
Costs per \$100 of Payroll	\$1.63	\$1.67	\$1.66	\$1.70	\$1.71

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

ILLINOIS***Illinois State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	5,537	5,590	5,669	5,754	5,801
Covered Wages (millions)	\$287,520	\$292,573	\$305,179	\$320,627	\$325,926
<i>Benefits (thousands)</i>					
Private Carriers	\$2,012,675	\$1,993,123	\$2,051,943	\$1,803,633	\$1,777,418
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$664,809	\$644,170	\$670,593	\$595,530	\$580,178
Total Benefits	\$2,677,485	\$2,637,292	\$2,722,536	\$2,399,163	\$2,357,596
Medical Benefits (% of total)	43.9%	45.0%	45.1%	45.3%	45.0%
Benefits per \$100 of Payroll	\$0.93	\$0.90	\$0.89	\$0.75	\$0.72
<i>Costs (thousands)</i>					
Private Carriers	\$3,033,247	\$3,104,493	\$3,179,069	\$3,197,374	\$3,085,786
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$753,446	\$731,971	\$763,922	\$687,361	\$654,946
Total Costs	\$3,786,693	\$3,836,465	\$3,942,991	\$3,884,735	\$3,740,732
Costs per \$100 of Payroll	\$1.32	\$1.31	\$1.29	\$1.21	\$1.15

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

INDIANA***Indiana State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,762	2,799	2,842	2,892	2,936
Covered Wages (millions)	\$113,017	\$115,798	\$120,024	\$126,044	\$130,020
<i>Benefits (thousands)</i>					
Private Carriers	\$558,527	\$576,046	\$525,239	\$499,842	\$501,144
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,348	\$67,227	\$65,254	\$66,427	\$75,161
Total Benefits	\$620,875	\$643,273	\$590,493	\$566,269	\$576,305
Medical Benefits (% of total)	73.4%	73.3%	73.3%	70.2%	70.8%
Benefits per \$100 of Payroll	\$0.55	\$0.56	\$0.49	\$0.45	\$0.44
<i>Costs (thousands)</i>					
Private Carriers	\$890,375	\$942,776	\$950,607	\$986,044	\$973,140
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$69,188	\$74,433	\$73,577	\$75,410	\$86,566
Total Costs	\$959,563	\$1,017,210	\$1,024,183	\$1,061,454	\$1,059,706
Costs per \$100 of Payroll	\$0.85	\$0.88	\$0.85	\$0.84	\$0.82

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

IOWA***Iowa State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,443	1,464	1,483	1,497	1,506
Covered Wages (millions)	\$57,861	\$59,873	\$62,775	\$65,691	\$67,335
<i>Benefits (thousands)</i>					
Private Carriers	\$500,136	\$497,314	\$503,589	\$479,067	\$514,233
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$132,960	\$131,471	\$137,021	\$136,909	\$150,719
Total Benefits	\$633,096	\$628,784	\$640,610	\$615,976	\$664,952
Medical Benefits (% of total)	56.4%	53.7%	52.5%	53.6%	53.0%
Benefits per \$100 of Payroll	\$1.09	\$1.05	\$1.02	\$0.94	\$0.99
<i>Costs (thousands)</i>					
Private Carriers	\$778,786	\$826,564	\$850,712	\$868,771	\$868,027
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$148,217	\$146,948	\$153,679	\$156,087	\$171,818
Total Costs	\$927,003	\$973,512	\$1,004,391	\$1,024,858	\$1,039,845
Costs per \$100 of Payroll	\$1.60	\$1.63	\$1.60	\$1.56	\$1.54

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

KANSAS***Kansas State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,285	1,303	1,322	1,332	1,335
Covered Wages (millions)	\$52,268	\$53,607	\$55,958	\$57,907	\$58,383
<i>Benefits (thousands)</i>					
Private Carriers	\$347,166	\$323,873	\$327,377	\$320,238	\$320,210
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$119,405	\$111,620	\$106,056	\$103,315	\$100,531
Total Benefits	\$466,571	\$435,493	\$433,433	\$423,553	\$420,741
Medical Benefits (% of total)	58.5%	59.3%	61.9%	61.1%	64.2%
Benefits per \$100 of Payroll	\$0.89	\$0.81	\$0.77	\$0.73	\$0.72
<i>Costs (thousands)</i>					
Private Carriers	\$554,993	\$589,138	\$600,327	\$584,754	\$546,044
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$140,831	\$132,327	\$131,468	\$123,029	\$113,165
Total Costs	\$695,825	\$721,466	\$731,795	\$707,783	\$659,209
Costs per \$100 of Payroll	\$1.33	\$1.35	\$1.31	\$1.22	\$1.13

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

KENTUCKY***Kentucky State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,718	1,738	1,765	1,794	1,820
Covered Wages (millions)	\$68,692	\$70,161	\$73,262	\$77,074	\$79,531
<i>Benefits (thousands)</i>					
Private Carriers	\$366,752	\$372,030	\$343,129	\$354,185	\$328,714
State Fund	\$90,325	\$96,566	\$108,386	\$121,146	\$122,573
Self-Insured	\$212,992	\$202,064	\$192,968	\$209,160	\$202,661
Total Benefits	\$670,070	\$670,660	\$644,484	\$684,491	\$653,949
Medical Benefits (% of total)	55.6%	54.7%	55.6%	55.5%	54.2%
Benefits per \$100 of Payroll	\$0.98	\$0.96	\$0.88	\$0.89	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$417,036	\$419,399	\$418,375	\$435,539	\$421,405
State Fund	\$143,446	\$162,524	\$177,968	\$163,315	\$168,091
Self-Insured	\$239,775	\$226,647	\$210,225	\$230,199	\$240,298
Total Costs	\$800,257	\$808,571	\$806,568	\$829,052	\$829,794
Costs per \$100 of Payroll	\$1.16	\$1.15	\$1.10	\$1.08	\$1.04

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

LOUISIANA***Louisiana State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,833	1,858	1,889	1,896	1,873
Covered Wages (millions)	\$78,716	\$81,171	\$84,992	\$86,388	\$84,735
<i>Benefits (thousands)</i>					
Private Carriers	\$478,021	\$487,509	\$474,795	\$451,148	\$458,483
State Fund	\$104,034	\$98,368	\$88,585	\$97,732	\$123,195
Self-Insured	\$231,785	\$223,783	\$220,320	\$224,870	\$214,530
Total Benefits	\$813,839	\$809,661	\$783,699	\$773,750	\$796,209
Medical Benefits (% of total)	52.7%	53.8%	54.0%	55.5%	55.9%
Benefits per \$100 of Payroll	\$1.03	\$1.00	\$0.92	\$0.90	\$0.94
<i>Costs (thousands)</i>					
Private Carriers	\$741,984	\$739,750	\$778,164	\$748,685	\$727,851
State Fund	\$192,200	\$208,178	\$219,796	\$209,187	\$216,154
Self-Insured	\$300,269	\$288,407	\$298,575	\$304,867	\$228,779
Total Costs	\$1,234,454	\$1,236,335	\$1,296,535	\$1,262,739	\$1,172,784
Costs per \$100 of Payroll	\$1.57	\$1.52	\$1.53	\$1.46	\$1.38

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

MAINE***Maine State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	565	569	573	578	585
Covered Wages (millions)	\$21,426	\$21,976	\$22,783	\$23,734	\$24,489
<i>Benefits (thousands)</i>					
Private Carriers	\$170,962	\$177,844	\$172,720	\$157,155	\$159,168
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$79,531	\$75,216	\$79,599	\$74,705	\$81,612
Total Benefits	\$250,493	\$253,060	\$252,319	\$231,861	\$240,780
Medical Benefits (% of total)	46.6%	48.0%	47.6%	47.9%	47.9%
Benefits per \$100 of Payroll	\$1.17	\$1.15	\$1.11	\$0.98	\$0.98
<i>Costs (thousands)</i>					
Private Carriers	\$223,481	\$229,608	\$231,972	\$241,416	\$245,034
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$87,951	\$82,664	\$87,778	\$82,711	\$103,453
Total Costs	\$311,432	\$312,272	\$319,750	\$324,127	\$348,487
Costs per \$100 of Payroll	\$1.45	\$1.42	\$1.40	\$1.37	\$1.42

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

MARYLAND***Maryland State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,363	2,384	2,406	2,443	2,477
Covered Wages (millions)	\$122,148	\$123,586	\$127,741	\$133,953	\$137,952
<i>Benefits (thousands)</i>					
Private Carriers	\$544,519	\$515,727	\$537,036	\$488,688	\$442,719
State Fund	\$173,564	\$165,071	\$171,213	\$181,329	\$186,558
Self-Insured	\$275,760	\$297,011	\$271,762	\$294,653	\$278,902
Total Benefits	\$993,842	\$977,809	\$980,011	\$964,670	\$908,180
Medical Benefits (% of total)	45.4%	46.7%	46.7%	46.3%	46.6%
Benefits per \$100 of Payroll	\$0.81	\$0.79	\$0.77	\$0.72	\$0.66
<i>Costs (thousands)</i>					
Private Carriers	\$775,259	\$760,001	\$841,464	\$827,953	\$811,082
State Fund	\$211,178	\$219,225	\$231,521	\$251,966	\$232,297
Self-Insured	\$318,763	\$344,653	\$313,881	\$347,265	\$310,055
Total Costs	\$1,305,200	\$1,323,879	\$1,386,866	\$1,427,184	\$1,353,434
Costs per \$100 of Payroll	\$1.07	\$1.07	\$1.09	\$1.07	\$0.98

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

MASSACHUSETTS***Massachusetts State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	3,190	3,244	3,315	3,382	3,448
Covered Wages (millions)	\$193,733	\$200,044	\$211,967	\$225,054	\$232,040
<i>Benefits (thousands)</i>					
Private Carriers	\$738,717	\$785,129	\$817,409	\$820,966	\$851,578
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$283,869	\$333,657	\$309,665	\$275,718	\$295,845
Total Benefits	\$1,022,585	\$1,118,785	\$1,127,075	\$1,096,684	\$1,147,423
Medical Benefits (% of total)	34.9%	33.5%	33.7%	34.1%	33.5%
Benefits per \$100 of Payroll	\$0.53	\$0.56	\$0.53	\$0.49	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$1,189,311	\$1,153,068	\$1,215,172	\$1,287,323	\$1,367,191
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$330,991	\$387,130	\$357,457	\$319,900	\$349,881
Total Costs	\$1,520,301	\$1,540,197	\$1,572,629	\$1,607,223	\$1,717,072
Costs per \$100 of Payroll	\$0.78	\$0.77	\$0.74	\$0.71	\$0.74

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

MICHIGAN***Michigan State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	3,788	3,873	3,944	4,016	4,096
Covered Wages (millions)	\$175,830	\$181,351	\$190,005	\$199,827	\$207,452
<i>Benefits (thousands)</i>					
Private Carriers	\$738,694	\$789,938	\$704,551	\$672,792	\$623,342
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$450,789	\$456,574	\$404,427	\$405,155	\$331,969
Total Benefits	\$1,189,483	\$1,246,512	\$1,108,978	\$1,077,947	\$955,311
Medical Benefits (% of total)	35.5%	42.6%	45.7%	49.8%	48.8%
Benefits per \$100 of Payroll	\$0.68	\$0.69	\$0.58	\$0.54	\$0.46
<i>Costs (thousands)</i>					
Private Carriers	\$1,188,211	\$1,358,335	\$1,374,803	\$1,365,769	\$1,295,282
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$515,516	\$525,452	\$471,463	\$478,355	\$386,817
Total Costs	\$1,703,726	\$1,883,787	\$1,846,266	\$1,844,124	\$1,682,099
Costs per \$100 of Payroll	\$0.97	\$1.04	\$0.97	\$0.92	\$0.81

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

MINNESOTA***Minnesota State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,597	2,643	2,682	2,727	2,765
Covered Wages (millions)	\$127,560	\$132,003	\$137,888	\$145,477	\$149,647
<i>Benefits (thousands)</i>					
Private Carriers	\$790,022	\$808,422	\$829,456	\$774,203	\$770,437
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$252,456	\$257,604	\$257,240	\$259,064	\$258,712
Total Benefits	\$1,042,478	\$1,066,026	\$1,086,696	\$1,033,268	\$1,029,149
Medical Benefits (% of total)	54.4%	55.5%	55.2%	54.0%	54.2%
Benefits per \$100 of Payroll	\$0.82	\$0.81	\$0.79	\$0.71	\$0.69
<i>Costs (thousands)</i>					
Private Carriers	\$1,056,413	\$1,101,163	\$1,161,411	\$1,221,582	\$1,266,785
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$307,635	\$308,736	\$307,551	\$320,206	\$312,824
Total Costs	\$1,364,048	\$1,409,900	\$1,468,962	\$1,541,788	\$1,579,609
Costs per \$100 of Payroll	\$1.07	\$1.07	\$1.07	\$1.06	\$1.06

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

MISSISSIPPI***Mississippi State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,008	1,018	1,027	1,041	1,051
Covered Wages (millions)	\$35,511	\$36,491	\$37,457	\$38,485	\$39,396
<i>Benefits (thousands)</i>					
Private Carriers	\$220,926	\$225,037	\$231,102	\$230,760	\$225,602
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$115,283	\$107,753	\$105,587	\$100,923	\$80,089
Total Benefits	\$336,208	\$332,790	\$336,689	\$331,683	\$305,690
Medical Benefits (% of total)	56.5%	59.6%	59.1%	59.5%	58.0%
Benefits per \$100 of Payroll	\$0.95	\$0.91	\$0.90	\$0.86	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$345,651	\$381,344	\$437,026	\$420,312	\$409,686
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$139,318	\$131,384	\$128,824	\$124,825	\$97,029
Total Costs	\$484,970	\$512,728	\$565,850	\$545,137	\$506,715
Costs per \$100 of Payroll	\$1.37	\$1.41	\$1.51	\$1.42	\$1.29

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

MISSOURI***Missouri State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,436	2,467	2,496	2,541	2,578
Covered Wages (millions)	\$102,953	\$105,206	\$109,409	\$114,664	\$117,833
<i>Benefits (thousands)</i>					
Private Carriers	\$533,548	\$524,088	\$580,303	\$625,864	\$635,297
State Fund	\$91,601	\$101,386	\$120,121	\$126,612	\$143,957
Self-Insured	\$204,200	\$206,238	\$217,036	\$230,284	\$236,269
Total Benefits	\$829,350	\$831,711	\$917,459	\$982,760	\$1,015,523
Medical Benefits (% of total)	57.3%	56.6%	56.9%	56.1%	56.9%
Benefits per \$100 of Payroll	\$0.81	\$0.79	\$0.84	\$0.86	\$0.86
<i>Costs (thousands)</i>					
Private Carriers	\$736,938	\$757,680	\$869,412	\$907,950	\$909,542
State Fund	\$154,398	\$185,998	\$207,987	\$222,855	\$241,025
Self-Insured	\$234,546	\$236,190	\$252,378	\$265,854	\$289,885
Total Costs	\$1,125,882	\$1,179,869	\$1,329,776	\$1,396,660	\$1,440,452
Costs per \$100 of Payroll	\$1.09	\$1.12	\$1.22	\$1.22	\$1.22

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

MONTANA**Montana State Summary Table: 2012-2016**

	2012	2013	2014	2015	2016
Coverage					
Covered Workers (thousands)	414	421	424	432	438
Covered Wages (millions)	\$15,008	\$15,492	\$16,159	\$16,969	\$17,472
Benefits (thousands)					
Private Carriers	\$85,054	\$83,891	\$85,054	\$84,034	\$82,854
State Fund	\$125,176	\$125,506	\$118,885	\$128,471	\$136,125
Self-Insured	\$40,166	\$38,647	\$41,564	\$40,349	\$42,126
Total Benefits	\$250,397	\$248,044	\$245,504	\$252,854	\$261,105
Medical Benefits (% of total)	62.8%	64.0%	65.1%	66.9%	66.5%
Benefits per \$100 of Payroll	\$1.67	\$1.60	\$1.52	\$1.49	\$1.49
Costs (thousands)					
Private Carriers	\$146,077	\$121,261	\$128,544	\$130,178	\$132,886
State Fund	\$180,144	\$182,178	\$185,325	\$190,163	\$192,210
Self-Insured	\$46,060	\$43,026	\$47,069	\$45,087	\$48,349
Total Costs	\$372,281	\$346,466	\$360,937	\$365,428	\$373,445
Costs per \$100 of Payroll	\$2.48	\$2.24	\$2.23	\$2.15	\$2.14

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

NEBRASKA***Nebraska State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	892	905	918	931	940
Covered Wages (millions)	\$34,687	\$35,821	\$37,450	\$39,527	\$40,613
<i>Benefits (thousands)</i>					
Private Carriers	\$243,865	\$242,041	\$257,359	\$242,030	\$249,855
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$58,470	\$56,649	\$61,070	\$59,176	\$64,041
Total Benefits	\$302,335	\$298,689	\$318,429	\$301,206	\$313,896
Medical Benefits (% of total)	61.5%	61.6%	62.3%	63.5%	64.1%
Benefits per \$100 of Payroll	\$0.87	\$0.83	\$0.85	\$0.76	\$0.77
<i>Costs (thousands)</i>					
Private Carriers	\$393,727	\$419,903	\$434,581	\$437,541	\$435,633
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$64,875	\$63,070	\$68,768	\$67,619	\$68,635
Total Costs	\$458,602	\$482,973	\$503,349	\$505,160	\$504,267
Costs per \$100 of Payroll	\$1.32	\$1.35	\$1.34	\$1.28	\$1.24

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

NEVADA***Nevada State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,112	1,140	1,182	1,224	1,262
Covered Wages (millions)	\$48,160	\$49,922	\$52,491	\$55,562	\$59,063
<i>Benefits (thousands)</i>					
Private Carriers	\$258,349	\$250,665	\$243,489	\$233,740	\$243,008
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$114,985	\$110,143	\$109,635	\$106,388	\$110,530
Total Benefits	\$373,334	\$360,808	\$353,124	\$340,128	\$353,538
Medical Benefits (% of total)	49.0%	50.4%	49.7%	50.6%	53.4%
Benefits per \$100 of Payroll	\$0.78	\$0.72	\$0.67	\$0.61	\$0.60
<i>Costs (thousands)</i>					
Private Carriers	\$336,512	\$373,137	\$402,740	\$419,112	\$428,410
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$133,354	\$132,555	\$131,464	\$128,616	\$122,994
Total Costs	\$469,866	\$505,692	\$534,204	\$547,728	\$551,404
Costs per \$100 of Payroll	\$0.98	\$1.01	\$1.02	\$0.99	\$0.93

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

NEW HAMPSHIRE***New Hampshire State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	605	611	619	629	640
Covered Wages (millions)	\$29,005	\$29,762	\$31,506	\$32,889	\$34,090
<i>Benefits (thousands)</i>					
Private Carriers	\$170,401	\$162,664	\$150,431	\$155,272	\$146,004
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$60,835	\$62,836	\$62,348	\$58,651	\$59,659
Total Benefits	\$231,235	\$225,500	\$212,778	\$213,923	\$205,663
Medical Benefits (% of total)	66.4%	65.1%	66.9%	64.5%	66.5%
Benefits per \$100 of Payroll	\$0.80	\$0.76	\$0.68	\$0.65	\$0.60
<i>Costs (thousands)</i>					
Private Carriers	\$297,257	\$308,652	\$309,608	\$304,006	\$297,170
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$77,212	\$79,950	\$82,861	\$76,797	\$76,366
Total Costs	\$374,469	\$388,602	\$392,468	\$380,803	\$373,536
Costs per \$100 of Payroll	\$1.29	\$1.31	\$1.25	\$1.16	\$1.10

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

NEW JERSEY***New Jersey State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	3,725	3,769	3,793	3,841	3,905
Covered Wages (millions)	\$217,495	\$223,167	\$229,085	\$238,725	\$244,360
<i>Benefits (thousands)</i>					
Private Carriers	\$1,733,109	\$1,767,458	\$1,788,124	\$1,784,678	\$1,820,599
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$508,880	\$534,534	\$546,699	\$561,023	\$538,765
Total Benefits	\$2,241,989	\$2,301,992	\$2,334,823	\$2,345,701	\$2,359,364
Medical Benefits (% of total)	51.3%	50.9%	51.8%	51.8%	50.9%
Benefits per \$100 of Payroll	\$1.03	\$1.03	\$1.02	\$0.98	\$0.97
<i>Costs (thousands)</i>					
Private Carriers	\$2,404,346	\$2,708,169	\$2,886,316	\$2,952,795	\$3,018,470
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$611,686	\$595,198	\$686,730	\$685,244	\$683,572
Total Costs	\$3,016,032	\$3,303,367	\$3,573,046	\$3,638,039	\$3,702,042
Costs per \$100 of Payroll	\$1.39	\$1.48	\$1.56	\$1.52	\$1.51

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

NEW MEXICO***New Mexico State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	730	738	746	755	756
Covered Wages (millions)	\$28,828	\$29,316	\$30,466	\$31,291	\$31,311
<i>Benefits (thousands)</i>					
Private Carriers	\$178,431	\$179,171	\$177,987	\$184,360	\$173,545
State Fund	\$27,809	\$25,012	\$26,983	\$23,014	\$19,914
Self-Insured	\$94,503	\$88,136	\$93,569	\$95,873	\$94,747
Total Benefits	\$300,743	\$292,319	\$298,540	\$303,248	\$288,206
Medical Benefits (% of total)	58.5%	59.3%	54.4%	57.2%	57.3%
Benefits per \$100 of Payroll	\$1.04	\$1.00	\$0.98	\$0.97	\$0.92
<i>Costs (thousands)</i>					
Private Carriers	\$278,867	\$295,179	\$322,679	\$333,841	\$303,316
State Fund	\$33,480	\$37,891	\$40,706	\$35,845	\$28,999
Self-Insured	\$108,063	\$100,982	\$109,762	\$111,621	\$115,485
Total Costs	\$420,411	\$434,052	\$473,146	\$481,307	\$447,800
Costs per \$100 of Payroll	\$1.46	\$1.48	\$1.55	\$1.54	\$1.43

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

NEW YORK***New York State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	8,428	8,549	8,710	8,878	9,015
Covered Wages (millions)	\$527,111	\$538,418	\$572,923	\$598,418	\$611,626
<i>Benefits (thousands)</i>					
Private Carriers	\$2,331,881	\$2,574,993	\$2,575,585	\$2,603,862	\$2,694,801
State Fund	\$1,388,221	\$1,208,492	\$1,230,051	\$1,276,707	\$1,316,093
Self-Insured	\$1,771,878	\$1,778,599	\$1,834,224	\$1,891,089	\$1,953,214
Total Benefits	\$5,491,981	\$5,562,085	\$5,639,860	\$5,771,658	\$5,964,108
Medical Benefits (% of total)	34.2%	33.1%	34.8%	33.9%	33.9%
Benefits per \$100 of Payroll	\$1.04	\$1.03	\$0.98	\$0.96	\$0.98
<i>Costs (thousands)</i>					
Private Carriers	\$3,498,114	\$3,749,859	\$3,779,913	\$4,060,412	\$4,533,552
State Fund	\$1,943,838	\$2,283,287	\$2,374,259	\$2,437,325	\$2,437,552
Self-Insured	\$2,170,460	\$1,789,908	\$1,921,246	\$2,084,817	\$2,267,486
Total Costs	\$7,612,412	\$7,823,054	\$8,075,418	\$8,582,554	\$9,238,590
Costs per \$100 of Payroll	\$1.44	\$1.45	\$1.41	\$1.43	\$1.51

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

NORTH CAROLINA*North Carolina State Summary Table: 2012-2016*

	2012	2013	2014	2015	2016
Coverage					
Covered Workers (thousands)	3,744	3,814	3,899	4,002	4,099
Covered Wages (millions)	\$160,075	\$165,770	\$173,996	\$184,809	\$192,332
Benefits (thousands)					
Private Carriers	\$1,096,071	\$1,083,575	\$983,801	\$937,584	\$914,322
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$343,374	\$329,414	\$294,237	\$278,394	\$290,301
Total Benefits	\$1,439,445	\$1,412,988	\$1,278,038	\$1,215,978	\$1,204,624
Medical Benefits (% of total)	45.8%	45.9%	46.4%	46.3%	46.5%
Benefits per \$100 of Payroll	\$0.90	\$0.85	\$0.73	\$0.66	\$0.63
Costs (thousands)					
Private Carriers	\$1,505,384	\$1,612,656	\$1,656,382	\$1,699,396	\$1,699,587
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$386,617	\$373,442	\$338,230	\$321,576	\$327,926
Total Costs	\$1,892,001	\$1,986,098	\$1,994,611	\$2,020,972	\$2,027,514
Costs per \$100 of Payroll	\$1.18	\$1.20	\$1.15	\$1.09	\$1.05

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

NORTH DAKOTA*North Dakota State Summary Table: 2012-2016*

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	399	414	432	424	404
Covered Wages (millions)	\$18,187	\$19,693	\$21,884	\$21,396	\$19,611
<i>Benefits (thousands)</i>					
Private Carriers	\$898	\$1,104	\$155	\$971	\$543
State Fund	\$150,136	\$181,301	\$192,082	\$179,430	\$165,400
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$151,034	\$182,405	\$192,237	\$180,401	\$165,943
Medical Benefits (% of total)	60.2%	60.0%	57.7%	54.9%	54.2%
Benefits per \$100 of Payroll	\$0.83	\$0.93	\$0.88	\$0.84	\$0.85
<i>Costs (thousands)</i>					
Private Carriers	\$5,951	\$6,262	\$6,663	\$7,042	\$6,389
State Fund	\$322,340	\$350,539	\$361,417	\$341,463	\$278,800
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$328,291	\$356,801	\$368,080	\$348,505	\$285,189
Costs per \$100 of Payroll	\$1.81	\$1.81	\$1.68	\$1.63	\$1.45

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

OHIO***Ohio State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	4,967	5,033	5,108	5,182	5,242
Covered Wages (millions)	\$217,773	\$222,973	\$232,924	\$242,199	\$247,780
<i>Benefits (thousands)</i>					
Private Carriers	\$17,085	\$14,717	\$14,939	\$21,116	\$14,157
State Fund	\$1,830,017	\$1,739,069	\$1,707,487	\$1,604,390	\$1,531,579
Self-Insured	\$401,405	\$378,755	\$366,585	\$352,812	\$320,013
Total Benefits	\$2,248,507	\$2,132,542	\$2,089,011	\$1,978,318	\$1,865,750
Medical Benefits (% of total)	39.7%	41.7%	39.1%	39.2%	39.1%
Benefits per \$100 of Payroll	\$1.03	\$0.96	\$0.90	\$0.82	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$32,327	\$24,664	\$21,036	\$20,656	\$21,012
State Fund	\$1,718,434	\$1,789,105	\$2,019,998	\$1,696,659	\$1,491,847
Self-Insured	\$466,146	\$448,266	\$443,018	\$385,341	\$604,666
Total Costs	\$2,216,907	\$2,262,035	\$2,484,051	\$2,102,656	\$2,117,525
Costs per \$100 of Payroll	\$1.02	\$1.01	\$1.07	\$0.87	\$0.85

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

OKLAHOMA***Oklahoma State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,406	1,435	1,461	1,472	1,455
Covered Wages (millions)	\$57,466	\$60,015	\$62,943	\$64,185	\$62,791
<i>Benefits (thousands)</i>					
Private Carriers	\$457,752	\$466,816	\$393,867	\$342,486	\$316,677
State Fund	\$245,726	\$224,642	\$212,875	\$232,099	\$197,651
Self-Insured	\$176,401	\$151,152	\$152,833	\$156,590	\$144,154
Total Benefits	\$879,879	\$842,610	\$759,575	\$731,174	\$658,483
Medical Benefits (% of total)	44.1%	45.1%	46.5%	47.5%	49.4%
Benefits per \$100 of Payroll	\$1.53	\$1.40	\$1.21	\$1.14	\$1.05
<i>Costs (thousands)</i>					
Private Carriers	\$754,545	\$766,538	\$674,647	\$607,367	\$541,878
State Fund	\$320,387	\$339,967	\$327,152	\$305,716	\$239,927
Self-Insured	\$214,144	\$184,411	\$189,385	\$192,652	\$155,461
Total Costs	\$1,289,077	\$1,290,915	\$1,191,184	\$1,105,735	\$937,266
Costs per \$100 of Payroll	\$2.24	\$2.15	\$1.89	\$1.72	\$1.49

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

OREGON***Oregon State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	1,612	1,651	1,699	1,760	1,813
Covered Wages (millions)	\$70,707	\$73,690	\$78,393	\$84,407	\$89,028
<i>Benefits (thousands)</i>					
Private Carriers	\$225,482	\$224,097	\$210,611	\$191,070	\$190,550
State Fund	\$302,070	\$304,924	\$307,644	\$324,026	\$309,038
Self-Insured	\$128,152	\$130,778	\$137,909	\$116,642	\$133,172
Total Benefits	\$655,705	\$659,799	\$656,164	\$631,737	\$632,760
Medical Benefits (% of total)	55.1%	52.8%	53.5%	53.5%	53.0%
Benefits per \$100 of Payroll	\$0.93	\$0.90	\$0.84	\$0.75	\$0.71
<i>Costs (thousands)</i>					
Private Carriers	\$269,823	\$276,439	\$267,129	\$254,514	\$262,342
State Fund	\$399,849	\$436,160	\$452,442	\$469,459	\$499,869
Self-Insured	\$138,649	\$141,345	\$147,419	\$125,174	\$167,655
Total Costs	\$808,321	\$853,944	\$866,990	\$849,147	\$929,865
Costs per \$100 of Payroll	\$1.14	\$1.16	\$1.11	\$1.01	\$1.04

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

PENNSYLVANIA***Pennsylvania State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	5,458	5,482	5,529	5,576	5,621
Covered Wages (millions)	\$262,207	\$267,201	\$277,707	\$289,036	\$292,931
<i>Benefits (thousands)</i>					
Private Carriers	\$2,080,268	\$2,104,346	\$2,116,865	\$2,111,573	\$2,259,967
State Fund	\$196,388	\$206,716	\$223,595	\$217,147	\$192,606
Self-Insured	\$641,272	\$663,182	\$657,567	\$645,825	\$666,599
Total Benefits	\$2,917,928	\$2,974,245	\$2,998,027	\$2,974,544	\$3,119,172
Medical Benefits (% of total)	46.3%	47.5%	48.0%	46.8%	47.0%
Benefits per \$100 of Payroll	\$1.11	\$1.11	\$1.08	\$1.03	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$3,034,795	\$3,095,334	\$3,135,977	\$3,264,328	\$3,270,229
State Fund	\$191,850	\$218,631	\$224,923	\$215,674	\$186,693
Self-Insured	\$737,604	\$759,638	\$758,240	\$754,855	\$721,888
Total Costs	\$3,964,249	\$4,073,603	\$4,119,141	\$4,234,857	\$4,178,811
Costs per \$100 of Payroll	\$1.51	\$1.52	\$1.48	\$1.47	\$1.43

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

RHODE ISLAND***Rhode Island State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	441	445	452	459	462
Covered Wages (millions)	\$20,254	\$20,964	\$22,004	\$22,940	\$23,474
<i>Benefits (thousands)</i>					
Private Carriers	\$67,012	\$70,236	\$67,981	\$61,786	\$63,584
State Fund	\$86,540	\$76,826	\$74,368	\$77,625	\$71,008
Self-Insured	\$25,185	\$23,072	\$22,654	\$22,221	\$22,050
Total Benefits	\$178,737	\$170,134	\$165,002	\$161,632	\$156,642
Medical Benefits (% of total)	31.6%	31.8%	34.9%	30.2%	32.9%
Benefits per \$100 of Payroll	\$0.88	\$0.81	\$0.75	\$0.70	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$79,376	\$92,779	\$96,145	\$103,985	\$112,240
State Fund	\$114,154	\$113,064	\$124,954	\$130,117	\$134,977
Self-Insured	\$30,546	\$27,673	\$28,079	\$28,106	\$25,661
Total Costs	\$224,076	\$233,515	\$249,178	\$262,209	\$272,878
Costs per \$100 of Payroll	\$1.11	\$1.11	\$1.13	\$1.14	\$1.16

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

SOUTH CAROLINA*South Carolina State Summary Table: 2012-2016*

	2012	2013	2014	2015	2016
Coverage					
Covered Workers (thousands)	1,717	1,755	1,804	1,858	1,904
Covered Wages (millions)	\$66,736	\$69,139	\$72,860	\$77,269	\$80,863
Benefits (thousands)					
Private Carriers	\$592,982	\$614,774	\$615,575	\$611,809	\$629,176
State Fund	\$67,310	\$68,777	\$71,118	\$66,790	\$63,375
Self-Insured	\$210,615	\$206,164	\$208,836	\$211,576	\$210,344
Total Benefits	\$870,907	\$889,715	\$895,530	\$890,175	\$902,895
Medical Benefits (% of total)	43.7%	46.3%	45.5%	45.8%	45.2%
Benefits per \$100 of Payroll	\$1.30	\$1.29	\$1.23	\$1.15	\$1.12
Costs (thousands)					
Private Carriers	\$877,658	\$933,245	\$963,784	\$984,087	\$1,036,523
State Fund	\$69,200	\$73,950	\$78,750	\$76,900	\$76,000
Self-Insured	\$279,296	\$257,053	\$275,310	\$279,824	\$282,064
Total Costs	\$1,226,154	\$1,264,249	\$1,317,844	\$1,340,811	\$1,394,586
Costs per \$100 of Payroll	\$1.84	\$1.83	\$1.81	\$1.74	\$1.72

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

SOUTH DAKOTA***South Dakota State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	385	389	395	400	404
Covered Wages (millions)	\$13,820	\$14,263	\$15,065	\$15,838	\$16,401
<i>Benefits (thousands)</i>					
Private Carriers	\$88,196	\$95,391	\$93,523	\$101,573	\$99,046
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,056	\$3,695	\$3,911	\$3,611	\$3,956
Total Benefits	\$92,252	\$99,086	\$97,434	\$105,184	\$103,001
Medical Benefits (% of total)	68.9%	67.7%	68.1%	67.0%	63.7%
Benefits per \$100 of Payroll	\$0.67	\$0.69	\$0.65	\$0.66	\$0.63
<i>Costs (thousands)</i>					
Private Carriers	\$180,083	\$191,501	\$193,272	\$198,383	\$194,031
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,763	\$4,430	\$4,620	\$4,246	\$5,092
Total Costs	\$184,846	\$195,931	\$197,892	\$202,629	\$199,123
Costs per \$100 of Payroll	\$1.34	\$1.37	\$1.31	\$1.28	\$1.21

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

TENNESSEE*Tennessee State Summary Table: 2012-2016*

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,507	2,550	2,607	2,677	2,744
Covered Wages (millions)	\$108,865	\$111,158	\$116,327	\$123,676	\$128,665
<i>Benefits (thousands)</i>					
Private Carriers	\$626,912	\$621,871	\$567,640	\$562,527	\$530,973
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$150,511	\$112,801	\$102,294	\$96,857	\$91,486
Total Benefits	\$777,424	\$734,672	\$669,934	\$659,384	\$622,459
Medical Benefits (% of total)	58.9%	60.0%	61.0%	62.7%	65.4%
Benefits per \$100 of Payroll	\$0.71	\$0.66	\$0.58	\$0.53	\$0.48
<i>Costs (thousands)</i>					
Private Carriers	\$1,021,748	\$1,077,807	\$1,019,770	\$1,012,216	\$1,018,029
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$180,401	\$138,587	\$128,292	\$117,012	\$104,950
Total Costs	\$1,202,149	\$1,216,394	\$1,148,063	\$1,129,228	\$1,122,980
Costs per \$100 of Payroll	\$1.10	\$1.09	\$0.99	\$0.91	\$0.87

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

TEXAS***Texas State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	8,477	8,678	8,903	9,238	9,472
Covered Wages (millions)	\$425,760	\$441,226	\$470,775	\$498,207	\$511,121
<i>Benefits (thousands)</i>					
Private Carriers	\$931,219	\$837,752	\$775,780	\$821,317	\$777,021
State Fund	\$410,739	\$433,473	\$439,473	\$419,011	\$408,757
Self-Insured	\$313,869	\$294,082	\$283,771	\$295,689	\$282,518
Total Benefits	\$1,655,827	\$1,565,307	\$1,499,024	\$1,536,018	\$1,468,296
Medical Benefits (% of total)	61.5%	61.7%	60.3%	58.3%	57.2%
Benefits per \$100 of Payroll	\$0.39	\$0.35	\$0.32	\$0.31	\$0.29
<i>Costs (thousands)</i>					
Private Carriers	\$1,751,417	\$1,814,953	\$1,850,364	\$1,805,192	\$1,559,082
State Fund	\$1,001,712	\$1,122,549	\$1,226,080	\$1,165,764	\$1,025,079
Self-Insured	\$383,653	\$358,484	\$350,270	\$363,380	\$336,444
Total Costs	\$3,136,782	\$3,295,986	\$3,426,714	\$3,334,337	\$2,920,605
Costs per \$100 of Payroll	\$0.74	\$0.75	\$0.73	\$0.67	\$0.57

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

UTAH**Utah State Summary Table: 2012-2016**

	2012	2013	2014	2015	2016
Coverage					
Covered Workers (thousands)	1,177	1,216	1,253	1,301	1,348
Covered Wages (millions)	\$47,795	\$50,081	\$53,039	\$56,871	\$60,227
Benefits (thousands)					
Private Carriers	\$111,775	\$99,411	\$94,846	\$98,139	\$97,173
State Fund	\$126,189	\$128,517	\$126,356	\$131,621	\$129,152
Self-Insured	\$46,381	\$42,360	\$37,906	\$39,128	\$48,835
Total Benefits	\$284,345	\$270,288	\$259,108	\$268,887	\$275,160
Medical Benefits (% of total)	70.5%	69.9%	70.4%	68.0%	69.3%
Benefits per \$100 of Payroll	\$0.59	\$0.54	\$0.49	\$0.47	\$0.46
Costs (thousands)					
Private Carriers	\$191,463	\$198,740	\$213,543	\$216,459	\$230,440
State Fund	\$193,379	\$209,470	\$226,771	\$235,405	\$240,574
Self-Insured	\$54,469	\$50,915	\$46,557	\$47,779	\$60,230
Total Costs	\$439,311	\$459,126	\$486,871	\$499,643	\$531,244
Costs per \$100 of Payroll	\$0.92	\$0.92	\$0.92	\$0.88	\$0.88

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

VERMONT***Vermont State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	290	292	295	298	298
Covered Wages (millions)	\$11,739	\$12,133	\$12,533	\$12,983	\$13,248
<i>Benefits (thousands)</i>					
Private Carriers	\$127,918	\$132,416	\$131,762	\$130,817	\$122,270
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$18,123	\$18,571	\$18,797	\$18,864	\$17,622
Total Benefits	\$146,041	\$150,987	\$150,560	\$149,681	\$139,892
Medical Benefits (% of total)	50.0%	49.0%	52.1%	52.0%	51.0%
Benefits per \$100 of Payroll	\$1.24	\$1.24	\$1.20	\$1.15	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$193,117	\$216,660	\$205,186	\$215,125	\$217,726
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$20,070	\$20,687	\$20,964	\$21,116	\$21,693
Total Costs	\$213,187	\$237,347	\$226,150	\$236,241	\$239,419
Costs per \$100 of Payroll	\$1.82	\$1.96	\$1.80	\$1.82	\$1.81

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

VIRGINIA***Virginia State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	3,375	3,400	3,416	3,490	3,543
Covered Wages (millions)	\$168,708	\$171,116	\$175,107	\$183,411	\$188,059
<i>Benefits (thousands)</i>					
Private Carriers	\$717,245	\$697,567	\$715,827	\$717,601	\$735,264
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$212,472	\$200,034	\$204,514	\$205,049	\$216,569
Total Benefits	\$929,717	\$897,601	\$920,341	\$922,650	\$951,833
Medical Benefits (% of total)	60.4%	60.8%	61.7%	62.1%	64.1%
Benefits per \$100 of Payroll	\$0.55	\$0.52	\$0.53	\$0.50	\$0.51
<i>Costs (thousands)</i>					
Private Carriers	\$1,062,770	\$1,054,721	\$1,088,937	\$1,143,419	\$1,186,882
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$241,240	\$226,809	\$232,327	\$234,838	\$242,346
Total Costs	\$1,304,010	\$1,281,530	\$1,321,264	\$1,378,257	\$1,429,228
Costs per \$100 of Payroll	\$0.77	\$0.75	\$0.75	\$0.75	\$0.76

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

WASHINGTON***Washington State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,822	2,889	2,972	3,049	3,141
Covered Wages (millions)	\$145,246	\$151,870	\$162,254	\$171,473	\$184,150
<i>Benefits (thousands)</i>					
Private Carriers	\$13,780	\$13,317	\$25,504	\$15,096	\$11,756
State Fund	\$1,813,835	\$1,814,346	\$1,866,286	\$1,879,245	\$1,911,029
Self-Insured	\$483,684	\$504,120	\$501,129	\$510,023	\$507,961
Total Benefits	\$2,311,299	\$2,331,783	\$2,392,919	\$2,404,364	\$2,430,746
Medical Benefits (% of total)	32.1%	31.8%	31.9%	30.5%	31.3%
Benefits per \$100 of Payroll	\$1.59	\$1.54	\$1.47	\$1.40	\$1.32
<i>Costs (thousands)</i>					
Private Carriers	\$30,315	\$19,714	\$23,499	\$24,346	\$24,481
State Fund	\$1,820,388	\$1,924,394	\$2,036,505	\$2,183,735	\$2,427,485
Self-Insured	\$632,177	\$648,002	\$611,589	\$647,275	\$624,843
Total Costs	\$2,482,880	\$2,592,110	\$2,671,593	\$2,855,356	\$3,076,809
Costs per \$100 of Payroll	\$1.71	\$1.71	\$1.65	\$1.67	\$1.67

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

WEST VIRGINIA*West Virginia State Summary Table: 2012-2016*

	2012	2013	2014	2015	2016
Coverage					
Covered Workers (thousands)	674	668	665	661	649
Covered Wages (millions)	\$26,114	\$26,218	\$26,741	\$26,888	\$26,336
Benefits (thousands)					
Private Carriers	\$182,968	\$171,087	\$160,668	\$162,168	\$158,710
State Fund	\$230,907	\$199,763	\$193,243	\$184,814	\$179,024
Self-Insured	\$63,035	\$64,884	\$65,758	\$67,358	\$76,028
Total Benefits	\$476,910	\$435,734	\$419,669	\$414,340	\$413,762
Medical Benefits (% of total)	50.4%	52.3%	49.0%	49.3%	47.9%
Benefits per \$100 of Payroll	\$1.83	\$1.66	\$1.57	\$1.54	\$1.57
Costs (thousands)					
Private Carriers	\$412,264	\$370,907	\$345,264	\$349,588	\$287,495
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$77,037	\$79,180	\$78,330	\$81,605	\$95,182
Total Costs	\$489,301	\$450,086	\$423,594	\$431,193	\$382,677
Costs per \$100 of Payroll	\$1.87	\$1.72	\$1.58	\$1.60	\$1.45

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

WISCONSIN***Wisconsin State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	2,601	2,628	2,666	2,701	2,734
Covered Wages (millions)	\$108,688	\$111,983	\$116,352	\$122,023	\$125,303
<i>Benefits (thousands)</i>					
Private Carriers	\$975,985	\$1,024,714	\$1,066,463	\$1,036,310	\$1,026,970
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$147,875	\$142,158	\$137,539	\$133,445	\$142,599
Total Benefits	\$1,123,861	\$1,166,872	\$1,204,002	\$1,169,754	\$1,169,568
Medical Benefits (% of total)	69.6%	77.1%	77.6%	77.2%	78.2%
Benefits per \$100 of Payroll	\$1.03	\$1.04	\$1.03	\$0.96	\$0.93
<i>Costs (thousands)</i>					
Private Carriers	\$1,737,652	\$1,761,103	\$1,817,668	\$1,953,797	\$2,017,159
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$165,526	\$159,845	\$154,315	\$150,540	\$171,501
Total Costs	\$1,903,178	\$1,920,948	\$1,971,983	\$2,104,336	\$2,188,660
Costs per \$100 of Payroll	\$1.75	\$1.72	\$1.69	\$1.72	\$1.75

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

WYOMING***Wyoming State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	271	272	277	275	264
Covered Wages (millions)	\$11,964	\$12,143	\$12,781	\$12,632	\$11,752
<i>Benefits (thousands)</i>					
Private Carriers	\$802	\$2,041	\$2,343	\$3,359	\$221
State Fund	\$161,502	\$189,785	\$182,054	\$175,086	\$174,831
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$162,304	\$191,825	\$184,398	\$178,444	\$175,053
Medical Benefits (% of total)	67.8%	69.0%	70.7%	66.9%	67.7%
Benefits per \$100 of Payroll	\$1.36	\$1.58	\$1.44	\$1.41	\$1.49
<i>Costs (thousands)</i>					
Private Carriers	\$10,355	\$6,143	\$5,489	\$6,291	\$4,321
State Fund	\$210,705	\$240,073	\$251,770	\$250,916	\$234,572
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$221,060	\$246,216	\$257,259	\$257,207	\$238,893
Costs per \$100 of Payroll	\$1.85	\$2.03	\$2.01	\$2.04	\$2.03

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

UNITED STATES: Non-Federal Total***Total State Summary Table: 2012-2016***

	2012	2013	2014	2015	2016
<i>Coverage</i>					
Covered Workers (thousands)	125,321	127,597	130,146	133,057	135,473
Covered Wages (millions)	\$6,119,340	\$6,298,567	\$6,624,045	\$6,983,122	\$7,203,996
<i>Benefits (thousands)</i>					
Private Carriers	\$33,912,319	\$34,985,696	\$34,797,398	\$34,264,674	\$34,400,284
State Fund	\$9,977,901	\$9,557,949	\$9,278,697	\$9,064,496	\$8,944,204
Self-Insured	\$14,964,526	\$14,980,766	\$15,108,333	\$15,004,821	\$15,026,909
Total Benefits	\$58,854,746	\$59,524,411	\$59,184,429	\$58,333,991	\$58,371,397
Medical Benefits (% of total)	51.2%	51.8%	52.0%	51.4%	51.3%
Benefits per \$100 of Payroll	\$0.96	\$0.95	\$0.89	\$0.84	\$0.81
<i>Costs (thousands)</i>					
Private Carriers	\$51,267,230	\$54,679,602	\$56,943,465	\$58,886,320	\$59,882,739
State Fund	\$10,994,538	\$12,056,735	\$13,255,979	\$13,266,222	\$13,020,233
Self-Insured	\$17,880,153	\$17,480,483	\$17,859,281	\$17,974,595	\$18,335,499
Total Costs	\$80,141,920	\$84,216,820	\$88,058,725	\$90,127,136	\$91,238,472
Costs per \$100 of Payroll	\$1.31	\$1.34	\$1.33	\$1.29	\$1.27

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