

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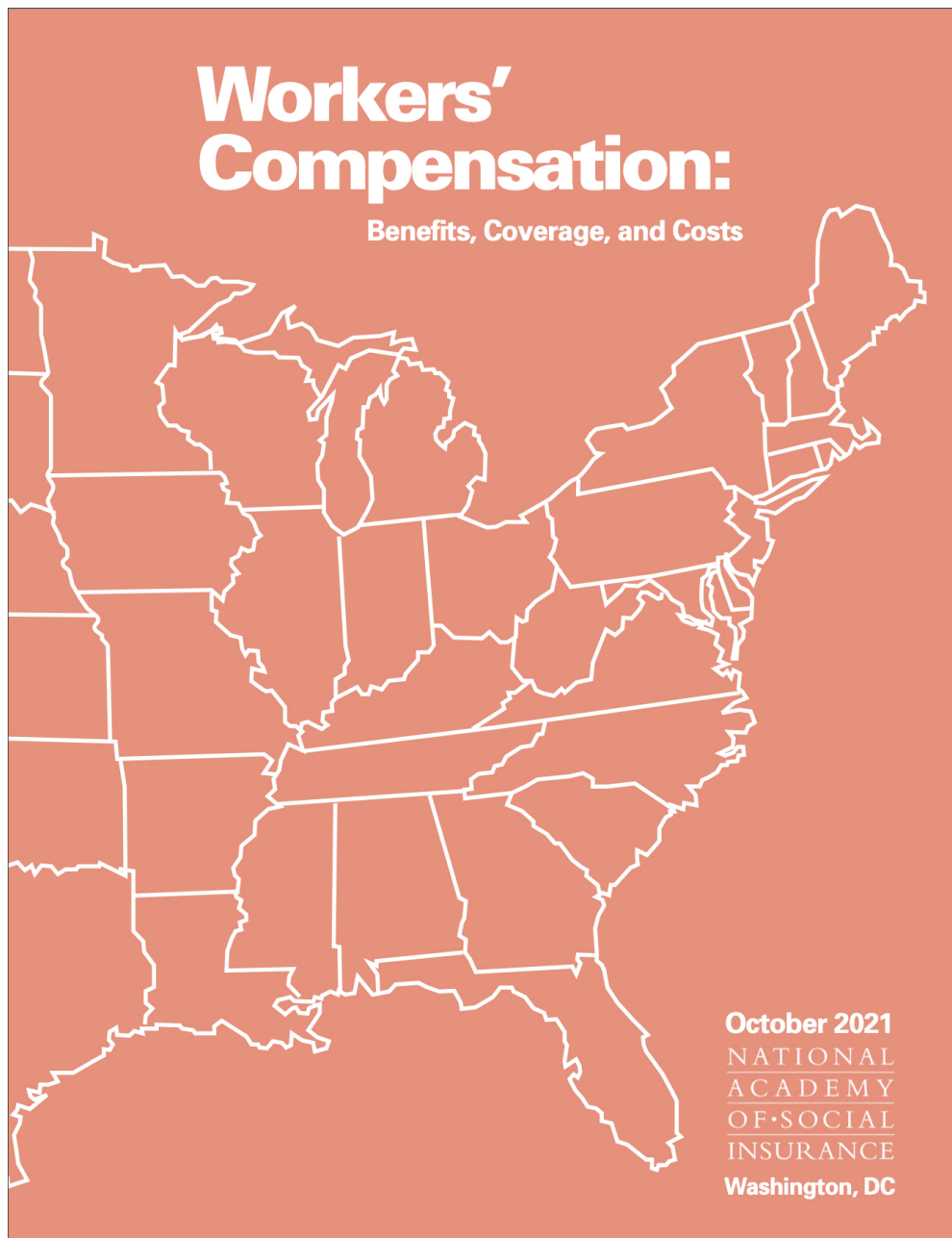


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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2019 Data) provides estimates of benefits paid, employer costs, and numbers of workers covered by workers' compensation (WC) nationally, by state, and federally. This document provides additional information on the data sources and methods used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record-keeping activities. We hope that this companion to the primary report will spur discussions about improving and refining state information that will ultimately enhance the quality of data related to WC and aid our understanding of trends in WC benefits, coverage, and costs at both the state and national levels.

The rest of this document is organized as follows: Section II describes the data sources, and Table A.1 summarizes the specific sources for each state by type of WC coverage. Section III reports on our methods for estimating WC benefits and costs by type of coverage, provides detailed information on second injury, guaranty, and special funds, including trends across time, and conveys information on medical benefit estimates. Section IV reports the updated version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*. Section V includes two tables for each state: one that summarizes and reports key metrics between 2015 and 2019, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2019.

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 states; 2) data purchased from A.M. Best, a private company that specializes in collecting insurance data and rating insurance companies; and 3) data from the National Council on Compensation Insurance (NCCI).

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

A.M. Best data. The A.M. Best data supplement the state survey data in cases where the survey data are incomplete, missing, or determined to be incorrect. These data include information for all premiums paid (costs) and losses (benefits) for private carriers in every state and are utilized for 14 of the 17 state funds for which data are available.^{1, 2} The data do not include information about benefits paid by the other nine state funds or by self-insured employers, employers under deductible policies, or special funds.

NCCI data. The primary source of data on medical benefits is the NCCI. 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 2018 and the source of medical benefits paid. For any data that are estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

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

² Utah Senate Bill 92, passed in 2017, repealed the statute creating the Workers' Compensation Fund (Utah's public state fund). The former-lead company of WCF is now known as WCF Mutual Insurance Company, and is a for-profit mutual insurance company. Though this did not become effective until January 1, 2018, AM Best data on Utah classified all 2017 Utah premiums and losses under private insurance. WCF Mutual Insurance Company will remain the insurer of last resort in Utah until 2020. The "23" figure (for the total number of active state funds) includes Utah as the state fund paid out benefits in calendar years 2015-2016.

Table A.1. Data Sources for 2019.

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

Table A.1. Data Sources for 2019, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Idaho	A.M. Best	A.M. Best	ID Industrial Commission	ID Industrial Commission	-	ID Insurance Guaranty Association	-	MPM	MPM	NCCI
Illinois	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	Illinois WC Commission	Uninsured Employers	-	IL 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	Iowa Division of WC	-	Estimated	-	MPM	-	NCCI
Kansas	Dept. of Labor, Division of WC	-	Dept. of Labor, Division of WC	-	WC Fund	KS Insurance Guaranty Assn.	-	Subtraction	-	NCCI
Kentucky	A.M. Best	Kentucky Employers' Mutual Insurance	Estimated – Ratio of Benefits to Payroll	-	Coal Workers Pneumoconiosis Estimated – WC Fund	-	-	MPM	MPM	NCCI
Louisiana	LA Workforce Commission	A.M. Best	LA Workforce Commission	LA Workforce Commission	WC Fund	LA Insurance Guaranty Assn.	-	Subtraction	MPM	NCCI
Maine	ME Bureau of Insurance	-	ME Bureau of Insurance	-	-	ME Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Maryland	MD WC Commission	MD WC Commission	MD WC Commission	MD Subsequent Injury Fund	-	-	-	Subtraction	-	NCCI
Massachusetts	MA WC Rating Bureau	-	Estimated—Historical	Estimated	Uninsured Employers	MA Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	MA WC Rating Bureau
Michigan	Dept. of Consumer and Industry Services, WC Agency	-	Dept. of Consumer and Industry Services, WC Agency	Dept. of Consumer and Industry Services, WC Agency	First Responder Presumed Coverage	Estimated	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; 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 2019, 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	MT Insurance Guaranty Association	-	Subtraction	MPM	NCCI
Nebraska	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	NE WC Court	-	NE Insurance Guaranty Association	-	MPM	-	NCCI
Nevada	A.M. Best	-	Estimated – Historical	-	-	-	-	MPM	-	NCCI
New Hampshire	NH Department of Labor	-	NH Department of Labor	-	-	NH Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
New Jersey	NJ Comp. Rating & Inspection Bureau	-	Estimated – Ratio of Benefits to Payroll	NJ DOL	NJ DOL	NJ Property-Liability Insurance Guaranty Assn.	-	Subtraction	-	NJ Comp. Rating & Inspection Bureau
New Mexico	NM WC Administration	A.M. Best	NM WC Administration	NM WC Administration	Uninsured Employers	-	-	Subtraction	Subtraction	NCCI
New York	NY Comp. Rating Bureau	A.M. Best	Estimated – Historical	-	-	-	-	Subtraction	-	NY Comp. Rating Bureau
North Carolina	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	-	-	-	MPM	-	NCCI
North Dakota	-	ND Workforce Safety and Insurance	Not allowed	-	-	-	-	-	-	ND Workforce Safety and Insurance
Ohio	-	OH Bureau of WC	OH Bureau of WC	-	-	-	-	-	-	OH Bureau of WC

Table A.1. Data Sources for 2019, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Oklahoma	A.M. Best	A.M. Best	Estimated—Historical	Estimated	-	-	-	MPM	MPM	NCCI
Oregon	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	-	Uninsured Employers; Benefit Adjustment; Supplemental Disability for Multiple Jobs; Reopened Case; Workers' with Disability; Preferred Worker Premium Exemption; Preferred Worker Contract Costs; Employer at Injury	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; Occupational Disease Estimated – WC Fund	-	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	Commission Hearing Error Payments; COLA Reimbursements; Permanent Disability; Aggravated Injuries; Old Fund Automatic Bi-Weekly Reimbursement; Partial Incapacity	RI Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
South Carolina	SC WC Commission	SC WC Commission	SC WC Commission	-	Estimated - Uninsured Employers	SC Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	NCCI
South Dakota	A.M. Best	-	SD Dept. of Labor	SD Dept. of Labor	-	-	-	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 2019, 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	-	-	Estimated	-	MPM	MPM	NCCI
Utah	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers; Employer Reinsurance	-	-	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	VA Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Washington	-	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; Coal Workers Pneumoconiosis Estimated - WC 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; Children's Fund; Barred Claims;	-	-	-	-	Dept. of Workforce Development, Division of WC
Wyoming	-	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. We estimated benefits paid through deductible policies 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:

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

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

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

Private Carriers

Benefits

Forty-seven out of 51 jurisdictions allow private carriers to write WC policies.³ To estimate private carrier benefits paid for these 47 states, we used data collected from our annual questionnaire for 23 states (19 state agencies and 4 rating bureaus) and A.M. Best data for the remaining 24 states.

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

Costs*

The Academy estimates of employer costs for benefits paid under private insurance are the sum of “direct premiums written,” as reported by A.M. Best and the National Association of Insurance Commissioners (NAIC), our estimate of benefits paid under deductible arrangements, and any assessments for WC related special funds.⁴ In the cases of Delaware, Minnesota, and Pennsylvania, we used data provided by state agencies instead of A.M. Best data for deductible estimates. Examples of special funds for which employers may pay assessments are listed in the “Special Fund” column in Table A.1.

State Funds

Benefits

In 2019, 22 states had state funds that paid WC benefits. Of these, 16 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009 but was still paying benefits on some claims in 2019. We relied on state-provided data for 10 states (including the states with exclusive funds) and A.M. Best data for the remaining 12 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, and our estimate of benefits paid under deductible arrangements, which are not reflected in premiums. We used state agency data in exclusive fund states and South Carolina. Assessments for WC related special funds are also included in costs for employers who insure via state funds.

Deductibles

Some employers can purchase a policy with a large deductible that requires the employer to reimburse the insurer for benefits paid up to the specified deductible amount. In return for accepting a policy with a deductible, the employer pays a lower premium. (Employers with deductible policies are, in effect, self-

* See “Costs” under *Second-Injury Funds, Special Funds, and Guaranty Funds* on page 22 for information on the change in methodology to estimate assessments on employers in the 2019 data report.

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

insured up to the amount of the deductible.) Deductibles may be written into an insurance policy on a per-injury basis, an aggregate basis, or a combination of a per-injury basis and an aggregate cap, and states vary in the maximum deductibles they allow in WC insurance. As is true of Academy estimates for self-insured employers, we report benefits paid through deductible policies as *benefits* and *costs*.

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,⁵ and 10 jurisdictions allow deductible policies for state funds.⁶ In 2019, three states -- Delaware, Minnesota, and Pennsylvania -- reported the amount of benefits paid through deductible policies. To estimate benefits paid through deductible policies in the states where the data are not available, the Academy uses one of two methods: the Subtraction Method, or the Manual Premium Method, both described below.

Subtraction Method

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

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

In 2019, we used this method to estimate private carrier benefits paid through deductible policies in 19 jurisdictions: Alabama, Alaska, California, Connecticut, Florida, Hawaii, Kansas, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, Oregon, and South Carolina. We also used this method to estimate state fund benefits paid through deductible policies in two jurisdictions: Hawaii and New Mexico.

Manual Premium Method

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

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

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

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

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

We compare the total MEP reported by NCCI with the A.M. Best equivalent amount, which does not include payments for large-deductible policies. This gives us 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 2019, we used this approach to estimate benefits paid under deductible policies through private carriers in 23 states and through state funds in eight states.

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

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

Self-Insured Employers

Benefits

All jurisdictions except North Dakota and Wyoming allow employers to self-insure.⁷ Of the 49 jurisdictions that allow self-insurance, 31 provided data on self-insured benefits paid. We estimated self-insured

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

benefits paid in the remaining 18 jurisdictions using one of two methods, depending on the information available for the particular state.

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

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

Private carrier and state fund benefits paid and deductibles are known for all jurisdictions, with some deductibles estimated. If we knew the total benefits paid in the jurisdictions without any reported self-insured benefits, then we could simply subtract all non-self-insured benefits from total benefits to get the amount of self-insured benefits. However, we do not know total benefits paid in those jurisdictions, so instead we use the data we do have to estimate the ratio of self-insured benefits to total benefits:

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

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

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

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

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

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

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

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 2019, 31 states provided information on self-insured benefits and the national SI benefits % was 26.6 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 Washington, D.C. in 2019. The most recent year for which we obtained information on self-insured benefits paid data in D.C. was 2015. In 2015, D.C.'s SI benefits % was 29.0 percent. To account for trends across time in the distribution of payments, we would multiply D.C.'s SI benefits % in 2015 by the ratio of the national SI benefit % in 2019 (26.6%) and 2015 (25.9%). In this example, we would estimate D.C.'s share of self-insured benefits in 2019 as:

$$\text{SI benefits \%}_{DC,2019} = \text{SI benefits \%}_{DC,2015} * \frac{\text{SI benefits \%}_{national,2019}}{\text{SI benefits \%}_{national,2015}} = 29.0\% * \frac{26.6\%}{25.9\%} = 29.8\%$$

Using the estimated SI benefits % in 2019, we would then calculate D.C.'s estimated SI benefits as:

$$\text{SI benefits}_{DC,2019} = (\text{PC (benefits + deductibles)}_{DC,2019} + \text{SF (benefits + deductibles)}_{DC,2019}) * \left(\frac{0.298}{1 - 0.298} \right)$$

In 2019, we used this approach to estimate self-insured benefits for eight jurisdictions: District of Columbia, Massachusetts, 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 9 jurisdictions (Georgia, Illinois, Iowa, Kentucky, 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 2019 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 8 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 30 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.⁸

⁸ Ohio is the only state which provides self-insurer benefit data for which we have never received data on payroll.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 30 jurisdictions where the data were available in 2019. As the table reports, the ratio was less than one in each year between 2015 and 2019. 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 9 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 2019, this equaled (using the average reported in Table A.2):

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * 0.844$$

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

Year	Ratio
2015	0.842
2016	0.786
2017	0.829
2018	0.838
2019	0.844

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 28 jurisdictions where the data were available.

Costs

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

employer costs is the same for self-insured employers as it is for private insurers who report costs to the NAIC.⁹

Table A.3 reports the annual Admin Cost % from 2015 to 2019 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 2015-2019. In reports through 2015, we relied on the national average of administrative costs for each state – in 2019, for example, the national average as reported by NAIC was 17.6 percent. As such, self-insured employer costs in any individual state would be calculated as:

$$\text{Self-Insured Employer Costs} = \text{SI Benefits} * (1.176)$$

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 2019, with updates from 2015-2018.¹⁰ This change was implemented for the 2016 data report. In the updated estimates, self-insured employer costs are calculated as:

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

Where Admin Cost % = the ratio of administrative costs to total benefits paid. The updates generated some changes in state-by-state self-insured employer costs between 2015 and 2019, depending on whether the Admin Cost % in a given state was above or below the national average. However, the impact on total self-insured employer costs was minimal. Comparing the two approaches with 2019 data, self-insured employer costs were less than one percent (0.65%) lower using the updated state-by-state Admin Cost % estimates compared to using the national average Admin Cost %.¹¹ In 2019, self-insured employer costs represented 21.4 percent of total costs, so the impact of this change on total employer costs was negligible.

⁹ Private insurers face some cost factors – such as commissions, profit allowances, and taxes on premiums – that self-insurers do not face.

¹⁰ For the 2019 data report, SI administrative costs in Ohio and Washington are measured using the national average Admin Cost % from NAIC. This is because the small amount of private insured benefits in both states yields a volatile Admin Cost %. In Washington, for example, Admin Cost % rose from 16.9% to 44.9% between 2017 and 2018. This differs from the 2016 data report, in which state figures were used.

¹¹ 2019 self-insured employer costs were \$19.549 billion using the updated approach. Using the old approach, self-insured employer costs were \$19.676 billion.

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Between 2015 and 2019, 30 of 51 states saw administrative costs decrease relative to benefits paid; the overall trend in recent years has been for administrative costs to decrease as a share of overall WC costs. The states with the lowest average Admin Cost % across this time period were Oregon (7.6%), Kentucky (7.9%), and Montana (8.3%). The states with the highest average Admin Cost % were the District of Columbia (32.3%), Louisiana (29.9%), Georgia (29.9%), and Delaware (28.6%). North Dakota and Wyoming are excluded from the table because neither state allows self-insurance.

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

States	Percent					2015-2019			Average Rank (Lowest=1, Highest=49)
	2015	2016	2017	2018	2019	%Change	Median	Average	
Alabama	22.6	23.2	23.3	20.5	21.1	-1.5	22.9	22.4	36
Alaska	16.3	17.9	21.2	20.3	18.5	2.2	19.1	18.9	27
Arizona	16.4	15.0	15.8	15.6	15.7	-0.7	15.7	15.7	20
Arkansas	26.3	26.2	24.5	29.3	27.4	1.1	26.2	26.5	43
California	23.9	24.3	24.2	24.3	24.2	0.2	24.2	24.2	40
Colorado	12.9	12.9	13.7	14.3	14.1	1.2	13.3	13.4	13
Connecticut	15.5	14.6	14.8	14.4	14.5	-1.0	14.7	14.8	17
Delaware	25.2	28.1	30.4	30.5	34.8	9.6	29.3	28.6	46
District of Columbia	46.5	29.9	32.7	20.3	26.8	-19.6	31.3	32.3	49
Florida	21.0	20.8	21.0	19.8	18.5	-2.5	20.9	20.7	32
Georgia	31.1	30.0	29.7	28.9	14.0	-17.1	29.9	29.9	47
Hawaii	24.2	25.1	22.1	24.2	21.4	-2.8	24.2	23.9	39
Idaho	12.2	12.6	13.4	13.0	12.6	0.4	12.8	12.8	12
Illinois	15.1	15.2	15.3	14.6	15.6	0.5	15.2	15.1	18
Indiana	13.5	12.8	12.4	12.0	12.2	-1.3	12.6	12.7	11
Iowa	12.7	11.7	12.0	12.0	12.7	0.1	12.0	12.1	8
Kansas	18.3	18.6	20.1	18.7	17.8	-0.5	18.6	18.9	26
Kentucky	10.1	1.6	9.2	10.5	10.6	0.5	9.7	7.9	2
Louisiana	30.7	26.8	33.2	29.1	31.7	1.1	29.9	29.9	48
Maine	10.7	11.2	10.2	9.1	10.0	-0.7	10.5	10.3	5
Maryland	17.9	18.3	18.9	18.8	17.9	0.1	18.5	18.5	25
Massachusetts	16.0	15.6	15.7	15.8	15.4	-0.7	15.8	15.8	21
Michigan	17.2	17.0	16.0	16.8	16.7	-0.6	16.9	16.8	24
Minnesota	19.8	19.9	18.2	18.2	17.7	-2.1	19.0	19.0	28
Mississippi	22.7	22.7	20.9	21.5	23.0	0.3	22.1	22.0	33
Missouri	15.4	14.8	13.6	13.7	13.2	-2.3	14.3	14.4	14
Montana	11.7	6.9	6.6	7.8	8.0	-3.8	7.4	8.3	3
Nebraska	14.0	11.3	12.5	11.2	11.7	-2.4	11.9	12.3	9
Nevada	20.9	20.4	19.8	19.8	20.2	-0.7	20.1	20.3	30
New Hampshire	24.7	25.7	31.2	23.3	19.7	-4.9	25.2	26.2	42
New Jersey	21.2	21.9	21.8	24.0	21.8	0.6	21.9	22.2	34
New Mexico	16.4	16.1	16.0	15.8	15.8	-0.7	16.0	16.1	22
New York	10.2	13.0	11.9	11.8	12.5	2.3	11.9	11.7	6
North Carolina	15.5	16.8	16.5	17.1	16.9	1.4	16.6	16.5	23
Ohio	9.2	7.8	10.9	12.7	16.0	6.7	10.1	10.2	4
Oklahoma	23.0	25.9	24.4	27.3	10.3	-12.7	25.2	25.2	41
Oregon	7.3	8.3	7.2	7.6	7.7	0.4	7.5	7.6	1
Pennsylvania	16.9	16.4	14.6	14.7	15.0	-1.9	15.5	15.7	19
Rhode Island	26.5	28.7	29.0	25.8	26.9	0.4	27.6	27.5	45
South Carolina	27.2	27.0	24.5	10.5	17.2	-9.9	25.7	22.3	35

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South Dakota	15.0	14.7	15.9	12.5	15.2	0.2	14.9	14.5	15
Tennessee	20.8	19.1	21.1	20.3	19.5	-1.3	20.5	20.3	31
Texas	22.9	23.3	23.3	21.5	21.1	-1.8	23.1	22.7	37
Utah	22.1	23.1	22.9	23.0	19.1	-3.0	22.9	22.8	38
Vermont	11.9	11.9	12.4	12.1	13.0	1.0	12.0	12.1	7
Virginia	14.5	14.7	14.6	14.8	14.7	0.2	14.6	14.6	16
Washington	22.1	25.2	16.9	44.9	-24.6	-46.7	23.6	27.3	44
West Virginia	21.2	19.1	21.1	17.0	15.1	-6.0	20.1	19.6	29
Wisconsin	11.6	13.1	12.2	12.4	11.7	0.2	12.3	12.3	10
Total	18.5	18.6	18.6	18.2	17.6	-0.9	18.5	18.5	

Second-Injury Funds, Special Funds, and Guaranty Funds

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

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

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

Benefits

Benefits data for second injury, guaranty, and special funds are collected through the Academy’s questionnaire and state agency annual reports. We add these payments to the private carrier, state fund, and self-insured benefit estimates, unless a state includes them in total benefits reported in the

questionnaire.¹² Private insurance guaranty and self-insured guaranty fund benefit payments are added to private carrier and self-insured employer benefits paid, respectively. However, second-injury and special fund benefit payments may be paid through distinct types of WC coverage. To incorporate second-injury and special fund benefit payments into our total benefits paid estimates by type of coverage, we distribute the payments based on the share of each type of coverage in a particular jurisdiction:

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

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

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

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-six states provided data on second injury fund (SIF) benefits paid in 2019. We estimate SIF benefits in Georgia, Massachusetts, Nebraska, and Oklahoma based on recent data.¹³ Twenty-three states provided at least some data on special fund benefits paid in 2019. Special fund benefits were partially estimated in Kentucky, Pennsylvania, and West Virginia, and fully estimated in Georgia and Massachusetts. Washington provides data on benefit adjustments for long-term cases which are captured in self-insurer and state fund benefits which can be found in the supplemental tables at the end of this document. Oregon also provides data on certain special funds which are captured in the broader benefit data. Twenty-four states provided data for insurance guaranty funds and we estimate benefits paid for IGFs in 5 additional states: Delaware, Georgia, Iowa, Michigan, South Carolina, and Texas. Ten states provided the data for self-insurance guaranty funds, and SIGF benefits were estimated in Georgia.

¹² 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 benefits 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.

¹³ Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using a linear forecast from the previous five years.

Costs

Generally, the benefits reported in the Academy's report for second injury, special funds, and guaranty funds have corresponding assessments that are reflected in the premiums reported by the states and/or AM Best. However, there are two situations where reported premiums do not reflect the employer cost of assessments. First, some states have assessments levied directly on employers. Even though these are collected by insurers, they are not reported as premium. Second, most assessments are also levied on self-insured employers, and we had not collected these data. We identified how each assessment was collected by reviewing state agency annual reports and the NCCI Tax and Assessment Directory. In some cases, we collected the data directly from states' self-insured employer associations.

The 2019 data report implements a significant improvement in methodology to better estimate the costs of assessments paid by employers—many of which are associated with special funds or state program administration. Specifically, the 2019 data report adds the costs of assessments for second injury, special funds, and guaranty funds (that were either partially or fully missed in prior reports) to the 2015-2019 data. The report also collects data on assessments levied on employers to pay for operations of the states' workers' compensation agencies. The estimated total costs increased by an average of 3.01% in each year when assessment costs are added. Broken down by the three major insurance types, cost estimates increased by an average of 2.32%, 3.34%, and 5.04% each year for private carriers, state funds, and self-insurers, respectively.

For historical data (i.e., years prior to 2015) in the report, we apply the 2015-2019 factor to each insurance group's costs (e.g., private carrier costs in 2014 are multiplied by 1.0232) for the years 1999-2014. The assessment factor was not applied for 1980-1999 as preliminary research suggests that many of the assessments were smaller and/or not yet implemented during those two decades. We hope to improve our estimates of assessments in the historical data for future years' reports.

With assistance from Michael Manley, Christopher Day, Jeff Eddinger, and Frank Neuhauser, the Academy carried out research that forms the basis of this methodological improvement.

Trends

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2015 and 2019, the percent change across those years, and the percent of non-federal WC benefits paid. Between

2015 and 2019, benefits paid for second injury funds and special funds increased, while benefits paid for guaranty funds and self-insured guaranty funds decreased. On aggregate, benefits paid by these funds remained flat at about \$2 billion over the study period. As a percent of non-federal WC benefits paid, total fund payments also remained stable at 3.3 percent.

Among second-injury, guaranty, and special funds, the amount of benefits paid through special funds increased the most (8.7%) between 2015 and 2019. The total amount of benefits paid through special funds increased from approximately \$923 million in 2015 to almost \$1.003 billion in 2019. This increase was driven by Washington, which alone accounted for 58.8 percent of special benefits paid in 2019.¹⁴ In Washington, special fund benefits increased by 23.6 percent between 2015 and 2019. Nine other states experienced increases in special fund benefits paid over the study period. Excluding Washington State, the sum of special fund benefits decreased by 7.34 percent between 2015 and 2019.

Second injury fund (SIF) benefits increased by 0.6 percent from approximately \$641 million to nearly \$645 million over the study period. New Jersey, Missouri, and California, which together paid 56.6 percent of SIF benefits paid in 2019 (30.1 percent, 12.9 percent, and 13.3 percent respectively). California's fund exploded, with benefits growing by 156.8 percent over the study period. Other relatively large increases took place in Montana (77.3%), Louisiana (15.7%), Wisconsin (9.3%), and Indiana (9.2%). Excluding California, SIF benefits decreased by 8.0% over the five years.

Benefits paid by State Insurance Guaranty Funds (IGFs) decreased by 14.5 percent from 2015 to 2019. The decrease was driven by California's IGF, which accounted for 66.8 and 53.5 percent of total IGF benefits in 2015 and 2019, respectively. Across this time-period, California's IGF benefits decreased by 31.5 percent. Excluding California, IGF benefits increased by 19.9 percent between 2015 and 2019. Payments made by IGFs are especially volatile over time; of the twenty-nine states for which we show benefits in 2019, twenty-two experienced benefit changes of at least 20 percent.

Self-insured guaranty fund (SIGF) benefits fell by 51.4 percent between 2015 and 2019. California accounts for the largest share of total SIGF benefits in the country (46.8% and 33.4% of total SIGF benefits in 2015 and 2019, respectively) and experienced a decline of 65.3 percent in SIGF benefits paid

¹⁴ All of these benefits are paid by the Benefit Adjustment Fund for Long-term Cases and are captured directly in the data provided to us by Washington on the state fund and self-insurers.

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over the study period. SIGF benefits paid in the rest of the U.S. still decrease by 39.2 percent when California data is not included in the data. Of the ten states which reported SIGF benefits, only West Virginia experienced an increase.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2015-2019

	2015	2016	2017	2018	2019	2015 to 2019 Percent Change
Second Injury Funds	\$641,311	\$625,752	\$484,114	\$650,126	\$644,910	1%
Guaranty Funds	\$357,505	\$342,657	\$467,526	\$317,738	\$305,761	-14%
Self-Insured Guaranty Funds	\$42,402	\$43,638	\$31,392	\$28,226	\$20,593	-51%
Special Funds	\$922,552	\$913,396	\$925,554	\$957,662	\$1,002,584	9%
Total	\$1,965,785	\$1,927,459	\$1,910,603	\$1,955,770	\$1,975,868	1%
Percent of Non-Federal WC Benefits Paid	3.3%	3.3%	3.2%	3.3%	3.3%	0.0% ^a

^a Percentage point change.

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

Table A.5. Second Injury Fund Benefits Paid: 2015-2019

States	2015	2016	2017	2018	2019
Alabama	—	—	—	—	—
Alaska	3,207,092	2,803,794	2,301,982	2,332,447	2,430,126
Arizona	13,558,406	15,019,611	12,163,093	12,585,248	9,846,390
Arkansas	19,062	—	6,183	6,183	18,858
California	33,398,179	42,003,362	58,565,390	70,491,054	85,774,879
Colorado	1,345,833	1,127,540	1,287,797	1,058,838	1,185,297
Connecticut	27,379,362	26,041,248	26,623,806	25,073,388	20,594,971
Delaware	5,627,534	5,241,759	4,992,686	5,480,643	4,726,843
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	62,677,246	36,034,190	30,753,257	51,672,654	43,154,897
Hawaii	—	—	—	—	—
Idaho	3,982,833	4,269,903	3,779,251	3,834,087	3,890,044
Illinois	1,164,016	1,179,566	1,141,145	1,068,074	986,384
Indiana	6,296,798	6,476,101	6,227,020	6,667,054	6,874,661
Iowa	1,151,729	1,148,874	1,054,661	1,029,373	1,153,556
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	50,479,563	60,776,287	58,863,256	54,114,007	58,417,231
Maine	—	—	—	—	—
Maryland	22,850,038	20,798,760	20,299,372	20,430,900	20,190,919
Massachusetts	31,808,415	33,377,650	34,946,884	31,270,437	31,270,437
Michigan	9,332,114	8,535,897	8,360,061	7,667,446	7,174,231
Minnesota	7,846,019	7,952,133	7,137,640	6,262,329	6,498,011
Mississippi	—	—	—	36,089	—
Missouri	103,489,210	99,548,050	99,281,296	98,360,042	83,404,996
Montana	789,419	1,681,417	1,500,986	1,138,510	1,399,211
Nebraska	215,229	203,129	196,743	183,505	183,505
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	189,200,000	189,400,000	50,600,000	189,200,000	196,000,000
New Mexico	3,057,331	1,155,986	2,319,930	1,907,100	1,422,741
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	54,309,756	52,095,816	40,492,087	50,923,689	52,408,081
Oregon	—	—	—	—	—
Pennsylvania	178,375	181,710	183,915	183,793	174,896
Rhode Island	1,379,427	1,297,637	1,267,987	1,270,942	1,273,896
South Carolina	—	—	—	—	—
South Dakota	1,258,875	1,634,498	1,248,415	831,430	906,104
Tennessee	3,976,009	4,277,174	3,360,524	2,945,859	2,838,931
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	3,360,524	—	—
Washington	673,000	956,000	1,215,000	1,471,000	-11,000 ¹⁵
West Virginia	—	—	—	—	—
Wisconsin	659,958	533,681	583,341	630,246	721,368
Wyoming	—	—	—	—	—

¹⁵ We have reached out to Washington Department of Labor & Industries to understand this matter, but have no explanation as of this publishing.

Table A.6. Special Fund Benefits Paid: 2015-2019

States	2015	2016	2017	2018	2019
Alabama	—	—	—	—	—
Alaska	1,843,334	1,092,534	969,284	923,591	864,311
Arizona	—	—	—	—	—
Arkansas	14,688,397	14,720,921	14,261,617	14,261,617	14,050,301
California	30,528,792	27,273,945	25,902,919	23,788,024	22,689,217
Colorado	4,932,787	3,573,252	5,212,650	3,578,639	4,130,044
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	4,007,262	3,739,884	2,375,578	1,630,598	2,024,659
Florida	55,011,195	42,073,710	35,917,052	33,388,151	28,769,703
Georgia	—	—	—	—	—
Hawaii	13,418,977	12,466,407	12,082,160	14,728,231	16,458,389
Idaho	—	—	—	—	—
Illinois	1,765,030	1,988,661	2,804,795	2,406,854	1,903,985
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	3,159,095	2,999,460	18,666,219	3,833,974	3,260,744
Kentucky	60,350,085	60,083,409	59,831,932	57,690,339	53,013,027
Louisiana	45,169,079	46,472,936	50,752,812	56,277,472	57,197,563
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	8,198,953	8,293,269	7,357,813	7,357,813	8,141,968
Michigan	—	—	185,046	341,606	356,651
Minnesota	36,321,005	37,272,899	32,496,532	27,648,611	24,090,798
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	576,176	639,991	422,454	568,183	667,192
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	2,700,000	1,600,000	2,200,000	1,400,000	1,400,000
New Mexico	350,314	435,189	328,904	232,268	137,110
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	71,112,058	66,486,042	60,117,790	66,512,352	68,640,492
Pennsylvania	33,185,721	34,951,162	25,240,398	30,824,128	34,938,025
Rhode Island	1,373,740	1,297,637	1,267,987	975,298	1,273,896
South Carolina	5,949,665	7,396,683	6,973,623	5,642,290	6,215,156
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	16,692,674	15,997,122	15,387,624	16,105,445	16,002,535
Vermont	—	—	—	—	—
Virginia	4,902,380	6,930,599	4,433,455	4,557,780	4,180,660
Washington	477,151,000	482,861,000	505,573,000	545,016,000	589,882,000
West Virginia	25,286,560	29,573,203	31,845,571	34,742,260	37,785,195
Wisconsin	3,877,431	3,176,335	2,946,376	3,230,284	4,510,459
Wyoming	—	—	—	—	—

Table A.7. Guaranty Fund Benefits Paid: 2015-2019

States	2015	2016	2017	2018	2019
Alabama	—	—	—	—	—
Alaska	6,774,885	1,072,995	5,313,599	3,391,512	2,879,137
Arizona	—	—	—	—	—
Arkansas	523,336	363,265	348,070	1,049,104	768,979
California	238,985,686	235,038,492	187,623,820	192,109,232	163,671,431
Colorado	2,974,358	3,096,110	2,065,702	2,492,115	1,967,968
Connecticut	4,998,107	5,131,510	5,369,807	5,168,250	5,899,444
Delaware	2,043,662	2,646,573	3,033,709	3,420,845	2,205,709
District of Columbia	678,750	187,168	721,238	847,984	1,105,551
Florida	—	—	—	—	—
Georgia	14,749,453	14,940,521	15,131,589	15,322,657	12,389,383
Hawaii	—	—	—	—	—
Idaho	445,657	394,768	730,251	877,315	873,209
Illinois	—	—	—	—	—
Indiana	812,914	207,552	622,701	2,895,341	977,354
Iowa	1,008,658	1,008,658	1,098,441	1,188,224	1,235,711
Kansas	2,255,151	1,556,467	1,059,286	1,248,727	1,353,191
Kentucky	—	—	—	—	—
Louisiana	4,334,139	3,666,550	4,002,860	4,090,674	3,285,961
Maine	2,628,261	2,938,027	1,745,394	2,175,632	1,844,056
Maryland	—	—	—	—	—
Massachusetts	9,299,350	7,738,210	6,096,342	6,045,409	5,259,368
Michigan	4,320,400	4,270,200	4,220,000	4,169,800	8,070,837
Minnesota	8,764,994	8,890,936	10,260,912	9,142,405	7,555,752
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	1,843,859	2,554,956	1,459,253	1,498,824	1,575,490
Nebraska	1,847,026	840,236	891,602	2,224,236	1,714,715
Nevada	—	—	—	—	—
New Hampshire	1,182,317	1,220,334	1,460,137	869,600	1,004,210
New Jersey	16,907,253	16,751,325	189,600,000	26,339,696	28,106,552
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	2,040,075	2,977,795	3,276,093	3,495,419	3,021,039
Pennsylvania	—	—	—	—	—
Rhode Island	812,654	1,065,822	776,561	462,201	584,009
South Carolina	4,875,659	3,943,057	3,436,766	7,790,777	3,870,891
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	15,078,104	12,908,343	11,504,981	10,553,138	9,388,548
Utah	—	—	—	—	—
Vermont	1,491,401	863,434	865,344	942,902	581,249
Virginia	5,470,138	5,876,529	4,597,512	7,672,304	34,385,026
Washington	346,015	498,951	199,014	236,643	176,944
West Virginia	—	—	—	—	—
Wisconsin	—	—	—	—	—
Wyoming	12,686	8,391	15,219	16,663	9,590

Table A.8. Self-Insurance Guaranty Fund Benefits Paid: 2015-2019

States	2015	2016	2017	2018	2019
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	19,824,362	16,275,295	9,628,149	8,620,331	6,872,918
Colorado	179,845	148,907	226,904	64,565	65,695
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	3,603,800	3,993,025	4,382,250	4,771,476	1,869,394
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	1,104,816	995,227	938,320	873,724	861,135
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	6,982,742	5,441,269	2,432,767	2,658,301	1,358,469
Minnesota	2,662,271	2,449,172	2,299,858	1,904,771	1,785,321
Mississippi	—	—	—	—	—
Missouri	345,058	2,352,370	815,163	914,419	178,088
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	509,504	273,243	413,185	333,525	288,771
Pennsylvania	3,513,555	5,696,915	4,410,164	2,897,355	2,782,705
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	836,000	470,000	(4,000)	267,000	204,000
West Virginia	2,840,269	5,542,769	5,848,931	4,920,870	4,326,997
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 2019, this approach yielded a Medical Benefit % in Wisconsin of 79.1 percent, the highest in the country.

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

For comparison, Indiana, Utah, and Alaska were the only other states where medical benefits exceeded 70 percent of total benefits in 2019 (72.7, 70.9, and 70.1, respectively). Eight other states exceeded 65 percent. The median Medical Benefit % in 2019 was 56.0 percent (up from 55.5 in 2015) and the average was 55.3 percent (up from 54.6 in 2015).

Table A.9 reports medical benefits as a percent of total benefits in each state between 2015 and 2019, 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

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

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

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

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
- 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, medical benefits as a percent of total benefits declined by almost one percentage point nationally over the study period. There was significantly more variation at the state level, ranging from a 6.8 percentage point decline in the District of Columbia to a 5.6 percentage point increase in West Virginia.

Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2015-2019

States	Medical Benefits Percentage					Percentage Point Change			Largest % Decline
	2015	2016	2017	2018	2019	15-'17	17-'19	15-'19	Rank: 2015-2019
Alabama	68.3	69.9	68.8	72.8	69.0	0.5	0.2	0.7	25
Alaska	70.0	65.8	65.9	68.2	70.1	-4.1	4.2	0.1	18
Arizona	66.3	67.7	68.4	69.6	68.1	2.1	-0.3	1.8	35
Arkansas	63.8	64.3	66.1	64.5	66.7	2.3	0.6	2.9	42
California	56.1	55.0	53.5	53.4	52.3	-2.6	-1.2	-3.8	3
Colorado	56.3	55.3	56.9	56.8	57.2	0.6	0.3	0.9	29
Connecticut	45.0	44.2	44.3	44.2	45.6	-0.7	1.3	0.6	24
Delaware	57.6	54.7	50.5	51.6	51.2	-7.1	0.7	-6.4	2
D.C.	36.6	35.5	40.2	32.7	29.8	3.6	-10.4	-6.8	1
Florida	68.5	67.7	67.2	66.9	66.7	-1.3	-0.5	-1.8	9
Georgia	49.0	52.4	51.9	49.7	49.4	2.9	-2.5	0.4	21
Hawaii	44.8	46.0	48.0	48.0	49.5	3.2	1.5	4.7	48
Idaho	64.7	63.8	63.6	62.1	64.6	-1.1	1.0	-0.1	17
Illinois	45.3	45.0	44.4	46.2	47.6	-0.9	3.2	2.3	37
Indiana	70.2	70.8	71.2	71.9	72.7	1.0	1.5	2.5	39
Iowa	53.6	53.0	53.7	55.8	58.9	0.1	5.2	5.3	50
Kansas	61.1	64.2	63.6	66.2	65.2	2.5	1.6	4.1	46
Kentucky	55.5	54.2	53.6	53.4	57.0	-1.9	3.4	1.5	33
Louisiana	55.5	55.9	56.0	57.4	56.0	0.5	0.0	0.5	22
Maine	47.9	47.9	50.4	49.2	50.3	2.5	-0.1	2.4	38
Maryland	46.3	46.6	48.1	48.0	47.4	1.8	-0.7	1.1	30
Massachusetts	34.0	33.4	33.1	32.6	33.3	-0.9	0.2	-0.7	11
Michigan	49.8	48.8	49.0	49.8	50.9	-0.8	2.0	1.1	31
Minnesota	54.0	54.2	54.3	54.6	53.4	0.3	-0.9	-0.7	13
Mississippi	59.5	58.0	59.9	60.2	61.0	0.4	1.1	1.5	34
Missouri	56.1	56.9	57.1	58.3	59.4	1.0	2.3	3.3	44
Montana	66.9	66.5	67.6	66.4	66.6	0.7	-1.0	-0.3	15
Nebraska	63.5	64.1	61.6	63.4	62.9	-1.9	1.3	-0.6	14
Nevada	50.6	53.4	53.1	47.9	47.4	2.5	-5.7	-3.2	4
New Hampshire	64.5	66.5	66.3	67.8	63.8	1.8	-2.5	-0.7	12
New Jersey	51.8	50.7	49.7	49.3	49.8	-2.1	0.1	-2.0	8
New Mexico	57.2	57.3	58.5	61.0	60.6	1.3	2.1	3.4	45
New York	34.3	33.9	33.8	32.6	32.0	-0.5	-1.8	-2.3	6
North Carolina	46.3	46.5	47.0	44.8	46.5	0.7	-0.5	0.2	19
North Dakota	54.9	54.2	55.4	56.3	57.9	0.5	2.4	3.0	43
Ohio	39.5	39.4	36.4	38.8	38.2	-3.1	1.9	-1.3	10
Oklahoma	47.5	49.4	53.7	51.6	52.2	6.2	-1.5	4.7	48
Oregon	53.5	53.0	54.3	54.4	54.3	0.8	0.0	0.8	28
Pennsylvania	46.8	46.9	47.3	47.9	47.5	0.5	0.3	0.7	27
Rhode Island	30.2	32.9	32.0	31.8	34.4	1.8	2.4	4.2	47
South Carolina	45.8	45.2	44.1	45.3	47.0	-1.7	2.9	1.2	32
South Dakota	67.0	63.7	64.4	66.8	67.7	-2.6	3.3	0.7	26
Tennessee	62.7	65.4	65.2	66.0	65.4	2.5	0.2	2.7	40
Texas	58.3	57.2	56.3	57.2	56.0	-2.0	-0.3	-2.3	7
Utah	68.0	69.3	69.4	69.2	70.9	1.4	1.5	2.9	41
Vermont	52.0	51.0	51.8	52.0	52.5	-0.2	0.7	0.5	23
Virginia	62.1	64.1	64.5	64.0	61.9	2.4	-2.6	-0.2	16
Washington	30.4	31.2	30.7	30.7	30.7	0.3	0.0	0.3	20
West Virginia	49.3	47.9	49.0	49.4	54.9	-0.3	5.9	5.6	51
Wisconsin	77.2	78.2	78.0	78.1	79.1	0.8	1.0	1.9	36
Wyoming	66.9	67.7	66.5	64.3	64.4	-0.4	-2.1	-2.5	5
Total	51.5	51.3	50.9	50.9	50.8	-0.7	-0.1	-0.8	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2019**

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	1.40	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.39	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.51	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.65	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.80	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.79	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.77	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.62	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.52	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.39	0.99
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.34	1.03
2010	124.6	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.28	1.00
2011	125.9	61,433	33,014	9,837	3,777	14,805	30,805	30,628	1.34	1.01
2012	127.9	62,655	33,911	9,977	3,776	14,991	31,266	31,389	1.38	0.99
2013	130.4	63,424	35,203	9,508	3,693	15,020	32,274	31,150	1.34	0.93
2014	133.1	63,624	35,290	9,288	3,681	15,365	32,420	31,203	1.41	0.93
2015	136.0	62,841	34,748	9,077	3,706	15,311	31,678	31,163	1.38	0.87
2016	138.5	62,639	34,782	8,946	3,603	15,308	31,483	31,156	1.35	0.84
2017	140.4	62,434	34,551	8,890	3,483	15,509	31,097	31,336	1.29	0.80
2018	142.6	62,919	34,814	8,873	3,455	15,777	31,347	31,572	1.24	0.77
2019	144.4	63,056	35,078	8,815	3,375	15,789	31,309	31,747	1.17	0.74

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

V. Breakdown of Permanent Total and Fatal Claims: 1997-2017

Percent frequency of workers' compensation claims involving indemnity benefits (additional information for Figure 4a in the 2019 data report).

	Permanent Total	Fatal
1997	0.4013%	0.4013%
1998	0.4170	0.3475
1999	0.5004	0.2859
2000	0.5311	0.3035
2001	0.5677	0.3244
2002	0.6567	0.3076
2003	0.2426	0.3380
2004	0.2287	0.3477
2005	0.2744	0.3902
2006	0.2244	0.3707
2007	0.2374	0.3612
2008	0.2373	0.3616
2009	0.2265	0.3398
2010	0.2181	0.3444
2011	0.2009	0.3546
2012	0.2214	0.3567
2013	0.2117	0.3736
2014	0.2081	0.3641
2015	0.1918	0.3699
2016	0.1980	0.3678
2017	0.1980	0.3960

Source: NCCI 2000-2021, *Annual Statistical Bulletin*, Exhibits X and XII.

VI. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2014-2018* reports the following for each state for each year between 2014 and 2018:

- 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: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,765	1,790	1,812	1,838	1,864
Covered Wages (millions)	\$76,375	\$78,472	\$81,513	\$85,294	\$89,145
<i>Benefits (thousands)</i>					
Private Carriers	\$296,034	\$298,745	\$294,376	\$331,367	\$340,712
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$320,763	\$301,978	\$306,999	\$312,008	\$329,289
Total Benefits	\$616,797	\$600,723	\$601,375	\$643,375	\$670,001
Medical Benefits (% of total)	68.3%	69.9%	68.8%	72.8%	69.0%
Benefits per \$100 of Payroll	\$0.81	\$0.77	\$0.74	\$0.75	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$478,315	\$492,936	\$480,725	\$483,769	\$513,300
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$395,948	\$374,475	\$381,079	\$378,762	\$401,607
Total Costs	\$874,263	\$867,411	\$861,804	\$862,531	\$914,908
Costs per \$100 of Payroll	\$1.14	\$1.11	\$1.06	\$1.01	\$1.03

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

ALASKA***Alaska State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	317	311	307	306	309
Covered Wages (millions)	\$17,008	\$16,316	\$16,105	\$16,653	\$17,377
<i>Benefits (thousands)</i>					
Private Carriers	\$180,233	\$166,273	\$157,076	\$165,172	\$160,984
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$60,240	\$59,323	\$56,111	\$61,231	\$45,724
Total Benefits	\$240,473	\$225,596	\$213,187	\$226,404	\$206,708
Medical Benefits (% of total)	70.0%	65.8%	65.9%	68.2%	70.1%
Benefits per \$100 of Payroll	\$1.41	\$1.38	\$1.32	\$1.36	\$1.19
<i>Costs (thousands)</i>					
Private Carriers	\$325,266	\$315,149	\$291,139	\$305,949	\$283,266
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$70,875	\$70,688	\$68,607	\$74,289	\$54,733
Total Costs	\$396,142	\$385,837	\$359,746	\$380,238	\$337,999
Costs per \$100 of Payroll	\$2.33	\$2.36	\$2.23	\$2.28	\$1.95

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

ARIZONA**Arizona State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	2,555	2,625	2,692	2,771	2,852
Covered Wages (millions)	\$121,117	\$126,025	\$133,656	\$142,234	\$152,059
Benefits (thousands)					
Private Carriers	\$573,777	\$589,265	\$583,058	\$580,922	\$584,983
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$166,113	\$162,267	\$161,076	\$167,097	\$172,393
Total Benefits	\$739,890	\$751,532	\$744,135	\$748,019	\$757,376
Medical Benefits (% of total)	66.3%	67.7%	68.4%	69.6%	68.1%
Benefits per \$100 of Payroll	\$0.61	\$0.60	\$0.56	\$0.53	\$0.50
Costs (thousands)					
Private Carriers	\$997,796	\$1,003,809	\$978,169	\$989,012	\$978,104
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$204,214	\$193,097	\$193,727	\$198,778	\$205,190
Total Costs	\$1,202,010	\$1,196,907	\$1,171,896	\$1,187,790	\$1,183,294
Costs per \$100 of Payroll	\$0.99	\$0.95	\$0.88	\$0.84	\$0.78

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

ARKANSAS***Arkansas State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,129	1,144	1,153	1,163	1,170
Covered Wages (millions)	\$45,693	\$47,069	\$49,026	\$50,600	\$52,664
<i>Benefits (thousands)</i>					
Private Carriers	\$138,880	\$140,325	\$149,563	\$136,339	\$140,705
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$58,289	\$66,506	\$65,423	\$64,772	\$67,256
Total Benefits	\$197,169	\$206,830	\$214,987	\$201,111	\$207,961
Medical Benefits (% of total)	63.8%	64.3%	66.1%	64.5%	66.7%
Benefits per \$100 of Payroll	\$0.43	\$0.44	\$0.44	\$0.40	\$0.39
<i>Costs (thousands)</i>					
Private Carriers	\$294,153	\$283,953	\$291,388	\$283,720	\$275,234
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$79,822	\$90,893	\$88,094	\$90,888	\$92,205
Total Costs	\$373,975	\$374,847	\$379,483	\$374,608	\$367,440
Costs per \$100 of Payroll	\$0.82	\$0.80	\$0.77	\$0.74	\$0.70

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

CALIFORNIA**California State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	16,051	16,471	16,775	17,110	17,385
Covered Wages (millions)	\$986,111	\$1,033,048	\$1,100,775	\$1,167,490	\$1,236,649
Benefits (thousands)					
Private Carriers	\$7,452,412	\$7,594,491	\$7,486,249	\$7,483,244	\$7,463,058
State Fund	\$1,016,583	\$953,468	\$1,041,468	\$1,032,219	\$1,073,522
Self-Insured	\$3,560,493	\$3,622,643	\$3,685,074	\$3,787,323	\$3,867,809
Total Benefits	\$12,029,488	\$12,170,603	\$12,212,791	\$12,302,786	\$12,404,388
Medical Benefits (% of total)	56.1%	55.0%	53.5%	53.4%	52.3%
Benefits per \$100 of Payroll	\$1.22	\$1.18	\$1.11	\$1.05	\$1.00
Costs (thousands)					
Private Carriers	\$13,937,892	\$14,629,832	\$14,735,364	\$14,176,839	\$13,632,891
State Fund	\$1,641,232	\$1,614,611	\$1,364,602	\$1,344,265	\$1,211,096
Self-Insured	\$4,572,656	\$4,690,240	\$4,762,916	\$4,920,011	\$5,023,725
Total Costs	\$20,151,780	\$20,934,683	\$20,862,882	\$20,441,116	\$19,867,711
Costs per \$100 of Payroll	\$2.04	\$2.03	\$1.90	\$1.75	\$1.61

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

COLORADO***Colorado State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	2,428	2,485	2,542	2,607	2,667
Covered Wages (millions)	\$130,421	\$134,653	\$143,486	\$152,312	\$163,627
<i>Benefits (thousands)</i>					
Private Carriers	\$257,972	\$239,113	\$251,487	\$233,360	\$242,999
State Fund	\$400,209	\$388,024	\$380,747	\$366,835	\$383,177
Self-Insured	\$177,025	\$172,379	\$178,940	\$175,531	\$206,741
Total Benefits	\$835,205	\$799,517	\$811,174	\$775,726	\$832,917
Medical Benefits (% of total)	56.3%	55.3%	56.9%	56.8%	57.2%
Benefits per \$100 of Payroll	\$0.64	\$0.59	\$0.57	\$0.51	\$0.51
<i>Costs (thousands)</i>					
Private Carriers	\$474,188	\$484,457	\$501,891	\$517,551	\$513,237
State Fund	\$705,400	\$691,732	\$685,714	\$687,323	\$654,896
Self-Insured	\$203,001	\$196,946	\$206,584	\$204,936	\$243,024
Total Costs	\$1,382,590	\$1,373,135	\$1,394,189	\$1,409,811	\$1,411,158
Costs per \$100 of Payroll	\$1.06	\$1.02	\$0.97	\$0.93	\$0.86

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

CONNECTICUT***Connecticut State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,645	1,649	1,652	1,656	1,652
Covered Wages (millions)	\$107,652	\$108,469	\$109,939	\$112,001	\$115,187
<i>Benefits (thousands)</i>					
Private Carriers	\$719,361	\$651,745	\$654,589	\$622,837	\$641,570
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$262,190	\$242,938	\$256,777	\$248,554	\$248,286
Total Benefits	\$981,552	\$894,683	\$911,367	\$871,391	\$889,856
Medical Benefits (% of total)	45.0%	44.2%	44.3%	44.2%	45.6%
Benefits per \$100 of Payroll	\$0.91	\$0.82	\$0.83	\$0.78	\$0.77
<i>Costs (thousands)</i>					
Private Carriers	\$1,130,180	\$1,086,695	\$1,062,460	\$976,832	\$971,995
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$310,337	\$285,766	\$302,320	\$290,378	\$291,067
Total Costs	\$1,440,517	\$1,372,461	\$1,364,780	\$1,267,210	\$1,263,062
Costs per \$100 of Payroll	\$1.34	\$1.27	\$1.24	\$1.13	\$1.10

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

DELAWARE***Delaware State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	427	432	435	440	446
Covered Wages (millions)	\$22,963	\$23,117	\$24,183	\$24,909	\$25,983
<i>Benefits (thousands)</i>					
Private Carriers	\$176,622	\$172,964	\$169,279	\$159,633	\$148,013
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$51,808	\$51,740	\$51,577	\$51,676	\$45,217
Total Benefits	\$228,430	\$224,704	\$220,856	\$211,309	\$193,229
Medical Benefits (% of total)	57.6%	54.7%	50.5%	51.6%	51.2%
Benefits per \$100 of Payroll	\$0.99	\$0.97	\$0.91	\$0.85	\$0.74
<i>Costs (thousands)</i>					
Private Carriers	\$261,470	\$270,971	\$285,321	\$287,791	\$270,577
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$69,000	\$70,249	\$70,660	\$71,783	\$64,092
Total Costs	\$330,470	\$341,220	\$355,981	\$359,574	\$334,669
Costs per \$100 of Payroll	\$1.44	\$1.48	\$1.47	\$1.44	\$1.29

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

DISTRICT OF COLUMBIA***District of Columbia Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	545	556	565	576	581
Covered Wages (millions)	\$44,245	\$45,668	\$48,115	\$50,624	\$52,624
<i>Benefits (thousands)</i>					
Private Carriers	\$125,165	\$127,046	\$126,020	\$134,405	\$138,185
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$35,168	\$37,076	\$37,051	\$39,508	\$40,843
Total Benefits	\$160,333	\$164,122	\$163,070	\$173,913	\$179,029
Medical Benefits (% of total)	36.6%	35.5%	40.2%	32.7%	29.8%
Benefits per \$100 of Payroll	\$0.36	\$0.36	\$0.34	\$0.34	\$0.34
<i>Costs (thousands)</i>					
Private Carriers	\$268,768	\$222,215	\$234,601	\$258,860	\$255,744
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$64,947	\$55,859	\$54,713	\$54,328	\$55,124
Total Costs	\$333,715	\$278,074	\$289,315	\$313,188	\$310,868
Costs per \$100 of Payroll	\$0.75	\$0.61	\$0.60	\$0.62	\$0.59

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

FLORIDA**Florida State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	7,616	7,881	8,061	8,264	8,436
Covered Wages (millions)	\$348,730	\$367,225	\$386,855	\$410,172	\$432,854
Benefits (thousands)					
Private Carriers	\$2,552,979	\$2,552,782	\$2,558,451	\$2,626,066	\$2,589,062
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$974,812	\$978,918	\$984,256	\$960,015	\$976,061
Total Benefits	\$3,527,792	\$3,531,701	\$3,542,707	\$3,586,082	\$3,565,123
Medical Benefits (% of total)	68.5%	67.7%	67.2%	66.9%	66.7%
Benefits per \$100 of Payroll	\$1.01	\$0.96	\$0.92	\$0.87	\$0.82
Costs (thousands)					
Private Carriers	\$3,871,060	\$3,967,977	\$4,379,745	\$4,279,027	\$4,192,001
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,225,173	\$1,229,530	\$1,242,066	\$1,189,048	\$1,189,574
Total Costs	\$5,096,233	\$5,197,506	\$5,621,811	\$5,468,075	\$5,381,575
Costs per \$100 of Payroll	\$1.46	\$1.42	\$1.45	\$1.33	\$1.24

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

GEORGIA***Georgia State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	3,968	4,077	4,160	4,242	4,321
Covered Wages (millions)	\$194,315	\$204,389	\$214,658	\$224,518	\$236,385
<i>Benefits (thousands)</i>					
Private Carriers	\$988,870	\$1,013,495	\$1,010,305	\$1,055,622	\$1,052,062
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$326,014	\$352,193	\$371,795	\$389,739	\$371,107
Total Benefits	\$1,314,884	\$1,365,688	\$1,382,100	\$1,445,361	\$1,423,169
Medical Benefits (% of total)	49.0%	52.4%	51.9%	49.7%	49.4%
Benefits per \$100 of Payroll	\$0.68	\$0.67	\$0.64	\$0.64	\$0.60
<i>Costs (thousands)</i>					
Private Carriers	\$1,720,957	\$1,775,546	\$1,851,074	\$1,922,919	\$1,941,152
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$470,966	\$485,834	\$509,964	\$530,408	\$450,706
Total Costs	\$2,191,923	\$2,261,379	\$2,361,038	\$2,453,327	\$2,391,857
Costs per \$100 of Payroll	\$1.13	\$1.11	\$1.10	\$1.09	\$1.01

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

HAWAII***Hawaii State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	605	614	621	625	624
Covered Wages (millions)	\$27,455	\$28,671	\$29,899	\$30,879	\$31,938
<i>Benefits (thousands)</i>					
Private Carriers	\$148,795	\$142,127	\$156,012	\$170,055	\$180,070
State Fund	\$38,749	\$48,049	\$48,792	\$58,233	\$57,399
Self-Insured	110,692	115,881	120,301	130,145	144,985
Total Benefits	\$298,237	\$306,058	\$325,104	\$358,433	\$382,454
Medical Benefits (% of total)	44.8%	46.0%	48.0%	48.0%	49.5%
Benefits per \$100 of Payroll	\$1.09	\$1.07	\$1.09	\$1.16	\$1.20
<i>Costs (thousands)</i>					
Private Carriers	\$230,452	\$243,360	\$251,112	\$267,880	\$271,639
State Fund	\$83,096	\$90,313	\$86,357	\$87,604	\$87,290
Self-Insured	143,226	151,191	154,038	168,360	182,750
Total Costs	\$456,774	\$484,864	\$491,507	\$523,845	\$541,680
Costs per \$100 of Payroll	\$1.66	\$1.69	\$1.64	\$1.70	\$1.70

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

IDAHO***Idaho State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	652	675	694	718	739
Covered Wages (millions)	\$25,003	\$26,421	\$28,353	\$30,413	\$32,363
<i>Benefits (thousands)</i>					
Private Carriers	\$88,722	\$85,549	\$93,841	\$99,568	\$106,819
State Fund	\$165,901	\$172,443	\$179,745	\$183,922	\$192,341
Self-Insured	\$8,201	\$9,983	\$9,571	\$8,613	\$20,268
Total Benefits	\$262,823	\$267,976	\$283,157	\$292,103	\$319,428
Medical Benefits (% of total)	64.7%	63.8%	63.6%	62.1%	64.6%
Benefits per \$100 of Payroll	\$1.05	\$1.01	\$1.00	\$0.96	\$0.99
<i>Costs (thousands)</i>					
Private Carriers	\$157,675	\$167,692	\$185,867	\$198,477	\$214,465
State Fund	\$256,839	\$270,387	\$282,505	\$289,485	\$279,919
Self-Insured	\$10,683	\$12,330	\$12,354	\$10,879	\$24,143
Total Costs	\$425,198	\$450,410	\$480,726	\$498,842	\$518,528
Costs per \$100 of Payroll	\$1.70	\$1.70	\$1.70	\$1.64	\$1.60

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

ILLINOIS**Illinois State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	5,754	5,801	5,840	5,879	5,902
Covered Wages (millions)	\$320,627	\$325,926	\$337,050	\$350,809	\$361,975
Benefits (thousands)					
Private Carriers	\$1,806,912	\$1,778,126	\$1,730,718	\$1,656,758	\$1,633,567
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$582,525	\$559,911	\$598,412	\$583,345	\$551,763
Total Benefits	\$2,389,437	\$2,338,038	\$2,329,129	\$2,240,104	\$2,185,330
Medical Benefits (% of total)	45.3%	45.0%	44.4%	46.2%	47.6%
Benefits per \$100 of Payroll	\$0.75	\$0.72	\$0.69	\$0.64	\$0.60
Costs (thousands)					
Private Carriers	\$3,216,974	\$3,116,050	\$2,968,048	\$2,856,859	\$2,757,805
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$688,558	\$664,406	\$707,985	\$685,438	\$656,562
Total Costs	\$3,905,532	\$3,780,456	\$3,676,033	\$3,542,296	\$3,414,367
Costs per \$100 of Payroll	\$1.22	\$1.16	\$1.09	\$1.01	\$0.94

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

INDIANA**Indiana State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	2,892	2,936	2,967	3,000	3,025
Covered Wages (millions)	\$126,044	\$130,020	\$136,138	\$141,826	\$146,657
Benefits (thousands)					
Private Carriers	\$500,841	\$501,070	\$512,642	\$500,071	\$526,152
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$66,373	\$75,172	\$82,059	\$81,231	\$79,271
Total Benefits	\$567,214	\$576,242	\$594,701	\$581,302	\$605,423
Medical Benefits (% of total)	70.2%	70.8%	71.2%	71.9%	72.7%
Benefits per \$100 of Payroll	\$0.45	\$0.44	\$0.44	\$0.41	\$0.41
Costs (thousands)					
Private Carriers	\$994,111	\$978,850	\$932,842	\$909,266	\$912,415
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$76,476	\$85,895	\$93,279	\$92,068	\$90,395
Total Costs	\$1,070,586	\$1,064,745	\$1,026,122	\$1,001,335	\$1,002,810
Costs per \$100 of Payroll	\$0.85	\$0.82	\$0.75	\$0.71	\$0.68

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

IOWA***Iowa State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,497	1,506	1,506	1,515	1,518
Covered Wages (millions)	\$65,691	\$67,335	\$69,094	\$71,669	\$73,587
<i>Benefits (thousands)</i>					
Private Carriers	\$479,970	\$514,052	\$501,779	\$500,961	\$480,811
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$134,080	\$145,450	\$151,684	\$157,459	\$147,537
Total Benefits	\$614,050	\$659,503	\$653,463	\$658,419	\$628,348
Medical Benefits (% of total)	53.6%	53.0%	53.7%	55.8%	58.9%
Benefits per \$100 of Payroll	\$0.93	\$0.98	\$0.95	\$0.92	\$0.85
<i>Costs (thousands)</i>					
Private Carriers	\$868,636	\$868,049	\$856,740	\$788,349	\$748,908
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$156,276	\$167,161	\$173,171	\$181,941	\$171,156
Total Costs	\$1,024,913	\$1,035,210	\$1,029,912	\$970,290	\$920,064
Costs per \$100 of Payroll	\$1.56	\$1.54	\$1.49	\$1.35	\$1.25

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

KANSAS***Kansas State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,332	1,335	1,335	1,347	1,356
Covered Wages (millions)	\$57,907	\$58,383	\$59,712	\$62,206	\$64,631
<i>Benefits (thousands)</i>					
Private Carriers	\$324,916	\$327,351	\$325,455	\$311,574	\$328,250
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$98,542	\$95,450	\$95,998	\$94,606	\$102,357
Total Benefits	\$423,458	\$422,801	\$421,453	\$406,180	\$430,606
Medical Benefits (% of total)	61.1%	64.2%	63.6%	66.2%	65.2%
Benefits per \$100 of Payroll	\$0.73	\$0.72	\$0.71	\$0.65	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$589,425	\$551,119	\$520,469	\$502,453	\$513,621
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$120,901	\$117,411	\$119,276	\$116,129	\$123,175
Total Costs	\$710,326	\$668,531	\$639,745	\$618,582	\$636,796
Costs per \$100 of Payroll	\$1.23	\$1.15	\$1.07	\$0.99	\$0.99

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

KENTUCKY***Kentucky State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,896	1,873	1,872	1,886	1,888
Covered Wages (millions)	\$86,388	\$84,735	\$86,288	\$89,926	\$92,249
<i>Benefits (thousands)</i>					
Private Carriers	\$573,334	\$557,897	\$562,880	\$578,822	\$578,621
State Fund	\$102,343	\$128,580	\$122,141	\$138,177	\$118,496
Self-Insured	\$306,668	\$296,237	\$296,751	\$314,502	\$285,257
Total Benefits	\$982,345	\$982,714	\$981,772	\$1,031,501	\$982,373
Medical Benefits (% of total)	55.5%	55.9%	56.0%	57.4%	56.0%
Benefits per \$100 of Payroll	\$1.14	\$1.16	\$1.14	\$1.15	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$747,983	\$726,240	\$698,279	\$710,518	\$717,715
State Fund	\$209,035	\$215,721	\$227,816	\$243,765	\$239,533
Self-Insured	\$437,377	\$411,927	\$432,455	\$419,552	\$413,590
Total Costs	\$1,394,395	\$1,353,889	\$1,358,550	\$1,373,835	\$1,370,838
Costs per \$100 of Payroll	\$1.61	\$1.60	\$1.57	\$1.53	\$1.49

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

LOUISIANA***Louisiana State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,896	1,873	1,872	1,886	1,888
Covered Wages (millions)	\$86,388	\$84,735	\$86,288	\$89,926	\$92,249
<i>Benefits (thousands)</i>					
Private Carriers	\$573,334	\$557,897	\$562,880	\$578,822	\$578,621
State Fund	\$102,343	\$128,580	\$122,141	\$138,177	\$118,496
Self-Insured	\$306,668	\$296,237	\$296,751	\$314,502	\$285,257
Total Benefits	\$982,345	\$982,714	\$981,772	\$1,031,501	\$982,373
Medical Benefits (% of total)	55.5%	55.9%	56.0%	57.4%	56.0%
Benefits per \$100 of Payroll	\$1.14	\$1.16	\$1.14	\$1.15	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$747,983	\$726,240	\$698,279	\$710,518	\$717,715
State Fund	\$209,035	\$215,721	\$227,816	\$243,765	\$239,533
Self-Insured	\$437,377	\$411,927	\$432,455	\$419,552	\$413,590
Total Costs	\$1,394,395	\$1,353,889	\$1,358,550	\$1,373,835	\$1,370,838
Costs per \$100 of Payroll	\$1.61	\$1.60	\$1.57	\$1.53	\$1.49

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

MAINE***Maine State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	578	585	591	596	602
Covered Wages (millions)	\$23,734	\$24,489	\$25,473	\$26,567	\$27,920
<i>Benefits (thousands)</i>					
Private Carriers	\$158,007	\$159,207	\$170,516	\$181,758	\$170,470
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$74,705	\$81,612	\$84,751	\$80,170	\$81,864
Total Benefits	\$232,712	\$240,819	\$255,267	\$261,929	\$252,335
Medical Benefits (% of total)	47.9%	47.9%	50.4%	49.2%	50.3%
Benefits per \$100 of Payroll	\$0.98	\$0.98	\$1.00	\$0.99	\$0.90
<i>Costs (thousands)</i>					
Private Carriers	\$247,594	\$250,686	\$256,882	\$261,787	\$261,960
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$87,316	\$95,261	\$98,103	\$92,263	\$94,593
Total Costs	\$334,910	\$345,947	\$354,985	\$354,051	\$356,553
Costs per \$100 of Payroll	\$1.41	\$1.41	\$1.39	\$1.33	\$1.28

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

MARYLAND**Maryland State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	2,443	2,477	2,503	2,530	2,548
Covered Wages (millions)	\$133,953	\$137,952	\$143,060	\$148,270	\$153,805
Benefits (thousands)					
Private Carriers	\$488,688	\$442,719	\$493,017	\$549,705	\$462,578
State Fund	\$181,329	\$173,441	\$154,574	\$145,443	\$160,214
Self-Insured	\$294,653	\$278,902	\$283,501	\$325,904	\$278,807
Total Benefits	\$964,670	\$895,062	\$931,091	\$1,021,051	\$901,600
Medical Benefits (% of total)	46.3%	46.6%	48.1%	48.0%	47.4%
Benefits per \$100 of Payroll	\$0.72	\$0.65	\$0.65	\$0.69	\$0.59
Costs (thousands)					
Private Carriers	\$860,629	\$843,217	\$890,930	\$932,381	\$835,230
State Fund	\$251,966	\$232,297	\$213,885	\$203,819	\$197,939
Self-Insured	\$366,968	\$350,088	\$356,151	\$406,715	\$348,470
Total Costs	\$1,479,563	\$1,425,602	\$1,460,966	\$1,542,915	\$1,381,639
Costs per \$100 of Payroll	\$1.10	\$1.03	\$1.02	\$1.04	\$0.90

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

MASSACHUSETTS***Massachusetts State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	3,382	3,448	3,497	3,540	3,589
Covered Wages (millions)	\$225,054	\$232,040	\$244,117	\$256,581	\$270,355
<i>Benefits (thousands)</i>					
Private Carriers	\$813,577	\$855,718	\$875,894	\$903,782	\$937,911
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$276,543	\$302,342	\$316,224	\$327,281	\$340,609
Total Benefits	\$1,090,119	\$1,158,060	\$1,192,118	\$1,231,062	\$1,278,520
Medical Benefits (% of total)	34.0%	33.4%	33.1%	32.6%	33.3%
Benefits per \$100 of Payroll	\$0.48	\$0.50	\$0.49	\$0.48	\$0.47
<i>Costs (thousands)</i>					
Private Carriers	\$1,322,945	\$1,401,595	\$1,450,623	\$1,492,266	\$1,499,887
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$340,115	\$368,505	\$382,748	\$393,710	\$407,090
Total Costs	\$1,663,060	\$1,770,100	\$1,833,371	\$1,885,976	\$1,906,978
Costs per \$100 of Payroll	\$0.74	\$0.76	\$0.75	\$0.74	\$0.71

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

MICHIGAN***Michigan State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	4,085	4,164	4,217	4,262	4,281
Covered Wages (millions)	\$203,240	\$210,922	\$220,107	\$228,067	\$234,068
<i>Benefits (thousands)</i>					
Private Carriers	\$672,792	\$623,342	\$589,013	\$591,850	\$605,329
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$405,155	\$331,969	\$329,156	\$318,332	\$293,822
Total Benefits	\$1,077,947	\$955,311	\$918,169	\$910,182	\$899,152
Medical Benefits (% of total)	49.8%	48.8%	49.0%	49.8%	50.9%
Benefits per \$100 of Payroll	\$0.53	\$0.45	\$0.42	\$0.40	\$0.38
<i>Costs (thousands)</i>					
Private Carriers	\$1,365,769	\$1,295,282	\$1,235,257	\$1,223,289	\$1,195,557
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$493,558	\$403,580	\$397,654	\$385,971	\$356,668
Total Costs	\$1,859,327	\$1,698,862	\$1,632,912	\$1,609,260	\$1,552,225
Costs per \$100 of Payroll	\$0.91	\$0.81	\$0.74	\$0.71	\$0.66

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

MINNESOTA***Minnesota State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	2,727	2,765	2,805	2,833	2,851
Covered Wages (millions)	\$145,477	\$149,647	\$157,008	\$163,774	\$169,513
<i>Benefits (thousands)</i>					
Private Carriers	\$774,203	\$772,878	\$744,169	\$789,054	\$789,702
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$259,064	\$258,377	\$273,290	\$264,940	\$275,577
Total Benefits	\$1,033,268	\$1,031,255	\$1,017,459	\$1,053,994	\$1,065,279
Medical Benefits (% of total)	54.0%	54.2%	54.3%	54.6%	53.4%
Benefits per \$100 of Payroll	\$0.71	\$0.69	\$0.65	\$0.64	\$0.63
<i>Costs (thousands)</i>					
Private Carriers	\$1,386,054	\$1,427,149	\$1,360,437	\$1,339,742	\$1,339,962
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$339,570	\$340,384	\$352,302	\$337,064	\$347,492
Total Costs	\$1,725,624	\$1,767,533	\$1,712,739	\$1,676,806	\$1,687,454
Costs per \$100 of Payroll	\$1.19	\$1.18	\$1.09	\$1.02	\$1.00

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

MISSISSIPPI***Mississippi State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,041	1,052	1,056	1,059	1,063
Covered Wages (millions)	\$38,485	\$39,429	\$40,234	\$41,354	\$42,506
<i>Benefits (thousands)</i>					
Private Carriers	\$230,739	\$225,579	\$239,744	\$234,039	\$232,719
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$100,914	\$80,081	\$78,287	\$69,653	\$72,440
Total Benefits	\$331,653	\$305,660	\$318,031	\$303,692	\$305,159
Medical Benefits (% of total)	59.5%	58.0%	59.9%	60.2%	61.0%
Benefits per \$100 of Payroll	\$0.86	\$0.78	\$0.79	\$0.73	\$0.72
<i>Costs (thousands)</i>					
Private Carriers	\$420,312	\$409,686	\$415,462	\$418,939	\$415,563
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$126,447	\$101,001	\$96,992	\$86,821	\$91,259
Total Costs	\$546,759	\$510,686	\$512,453	\$505,760	\$506,822
Costs per \$100 of Payroll	\$1.42	\$1.30	\$1.27	\$1.22	\$1.19

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

MISSOURI**Missouri State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	2,541	2,578	2,614	2,626	2,643
Covered Wages (millions)	\$114,664	\$117,819	\$122,700	\$127,663	\$132,459
Benefits (thousands)					
Private Carriers	\$549,188	\$533,685	\$544,501	\$545,553	\$541,060
State Fund	\$126,024	\$143,727	\$161,215	\$170,683	\$176,586
Self-Insured	\$249,002	\$259,304	\$258,645	\$261,839	\$272,567
Total Benefits	\$924,214	\$936,716	\$964,361	\$978,075	\$990,213
Medical Benefits (% of total)	56.1%	56.9%	57.1%	58.3%	59.4%
Benefits per \$100 of Payroll	\$0.81	\$0.80	\$0.79	\$0.77	\$0.75
Costs (thousands)					
Private Carriers	\$903,479	\$882,266	\$863,579	\$841,165	\$864,046
State Fund	\$222,473	\$241,020	\$260,860	\$268,731	\$269,287
Self-Insured	\$306,284	\$316,683	\$313,726	\$320,472	\$331,340
Total Costs	\$1,432,236	\$1,439,969	\$1,438,165	\$1,430,367	\$1,464,672
Costs per \$100 of Payroll	\$1.25	\$1.22	\$1.17	\$1.12	\$1.11

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

MONTANA**Montana State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	432	438	442	447	453
Covered Wages (millions)	\$16,969	\$17,472	\$18,247	\$19,059	\$19,987
Benefits (thousands)					
Private Carriers	\$84,034	\$82,854	\$79,217	\$79,501	\$78,972
State Fund	\$128,175	\$136,067	\$136,121	\$118,896	\$111,828
Self-Insured	\$40,349	\$42,126	\$38,424	\$38,981	\$39,159
Total Benefits	\$252,558	\$261,047	\$253,763	\$237,377	\$229,959
Medical Benefits (% of total)	66.9%	66.5%	67.6%	66.4%	66.6%
Benefits per \$100 of Payroll	\$1.49	\$1.49	\$1.39	\$1.25	\$1.15
Costs (thousands)					
Private Carriers	\$136,349	\$141,259	\$144,587	\$137,738	\$138,516
State Fund	\$189,868	\$192,152	\$187,256	\$177,827	\$170,402
Self-Insured	\$46,923	\$47,664	\$43,252	\$44,579	\$44,586
Total Costs	\$373,139	\$381,076	\$375,095	\$360,144	\$353,503
Costs per \$100 of Payroll	\$2.20	\$2.18	\$2.06	\$1.89	\$1.77

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

NEBRASKA***Nebraska State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	931	940	944	949	953
Covered Wages (millions)	\$39,527	\$40,613	\$41,956	\$43,501	\$45,227
<i>Benefits (thousands)</i>					
Private Carriers	\$241,831	\$249,772	\$246,401	\$252,468	\$254,951
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$57,825	\$61,860	\$65,079	\$66,559	\$68,214
Total Benefits	\$299,656	\$311,632	\$311,480	\$319,027	\$323,166
Medical Benefits (% of total)	63.5%	64.1%	61.6%	63.4%	62.9%
Benefits per \$100 of Payroll	\$0.76	\$0.77	\$0.74	\$0.73	\$0.71
<i>Costs (thousands)</i>					
Private Carriers	\$444,314	\$439,448	\$432,429	\$426,692	\$415,697
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$66,850	\$69,645	\$74,007	\$74,809	\$76,283
Total Costs	\$511,164	\$509,093	\$506,436	\$501,500	\$491,980
Costs per \$100 of Payroll	\$1.29	\$1.25	\$1.21	\$1.15	\$1.09

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

NEVADA***Nevada State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,224	1,262	1,304	1,347	1,384
Covered Wages (millions)	\$55,562	\$59,063	\$62,315	\$66,967	\$70,735
<i>Benefits (thousands)</i>					
Private Carriers	\$233,771	\$242,952	\$240,429	\$266,346	\$271,509
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$107,904	\$112,513	\$114,061	\$127,336	\$130,287
Total Benefits	\$341,676	\$355,465	\$354,490	\$393,683	\$401,796
Medical Benefits (% of total)	50.6%	53.4%	53.1%	47.9%	47.4%
Benefits per \$100 of Payroll	\$0.61	\$0.60	\$0.57	\$0.59	\$0.57
<i>Costs (thousands)</i>					
Private Carriers	\$419,143	\$428,354	\$418,269	\$472,177	\$493,890
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$142,088	\$148,360	\$150,797	\$166,875	\$170,718
Total Costs	\$561,232	\$576,715	\$569,066	\$639,053	\$664,608
Costs per \$100 of Payroll	\$1.01	\$0.98	\$0.91	\$0.95	\$0.94

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

NEW HAMPSHIRE***New Hampshire State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	629	640	646	651	657
Covered Wages (millions)	\$32,889	\$34,090	\$35,440	\$36,778	\$38,409
<i>Benefits (thousands)</i>					
Private Carriers	\$157,293	\$145,920	\$145,401	\$143,438	\$144,427
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$58,651	\$59,659	\$64,134	\$66,051	\$66,051
Total Benefits	\$215,944	\$205,579	\$209,535	\$209,489	\$210,478
Medical Benefits (% of total)	64.5%	66.5%	66.3%	67.8%	63.8%
Benefits per \$100 of Payroll	\$0.66	\$0.60	\$0.59	\$0.57	\$0.55
<i>Costs (thousands)</i>					
Private Carriers	\$306,027	\$297,086	\$279,684	\$272,607	\$255,244
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$83,356	\$85,049	\$95,877	\$95,150	\$91,428
Total Costs	\$389,383	\$382,135	\$375,561	\$367,757	\$346,672
Costs per \$100 of Payroll	\$1.18	\$1.12	\$1.06	\$1.00	\$0.90

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

NEW JERSEY***New Jersey State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	3,841	3,905	3,957	3,995	4,034
Covered Wages (millions)	\$238,725	\$244,360	\$252,669	\$261,709	\$270,944
<i>Benefits (thousands)</i>					
Private Carriers	\$1,788,298	\$1,841,869	\$1,908,180	\$1,842,320	\$1,913,033
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$549,863	\$526,361	\$555,053	\$574,449	\$602,938
Total Benefits	\$2,338,160	\$2,368,230	\$2,463,232	\$2,416,769	\$2,515,971
Medical Benefits (% of total)	51.8%	50.7%	49.7%	49.3%	49.8%
Benefits per \$100 of Payroll	\$0.98	\$0.97	\$0.97	\$0.92	\$0.93
<i>Costs (thousands)</i>					
Private Carriers	\$3,099,249	\$3,179,870	\$3,119,887	\$3,132,255	\$3,151,493
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$709,261	\$685,453	\$714,122	\$749,472	\$773,768
Total Costs	\$3,808,511	\$3,865,323	\$3,834,009	\$3,881,727	\$3,925,261
Costs per \$100 of Payroll	\$1.60	\$1.58	\$1.52	\$1.48	\$1.45

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

NEW MEXICO***New Mexico State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	755	756	759	771	785
Covered Wages (millions)	\$31,291	\$31,314	\$32,143	\$33,890	\$36,026
<i>Benefits (thousands)</i>					
Private Carriers	\$207,927	\$193,858	\$186,713	\$193,210	\$198,734
State Fund	\$23,037	\$19,940	\$17,560	\$18,867	\$22,109
Self-Insured	\$96,020	\$94,930	\$92,457	\$88,001	\$97,990
Total Benefits	\$326,983	\$308,728	\$296,730	\$300,078	\$318,833
Medical Benefits (% of total)	57.2%	57.3%	58.5%	61.0%	60.6%
Benefits per \$100 of Payroll	\$1.04	\$0.99	\$0.92	\$0.89	\$0.89
<i>Costs (thousands)</i>					
Private Carriers	\$342,270	\$311,640	\$312,518	\$323,439	\$330,776
State Fund	\$36,779	\$29,855	\$26,643	\$27,330	\$27,336
Self-Insured	\$115,684	\$114,281	\$111,340	\$105,755	\$117,509
Total Costs	\$494,734	\$455,775	\$450,500	\$456,523	\$475,621
Costs per \$100 of Payroll	\$1.58	\$1.46	\$1.40	\$1.35	\$1.32

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

NEW YORK***New York State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	8,878	9,015	9,137	9,294	9,404
Covered Wages (millions)	\$598,418	\$611,626	\$644,759	\$676,612	\$708,015
<i>Benefits (thousands)</i>					
Private Carriers	\$2,668,196	\$2,696,444	\$2,756,045	\$2,769,618	\$2,858,535
State Fund	\$1,276,707	\$1,316,093	\$1,369,480	\$1,388,015	\$1,230,528
Self-Insured	\$1,950,189	\$1,990,324	\$2,097,447	\$2,130,555	\$2,103,388
Total Benefits	\$5,895,092	\$6,002,861	\$6,222,972	\$6,288,188	\$6,192,450
Medical Benefits (% of total)	34.3%	33.9%	33.8%	32.6%	32.0%
Benefits per \$100 of Payroll	\$0.99	\$0.98	\$0.97	\$0.93	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$4,505,798	\$4,933,318	\$5,251,061	\$5,348,556	\$5,373,053
State Fund	\$2,599,692	\$2,602,247	\$2,438,341	\$2,421,845	\$2,171,262
Self-Insured	\$2,396,280	\$2,500,287	\$2,590,699	\$2,635,833	\$2,635,356
Total Costs	\$9,501,770	\$10,035,853	\$10,280,102	\$10,406,234	\$10,179,671
Costs per \$100 of Payroll	\$1.59	\$1.64	\$1.59	\$1.54	\$1.44

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

NORTH CAROLINA***North Carolina State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	4,002	4,099	4,167	4,247	4,331
Covered Wages (millions)	\$184,809	\$192,323	\$202,391	\$214,070	\$225,395
<i>Benefits (thousands)</i>					
Private Carriers	\$941,705	\$914,531	\$838,816	\$804,915	\$836,647
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$273,228	\$280,122	\$283,425	\$271,538	\$262,180
Total Benefits	\$1,214,933	\$1,194,654	\$1,122,241	\$1,076,453	\$1,098,828
Medical Benefits (% of total)	46.3%	46.5%	47.0%	44.8%	46.5%
Benefits per \$100 of Payroll	\$0.66	\$0.62	\$0.55	\$0.50	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$1,703,517	\$1,699,796	\$1,636,985	\$1,600,168	\$1,578,936
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$315,609	\$327,077	\$330,078	\$317,889	\$306,433
Total Costs	\$2,019,126	\$2,026,874	\$1,967,063	\$1,918,056	\$1,885,370
Costs per \$100 of Payroll	\$1.09	\$1.05	\$0.97	\$0.90	\$0.84

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

NORTH DAKOTA***North Dakota State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	424	404	401	404	410
Covered Wages (millions)	\$21,396	\$19,611	\$20,035	\$21,035	\$22,041
<i>Benefits (thousands)</i>					
Private Carriers	\$971	\$543	\$280	\$1,383	\$202
State Fund	\$179,430	\$165,400	\$156,929	\$147,876	\$142,460
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$180,401	\$165,943	\$157,209	\$149,259	\$142,662
Medical Benefits (% of total)	54.9%	54.2%	55.4%	56.3%	57.9%
Benefits per \$100 of Payroll	\$0.84	\$0.85	\$0.78	\$0.71	\$0.65
<i>Costs (thousands)</i>					
Private Carriers	\$7,042	\$6,389	\$4,635	\$5,933	\$4,606
State Fund	\$341,470	\$278,794	\$251,408	\$256,656	\$247,090
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$348,512	\$285,183	\$256,043	\$262,589	\$251,696
Costs per \$100 of Payroll	\$1.63	\$1.45	\$1.28	\$1.25	\$1.14

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

OHIO**Ohio State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	5,182	5,242	5,286	5,327	5,360
Covered Wages (millions)	\$242,199	\$247,780	\$257,739	\$267,238	\$277,239
Benefits (thousands)					
Private Carriers	\$21,116	\$14,157	\$10,374	\$12,034	\$8,580
State Fund	\$1,604,389	\$1,531,571	\$1,481,281	\$1,434,795	\$1,407,995
Self-Insured	\$438,195	\$468,606	\$389,195	\$410,704	\$407,039
Total Benefits	\$2,063,700	\$2,014,335	\$1,880,850	\$1,857,533	\$1,823,614
Medical Benefits (% of total)	39.5%	39.4%	36.4%	38.8%	38.2%
Benefits per \$100 of Payroll	\$0.85	\$0.81	\$0.73	\$0.70	\$0.66
Costs (thousands)					
Private Carriers	\$20,656	\$21,012	\$16,984	\$20,349	\$21,458
State Fund	\$1,916,848	\$1,704,387	\$1,581,446	\$1,437,086	\$1,515,192
Self-Insured	\$566,688	\$610,696	\$515,390	\$539,085	\$525,012
Total Costs	\$2,504,191	\$2,336,094	\$2,113,819	\$1,996,520	\$2,061,662
Costs per \$100 of Payroll	\$1.03	\$0.94	\$0.82	\$0.75	\$0.74

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

OKLAHOMA***Oklahoma State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,538	1,518	1,523	1,547	1,565
Covered Wages (millions)	\$67,038	\$65,518	\$67,541	\$71,098	\$73,963
<i>Benefits (thousands)</i>					
Private Carriers	\$342,614	\$311,643	\$288,989	\$271,877	\$258,569
State Fund	\$232,186	\$194,509	\$183,804	\$174,331	\$168,100
Self-Insured	\$132,642	\$97,908	\$102,891	\$98,512	\$95,199
Total Benefits	\$707,442	\$604,060	\$575,685	\$544,721	\$521,867
Medical Benefits (% of total)	47.5%	49.4%	53.7%	51.6%	52.2%
Benefits per \$100 of Payroll	\$1.06	\$0.92	\$0.85	\$0.77	\$0.71
<i>Costs (thousands)</i>					
Private Carriers	\$606,929	\$541,816	\$503,236	\$504,976	\$498,161
State Fund	\$305,419	\$239,888	\$229,669	\$229,043	\$220,809
Self-Insured	\$175,416	\$134,059	\$135,068	\$132,371	\$111,327
Total Costs	\$1,087,764	\$915,763	\$867,973	\$866,390	\$830,297
Costs per \$100 of Payroll	\$1.62	\$1.40	\$1.29	\$1.22	\$1.12

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

OREGON***Oregon State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,760	1,813	1,855	1,893	1,925
Covered Wages (millions)	\$84,407	\$89,028	\$94,162	\$99,715	\$105,281
<i>Benefits (thousands)</i>					
Private Carriers	\$192,243	\$188,587	\$208,440	\$204,913	\$220,695
State Fund	\$323,931	\$309,042	\$334,718	\$334,487	\$341,065
Self-Insured	\$117,050	\$133,321	\$138,469	\$129,862	\$137,534
Total Benefits	\$633,223	\$630,950	\$681,627	\$669,262	\$699,294
Medical Benefits (% of total)	53.5%	53.0%	54.3%	54.4%	54.3%
Benefits per \$100 of Payroll	\$0.75	\$0.71	\$0.72	\$0.67	\$0.66
<i>Costs (thousands)</i>					
Private Carriers	\$303,139	\$308,241	\$324,876	\$324,149	\$322,493
State Fund	\$546,126	\$577,278	\$573,317	\$572,288	\$561,945
Self-Insured	\$150,855	\$172,596	\$173,649	\$165,140	\$171,789
Total Costs	\$1,000,120	\$1,058,114	\$1,071,841	\$1,061,576	\$1,056,226
Costs per \$100 of Payroll	\$1.18	\$1.19	\$1.14	\$1.06	\$1.00

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

PENNSYLVANIA***Pennsylvania State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	5,576	5,621	5,682	5,751	5,807
Covered Wages (millions)	\$289,036	\$292,931	\$304,850	\$317,832	\$331,933
<i>Benefits (thousands)</i>					
Private Carriers	\$2,111,573	\$2,260,418	\$2,021,025	\$2,111,674	\$2,115,429
State Fund	\$217,147	\$192,644	\$169,426	\$156,390	\$145,965
Self-Insured	\$645,825	\$671,057	\$627,840	\$636,034	\$631,015
Total Benefits	\$2,974,544	\$3,124,120	\$2,818,291	\$2,904,099	\$2,892,409
Medical Benefits (% of total)	46.8%	46.9%	47.3%	47.9%	47.5%
Benefits per \$100 of Payroll	\$1.03	\$1.07	\$0.92	\$0.91	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$3,323,103	\$3,330,174	\$3,280,591	\$3,487,969	\$3,332,365
State Fund	\$215,674	\$186,693	\$173,440	\$156,264	\$110,617
Self-Insured	\$771,250	\$797,134	\$741,902	\$750,752	\$742,420
Total Costs	\$4,310,027	\$4,314,001	\$4,195,933	\$4,394,985	\$4,185,402
Costs per \$100 of Payroll	\$1.49	\$1.47	\$1.38	\$1.38	\$1.26

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

RHODE ISLAND***Rhode Island State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	459	462	466	470	474
Covered Wages (millions)	\$22,940	\$23,474	\$24,279	\$24,922	\$25,683
<i>Benefits (thousands)</i>					
Private Carriers	\$62,004	\$64,065	\$61,414	\$65,921	\$76,191
State Fund	\$78,477	\$71,782	\$72,889	\$67,824	\$66,312
Self-Insured	\$14,686	\$13,571	\$13,935	\$13,643	\$13,662
Total Benefits	\$155,167	\$149,418	\$148,238	\$147,388	\$156,165
Medical Benefits (% of total)	30.2%	32.9%	32.0%	31.8%	34.4%
Benefits per \$100 of Payroll	\$0.68	\$0.64	\$0.61	\$0.59	\$0.61
<i>Costs (thousands)</i>					
Private Carriers	\$103,765	\$112,261	\$116,291	\$117,623	\$131,167
State Fund	\$130,117	\$134,977	\$123,705	\$122,777	\$120,457
Self-Insured	\$22,120	\$20,799	\$21,076	\$20,201	\$20,485
Total Costs	\$256,002	\$268,037	\$261,072	\$260,601	\$272,109
Costs per \$100 of Payroll	\$1.12	\$1.14	\$1.08	\$1.05	\$1.06

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

SOUTH CAROLINA***South Carolina State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	1,858	1,904	1,944	2,000	2,035
Covered Wages (millions)	\$77,269	\$80,873	\$85,141	\$88,590	\$93,545
<i>Benefits (thousands)</i>					
Private Carriers	\$615,888	\$634,320	\$651,033	\$687,298	\$719,949
State Fund	\$67,239	\$63,896	\$64,760	\$67,951	\$71,608
Self-Insured	\$212,997	\$212,075	\$212,782	\$223,267	\$235,283
Total Benefits	\$896,125	\$910,292	\$928,575	\$978,515	\$1,026,840
Medical Benefits (% of total)	45.8%	45.2%	44.1%	45.3%	47.0%
Benefits per \$100 of Payroll	\$1.16	\$1.13	\$1.09	\$1.10	\$1.10
<i>Costs (thousands)</i>					
Private Carriers	\$984,041	\$1,036,464	\$1,102,623	\$1,146,973	\$1,136,654
State Fund	\$76,515	\$77,914	\$75,232	\$75,153	\$76,516
Self-Insured	\$295,909	\$294,632	\$289,697	\$246,616	\$279,196
Total Costs	\$1,356,465	\$1,409,010	\$1,467,553	\$1,468,742	\$1,492,366
Costs per \$100 of Payroll	\$1.76	\$1.74	\$1.72	\$1.66	\$1.60

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

SOUTH DAKOTA***South Dakota State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	400	404	406	410	413
Covered Wages (millions)	\$15,838	\$16,401	\$16,979	\$17,671	\$18,415
<i>Benefits (thousands)</i>					
Private Carriers	\$104,045	\$100,716	\$95,859	\$104,906	\$112,514
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$2,450	\$2,098	\$2,061	\$2,255	\$2,489
Total Benefits	\$106,495	\$102,814	\$97,920	\$107,161	\$115,003
Medical Benefits (% of total)	67.0%	63.7%	64.4%	66.8%	67.7%
Benefits per \$100 of Payroll	\$0.67	\$0.63	\$0.58	\$0.61	\$0.62
<i>Costs (thousands)</i>					
Private Carriers	\$199,660	\$194,140	\$192,426	\$196,187	\$185,898
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,038	\$2,448	\$2,443	\$2,676	\$2,916
Total Costs	\$202,697	\$196,588	\$194,870	\$198,862	\$188,814
Costs per \$100 of Payroll	\$1.28	\$1.20	\$1.15	\$1.13	\$1.03

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

TENNESSEE***Tennessee State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	2,677	2,745	2,789	2,834	2,887
Covered Wages (millions)	\$123,676	\$128,687	\$134,713	\$141,504	\$147,824
<i>Benefits (thousands)</i>					
Private Carriers	\$567,543	\$530,671	\$517,941	\$490,369	\$502,358
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$96,181	\$84,182	\$81,020	\$57,072	\$49,395
Total Benefits	\$663,724	\$614,854	\$598,961	\$547,441	\$551,752
Medical Benefits (% of total)	62.7%	65.4%	65.2%	66.0%	65.4%
Benefits per \$100 of Payroll	\$0.54	\$0.48	\$0.44	\$0.39	\$0.37
<i>Costs (thousands)</i>					
Private Carriers	\$1,017,348	\$1,017,787	\$1,010,537	\$960,728	\$908,213
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$122,470	\$107,078	\$104,884	\$75,278	\$65,752
Total Costs	\$1,139,818	\$1,124,865	\$1,115,421	\$1,036,006	\$973,965
Costs per \$100 of Payroll	\$0.92	\$0.87	\$0.83	\$0.73	\$0.66

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

TEXAS**Texas State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	9,238	9,472	9,642	9,877	9,985
Covered Wages (millions)	\$498,207	\$511,121	\$534,512	\$566,668	\$593,716
Benefits (thousands)					
Private Carriers	\$828,746	\$777,541	\$728,984	\$761,664	\$759,814
State Fund	\$422,872	\$409,035	\$415,664	\$457,168	\$454,895
Self-Insured	\$301,958	\$287,069	\$282,640	\$302,930	\$302,853
Total Benefits	\$1,553,577	\$1,473,645	\$1,427,288	\$1,521,762	\$1,517,562
Medical Benefits (% of total)	58.3%	57.2%	56.3%	57.2%	56.0%
Benefits per \$100 of Payroll	\$0.31	\$0.29	\$0.27	\$0.27	\$0.26
Costs (thousands)					
Private Carriers	\$1,812,621	\$1,559,602	\$1,483,226	\$1,547,566	\$1,579,903
State Fund	\$1,169,625	\$1,025,357	\$1,068,180	\$1,173,707	\$1,144,322
Self-Insured	\$382,724	\$365,343	\$360,712	\$394,310	\$387,136
Total Costs	\$3,364,970	\$2,950,302	\$2,912,118	\$3,115,584	\$3,111,361
Costs per \$100 of Payroll	\$0.68	\$0.58	\$0.54	\$0.55	\$0.52

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

UTAH**Utah State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	1,301	1,348	1,390	1,438	1,479
Covered Wages (millions)	\$56,871	\$60,227	\$63,904	\$68,906	\$74,269
Benefits (thousands)					
Private Carriers	\$98,500	\$97,257	\$225,959	\$226,481	\$244,934
State Fund	\$132,105	\$129,264	\$0	\$0	\$0
Self-Insured	\$38,475	\$47,315	\$48,936	\$54,802	\$45,346
Total Benefits	\$269,080	\$273,837	\$274,895	\$281,283	\$290,280
Medical Benefits (% of total)	68.0%	69.3%	69.4%	69.2%	70.9%
Benefits per \$100 of Payroll	\$0.47	\$0.45	\$0.43	\$0.41	\$0.39
Costs (thousands)					
Private Carriers	\$225,167	\$239,429	\$490,349	\$489,432	\$488,702
State Fund	\$235,868	\$240,642	\$0	\$0	\$0
Self-Insured	\$47,168	\$58,395	\$60,278	\$67,561	\$54,150
Total Costs	\$508,203	\$538,465	\$550,627	\$556,994	\$542,852
Costs per \$100 of Payroll	\$0.89	\$0.89	\$0.86	\$0.81	\$0.73

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

VERMONT***Vermont State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	298	298	300	301	300
Covered Wages (millions)	\$12,983	\$13,248	\$13,645	\$14,101	\$14,620
<i>Benefits (thousands)</i>					
Private Carriers	\$132,181	\$122,430	\$125,508	\$120,901	\$125,171
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$19,271	\$17,896	\$18,695	\$18,117	\$18,724
Total Benefits	\$151,452	\$140,325	\$144,203	\$139,018	\$143,894
Medical Benefits (% of total)	52.0%	51.0%	51.8%	52.0%	52.5%
Benefits per \$100 of Payroll	\$1.17	\$1.06	\$1.06	\$0.99	\$0.98
<i>Costs (thousands)</i>					
Private Carriers	\$219,470	\$220,736	\$210,743	\$212,132	\$205,784
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$21,811	\$20,216	\$21,194	\$20,504	\$21,329
Total Costs	\$241,281	\$240,952	\$231,936	\$232,636	\$227,113
Costs per \$100 of Payroll	\$1.86	\$1.82	\$1.70	\$1.65	\$1.55

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

VIRGINIA***Virginia State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	3,490	3,543	3,591	3,645	3,687
Covered Wages (millions)	\$183,411	\$188,077	\$196,462	\$205,610	\$215,398
<i>Benefits (thousands)</i>					
Private Carriers	\$718,386	\$737,081	\$748,374	\$716,345	\$710,247
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$201,925	\$210,321	\$235,301	\$229,620	\$205,367
Total Benefits	\$920,311	\$947,402	\$983,675	\$945,965	\$915,613
Medical Benefits (% of total)	62.1%	64.1%	64.5%	64.0%	61.9%
Benefits per \$100 of Payroll	\$0.50	\$0.50	\$0.50	\$0.46	\$0.43
<i>Costs (thousands)</i>					
Private Carriers	\$1,143,669	\$1,186,670	\$1,217,145	\$1,254,923	\$1,260,384
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$231,261	\$241,171	\$269,625	\$263,515	\$235,527
Total Costs	\$1,374,930	\$1,427,842	\$1,486,769	\$1,518,438	\$1,495,910
Costs per \$100 of Payroll	\$0.75	\$0.76	\$0.76	\$0.74	\$0.69

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

WASHINGTON***Washington State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	3,049	3,141	3,215	3,298	3,363
Covered Wages (millions)	\$171,473	\$184,150	\$198,259	\$216,879	\$233,046
<i>Benefits (thousands)</i>					
Private Carriers	\$15,096	\$11,756	\$16,906	\$8,526	\$0 ¹⁹
State Fund	\$1,879,245	\$1,911,029	\$1,930,930	\$1,988,745	\$2,057,658
Self-Insured	\$517,912	\$514,315	\$516,948	\$540,534	\$563,152
Total Benefits	\$2,412,253	\$2,437,100	\$2,464,784	\$2,537,805	\$2,614,341
Medical Benefits (% of total)	30.4%	31.2%	30.7%	30.7%	30.7%
Benefits per \$100 of Payroll	\$1.41	\$1.32	\$1.24	\$1.17	\$1.12
<i>Costs (thousands)</i>					
Private Carriers	\$24,346	\$24,481	\$20,267	\$22,394	\$21,396
State Fund	\$2,183,735	\$2,427,485	\$2,442,018	\$2,449,887	\$2,311,724
Self-Insured	\$697,129	\$731,235	\$725,704	\$762,228	\$798,807
Total Costs	\$2,905,210	\$3,183,201	\$3,187,989	\$3,234,509	\$3,131,927
Costs per \$100 of Payroll	\$1.69	\$1.73	\$1.61	\$1.49	\$1.34

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

¹⁹ This figure was reported as -\$6,469 by Washington Department of Labor & Industry. We have reached out for more information but have not heard back as of the publishing of this report.

WEST VIRGINIA***West Virginia State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	672	660	659	669	664
Covered Wages (millions)	\$27,351	\$26,777	\$27,888	\$30,104	\$30,193
<i>Benefits (thousands)</i>					
Private Carriers	\$163,465	\$159,160	\$152,235	\$177,683	\$173,359
State Fund	\$185,744	\$179,674	\$168,988	\$156,024	\$148,451
Self-Insured	\$67,683	\$76,556	\$75,176	\$78,553	\$76,654
Total Benefits	\$416,892	\$415,389	\$396,398	\$412,260	\$398,463
Medical Benefits (% of total)	49.3%	47.9%	49.0%	49.4%	54.9%
Benefits per \$100 of Payroll	\$1.52	\$1.55	\$1.42	\$1.37	\$1.32
<i>Costs (thousands)</i>					
Private Carriers	\$394,814	\$332,692	\$319,807	\$343,334	\$346,738
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$97,567	\$107,189	\$105,864	\$112,874	\$112,522
Total Costs	\$492,381	\$439,881	\$425,672	\$456,208	\$459,260
Costs per \$100 of Payroll	\$1.80	\$1.64	\$1.53	\$1.52	\$1.52

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

WISCONSIN***Wisconsin State Summary Table: 2015-2019***

	2015	2016	2017	2018	2019
<i>Coverage</i>					
Covered Workers (thousands)	2,742	2,775	2,797	2,823	2,833
Covered Wages (millions)	\$123,895	\$127,192	\$131,615	\$137,448	\$142,360
<i>Benefits (thousands)</i>					
Private Carriers	\$1,034,285	\$1,026,682	\$1,026,061	\$1,028,130	\$1,070,859
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$133,184	\$142,559	\$141,569	\$167,200	\$151,714
Total Benefits	\$1,167,469	\$1,169,240	\$1,167,630	\$1,195,330	\$1,222,573
Medical Benefits (% of total)	77.2%	78.2%	78.0%	78.1%	79.1%
Benefits per \$100 of Payroll	\$0.94	\$0.92	\$0.89	\$0.87	\$0.86
<i>Costs (thousands)</i>					
Private Carriers	\$1,953,800	\$2,017,159	\$1,977,600	\$1,974,703	\$1,950,264
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$151,756	\$164,669	\$162,800	\$192,787	\$174,070
Total Costs	\$2,105,555	\$2,181,828	\$2,140,400	\$2,167,491	\$2,124,334
Costs per \$100 of Payroll	\$1.70	\$1.72	\$1.63	\$1.58	\$1.49

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

WYOMING**Wyoming State Summary Table: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	228	219	217	219	223
Covered Wages (millions)	\$10,446	\$9,719	\$9,912	\$10,395	\$11,003
Benefits (thousands)					
Private Carriers	\$3,359	\$221	\$740	\$108	\$568
State Fund	\$175,086	\$174,831	\$175,693	\$164,901	\$179,141
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$178,444	\$175,053	\$176,433	\$165,009	\$179,709
Medical Benefits (% of total)	66.9%	67.7%	66.5%	64.3%	64.4%
Benefits per \$100 of Payroll	\$1.71	\$1.80	\$1.78	\$1.59	\$1.63
Costs (thousands)					
Private Carriers	\$6,291	\$4,321	\$5,372	\$2,937	\$4,864
State Fund	\$250,916	\$234,572	\$198,059	\$157,984	\$212,617
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$257,207	\$238,893	\$203,431	\$160,921	\$217,481
Costs per \$100 of Payroll	\$2.46	\$2.46	\$2.05	\$1.55	\$1.98

Notes - Coverage: We report estimated numbers of employees covered by workers' compensation in thousands and covered wages in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** We report estimated workers' compensation benefits and costs 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: 2015-2019**

	2015	2016	2017	2018	2019
Coverage					
Covered Workers (thousands)	133,251	135,674	137,621	139,840	141,583
Covered Wages (millions)	\$6,992,052	\$7,213,448	\$7,561,185	\$7,943,754	\$8,321,734
Benefits (thousands)					
Private Carriers	\$34,759,716	\$34,793,560	\$34,588,233	\$34,860,541	\$35,082,639
State Fund	\$9,077,187	\$8,932,792	\$8,887,754	\$8,875,177	\$8,814,686
Self-Insured	\$15,237,239	\$15,277,164	\$15,490,476	\$15,758,246	\$15,773,867
Total Benefits	\$59,074,142	\$59,003,516	\$58,966,462	\$59,493,963	\$59,671,192
Medical Benefits (% of total)	51.5%	51.3%	50.8%	50.9%	50.7%
Benefits per \$100 of Payroll	\$0.84	\$0.82	\$0.78	\$0.75	\$0.72
Costs (thousands)					
Private Carriers	\$60,833,984	\$61,716,325	\$62,276,968	\$62,069,753	\$61,010,889
State Fund	\$13,731,028	\$13,473,860	\$12,666,970	\$12,564,760	\$12,008,139
Self-Insured	\$19,211,096	\$19,340,444	\$19,557,171	\$19,820,754	\$19,806,092
Total Costs	\$93,776,108	\$94,530,628	\$94,501,110	\$94,455,267	\$92,825,120
Costs per \$100 of Payroll	\$1.34	\$1.31	\$1.25	\$1.19	\$1.12

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