

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



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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2020 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 2016 and 2020, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2020.

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 A.M. Best have data.^{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 2020 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. 2016 data for the Workers' Compensation Fund, which are reflected in this year's report, is from A.M. Best. WCF Mutual Insurance Company remained the insurer of last resort in Utah until 2020.

Table A.1. Data Sources for 2020.

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	A.M. Best	-	Dept. of Industrial Relations	-	-	-	-	MPM	-	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	Estimated	-	-	-	MPM	-	NCCI
Arkansas	A.M. Best	-	AR WC Commission	AR WC Commission	Death and Permanent Disability	Estimated	-	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	A.M. Best	-	Estimated - Historical	-	WC Fund	DC Property and Casualty Insurance Guaranty Assn.	-	MPM	-	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

* This column lists the special funds for which data are included in the report. All data on special fund benefits come from state departments of labor, treasurers' offices, or the body that is responsible for overseeing workers' compensation programs in a given state.

Table A.1. Data Sources for 2020, 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	-	Estimated	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	-	Estimated—WC Fund	KS Insurance Guaranty Assn.	-	Subtraction	-	NCCI
Kentucky	A.M. Best	A.M. Best	Estimated – Ratio of Benefits to Payroll	-	Estimated – WC Fund; Coal Workers Pneumoconiosis	-	-	MPM	MPM	NCCI
Louisiana	A.M. Best	A.M. Best	Estimated - Historical	Estimated	Estimated—WC Fund	Estimated	-	MPM	MPM	NCCI
Maine	ME Bureau of Insurance	-	ME Bureau of Insurance	-	-	ME Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Maryland	A.M. Best	A.M. Best	Estimated - Historical	Estimated	-	-	-	MPM	-	NCCI
Massachusetts	MA WC Rating Bureau	-	Estimated—Historical	Estimated	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

* This column lists the special funds for which data are included in the report. All data on special fund benefits come from state departments of labor, treasurers' offices, or the body that is responsible for overseeing workers' compensation programs in a given state.

National Academy of Social Insurance

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
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Table A.1. Data Sources for 2020, 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	Estimated	Estimated—Uninsured Employers	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

* This column lists the special funds for which data are included in the report. All data on special fund benefits come from state departments of labor, treasurers' offices, or the body that is responsible for overseeing workers' compensation programs in a given state.

National Academy of Social Insurance

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 2020, 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	Estimated	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	DE/PA Compensation 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

* This column lists the special funds for which data are included in the report. All data on special fund benefits come from state departments of labor, treasurers' offices, or the body that is responsible for overseeing workers' compensation programs in a given state.

National Academy of Social Insurance

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 2020, 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	-	Estimated—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 work-related injury to an individual with a prior impairment (also known as “second injuries”), 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:

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

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

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 19 states (15 state agencies and 4 rating bureaus) and A.M. Best data for the remaining 28 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 2020, 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 2020. We relied on state-provided data for 8 states (including the states with exclusive funds) and A.M. Best data for the remaining 14 states.

Costs*

The Academy estimates of employer costs for benefits paid under state funds are the sum of “direct premiums written,” as reported by A.M. Best and the NAIC, 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 and 2020 data reports.

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 assessments included in premiums (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 2020, 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 2020, we used this method to estimate private carrier benefits paid through deductible policies in 16 jurisdictions: Alaska, California, Connecticut, Florida, Hawaii, Kansas, 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 2020, we used this approach to estimate benefits paid under deductible policies through private carriers in 27 states and through state funds in eight states.

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

State Funds: Colorado, Idaho, Kentucky, Louisiana, Missouri, Montana, Oklahoma, 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, 30 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 19 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:

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

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 2020, 30 states provided information on self-insured benefits and the national SI benefits % was 26.5 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 2020. 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 2020 (26.5%) and 2015 (25.9%). In this example, we would estimate D.C.'s share of self-insured benefits in 2020 as:

$$\text{SI benefits \%}_{DC,2020} = \text{SI benefits \%}_{DC,2015} * \frac{\text{SI benefits \%}_{\text{national},2020}}{\text{SI benefits \%}_{\text{national},2015}} = 29.0\% * \frac{26.5\%}{25.9\%} = 29.7\%$$

Using the estimated SI benefits % in 2020, we would then calculate D.C.'s estimated SI benefits as:

$$\text{SI benefits}_{DC,2020} = (\text{PC (benefits + deductibles)}_{DC,2020} + \text{SF (benefits + deductibles)}_{DC,2020}) * \left(\frac{0.297}{1 - 0.297} \right)$$

In 2020, we used this approach to estimate self-insured benefits for ten jurisdictions: District of Columbia, Louisiana, Maryland, 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 nine 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 2020 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 eight 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 29 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.⁸

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 29 jurisdictions where the data were available in 2020. As the table reports, the ratio was less than one in each year between 2016 and 2020. If the ratio were equal to one, that would mean that there is a one-to-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 nine 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 2020, this equaled (using the average reported in Table A.2):

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * 0.813$$

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

Year	Ratio
2016	0.781
2017	0.805
2018	0.863
2019	0.839
2020	0.813

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

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

administering other employee benefit programs, so the administrative costs for SI employers 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 2016 to 2020 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 2016-2020. In reports through 2015, we relied on the national average of administrative costs for each state – in 2020, 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 2020, with updates from 2016-2019.¹⁰ 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 2016 and 2020, 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 2020 data, self-insured employer costs were less than one percent (0.70%) lower using the updated state-by-state Admin Cost % estimates compared to using the national average Admin Cost %.¹¹ In 2020, self-insured employer costs represented 19.6 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 2020 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 2020 self-insured employer costs were \$18.105 billion using the updated approach. Using the old approach, self-insured employer costs were \$18.232 billion.

Between 2016 and 2020, 32 of 51 jurisdictions 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 Montana (7.3%), Oregon (7.7%), Kentucky (8.0%), and Maine (10.1%). The states with the highest average Admin Cost % were Delaware (31.0%), Louisiana (30.2%), Rhode Island (27.6%), and the District of Columbia (27.4%). 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

						2016-2020			Average Rank
States	2016	2017	2018	2019	2020	%Change	Median	Average	(Lowest=1, Highest=49)
Alabama	23.2	23.3	20.5	21.1	20.2	-3.0	22.1	22.0	37
Alaska	17.9	21.2	20.3	18.5	16.2	-1.7	19.4	19.5	30
Arizona	15.0	15.8	15.6	15.7	16.0	0.9	15.6	15.5	20
Arkansas	26.2	24.5	29.3	27.4	26.3	0.2	26.8	26.8	45
California	24.3	24.2	24.3	24.2	23.7	-0.6	24.2	24.2	42
Colorado	12.9	13.7	14.3	14.1	13.8	0.9	13.9	13.7	13
Connecticut	14.6	14.8	14.4	14.5	13.9	-0.6	14.5	14.6	15
Delaware	28.1	30.4	30.5	34.8	29.4	1.2	30.5	31.0	49
District of Columbia	29.9	32.7	20.3	26.8	28.9	-1.1	28.4	27.4	46
Florida	20.8	21.0	19.8	18.5	18.9	-1.9	20.3	20.0	33
Georgia	30.0	29.7	28.9	14.0	22.1	-7.9	29.3	25.6	44
Hawaii	25.1	22.1	24.2	21.4	21.5	-3.6	23.2	23.2	41
Idaho	12.6	13.4	13.0	12.6	13.4	0.8	12.8	12.9	12
Illinois	15.2	15.3	14.6	15.6	14.5	-0.7	15.3	15.2	19
Indiana	12.8	12.4	12.0	12.2	11.6	-1.2	12.3	12.3	9
Iowa	11.7	12.0	12.0	12.7	12.5	0.8	12.0	12.1	7
Kansas	18.6	20.1	18.7	17.8	18.0	-0.5	18.6	18.8	29
Kentucky	1.6	9.2	10.5	10.6	9.7	8.2	9.9	8.0	3
Louisiana	26.8	33.2	29.1	31.7	30.1	3.4	30.4	30.2	48
Maine	11.2	10.2	9.1	10.0	9.8	-1.3	10.1	10.1	4
Maryland	18.3	18.9	18.8	17.9	19.1	0.8	18.5	18.5	27
Massachusetts	15.6	15.7	15.8	15.4	15.0	-0.6	15.7	15.6	22
Michigan	17.0	16.0	16.8	16.7	16.5	-0.4	16.7	16.6	24
Minnesota	19.9	18.2	18.2	17.7	17.3	-2.6	18.2	18.5	28
Mississippi	22.7	20.9	21.5	23.0	21.0	-1.7	22.1	22.0	38
Missouri	14.8	13.6	13.7	13.2	14.1	-0.6	13.7	13.8	14
Montana	6.9	6.6	7.8	8.0	7.1	0.2	7.4	7.3	1
Nebraska	11.3	12.5	11.2	11.7	13.7	2.4	11.5	11.7	5
Nevada	20.4	19.8	19.8	20.2	19.5	-1.0	20.0	20.1	34
New Hampshire	25.7	31.2	23.3	19.7	17.5	-8.2	24.5	25.0	43
New Jersey	21.9	21.8	24.0	21.8	22.2	0.3	21.9	22.4	40

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New Mexico	16.1	16.0	15.8	15.8	13.9	-2.2	15.9	15.9	23
New York	13.0	11.9	11.8	12.5	10.6	-2.3	12.2	12.3	8
North Carolina	16.8	16.5	17.1	16.9	17.2	0.5	16.8	16.8	25
Ohio	7.8	10.9	12.7	16.0	24.0	16.2	11.8	11.9	6
Oklahoma	25.9	24.4	27.3	10.3	23.7	-2.2	25.2	22.0	35
Oregon	8.3	7.2	7.6	7.7	7.9	-0.4	7.7	7.7	2
Pennsylvania	16.4	14.6	14.7	15.0	14.5	-1.9	14.8	15.2	18
Rhode Island	28.7	29.0	25.8	26.9	23.8	-4.9	27.8	27.6	47
South Carolina	27.0	24.5	10.5	17.2	17.5	-9.6	20.9	19.8	31
South Dakota	14.7	15.9	12.5	15.2	12.4	-2.3	15.0	14.6	16
Tennessee	19.1	21.1	20.3	19.5	19.5	0.4	19.9	20.0	32
Texas	23.3	23.3	21.5	21.1	20.6	-2.8	22.4	22.3	39
Utah	23.1	22.9	23.0	19.1	19.7	-3.4	22.9	22.0	36
Vermont	11.9	12.4	12.1	13.0	11.9	0.0	12.3	12.4	10
Virginia	14.7	14.6	14.8	14.7	15.5	0.8	14.7	14.7	17
Washington	25.2	16.9	44.9	-24.6 ¹²	23.3	-1.9	21.0	15.6	21
West Virginia	19.1	21.1	17.0	15.1	17.4	-1.7	18.1	18.1	26
Wisconsin	13.1	12.2	12.4	11.7	11.9	-1.2	12.3	12.4	11
Total	18.6	18.6	18.2	17.6	17.6	-1.1	18.4	18.3	
Notes: North Dakota and Wyoming do not allow employers to self-insure and have therefore been excluded.									

Second-Injury Funds, Special Funds, and Guaranty Funds

Second injury funds reimburse employers or insurance carriers in cases where an employee with a prior impairment—which can have resulted from an injury, illness, or be congenital—experiences a work-related injury or illness. The second injury fund pays the difference between the compensation for current impairment (in absence of the prior impairment) and the compensation for the combined impairments.¹³ The loss of a second eye would 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.

¹² As described in footnote 10, the small private insurance markets in Washington and Ohio result in volatile measures of administrative costs, so we use the national average in both states. There are a few possible explanations for the negative figure in Washington in 2019, which is a result of a negative figure reported under “Direct Losses Paid”. Sometimes national insurers that cover multi-state risks for national employers reallocate claims or liability to different jurisdictions, which could result in a “refund” in one state’s losses. Cases of costs shifting from employers to insurers under reinsurance policies might also result in this outcome.

¹³ For example, the loss of one eye at work might result in a 35 percent impairment and yield a permanent partial disability benefit of \$60,000. The loss of a second eye would result in a permanent total disability, with benefits of \$400,000. In this hypothetical example, the employer would pay the \$60,000 and the second-injury fund would pay the remaining \$340,000.

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.¹⁴ 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

¹⁴ 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.

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-three states provided data on second injury fund (SIF) benefits paid in 2020. We estimate SIF benefits in Georgia, Louisiana, Maryland, Massachusetts, Nebraska, New Jersey and Oklahoma based on recent data.¹⁵ Seventeen states provided at least some data on special fund benefits paid in 2020. Special fund benefits were partially estimated in Pennsylvania and West Virginia, and fully estimated in Georgia, Kansas, Kentucky, Louisiana, Massachusetts, New Jersey, South Carolina, and Utah. 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-two states provided data for insurance guaranty funds and we estimate benefits paid for IGFs in 7 additional states: Arkansas, Delaware, Georgia, Iowa, Louisiana, Michigan, and Texas. Eight states provided the data for self-insurance guaranty funds, and SIGF benefits were estimated in Georgia, Illinois, and Oregon.

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 implemented 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 added 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 collected data on assessments levied on employers to pay for operations of the

¹⁵ Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using a linear forecast from the previous five years.

states' workers' compensation agencies. The estimated total costs increased by an average of 3.01% in each year when assessment costs were added for 2015-2019. Broken down by the three major insurance types, cost estimates increased by an average of 2.32%, 3.34%, and 5.04% each of those years for private carriers, state funds, and self-insurers, respectively.

For historical data (i.e., years prior to 2015) in the report, we applied 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. The same methodology is implemented for the 2020 data report, though specific assessment costs are added (as opposed to the assessment factor). 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 2016 and 2020, the percent change across those years, and the percent of non-federal WC benefits paid. Between 2016 and 2020, benefits paid for second injury funds and special funds increased, while benefits paid for guaranty funds and self-insured guaranty funds sharply decreased. On aggregate, benefits paid by these funds remained flat at about \$1.9 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 (13.3%) between 2016 and 2020. The total amount of benefits paid through special funds increased from approximately \$909 million in 2016 to almost \$1.03 billion in 2020. This increase was driven by Washington, which alone accounted for 58.8 percent of special benefits paid in 2020.¹⁶ In Washington, special fund benefits increased by 33.6 percent between 2016 and 2020. Only three of the other 24 states reporting special fund benefits experienced increases in benefits paid over the study

¹⁶ 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.

period. Excluding Washington State, the sum of special fund benefits decreased by 9.6 percent between 2016 and 2020.

Second injury fund (SIF) benefits increased by 3.4 percent from approximately \$626 million to over \$647 million over the study period. New Jersey, California, and Missouri together paid 56.8 percent of SIF benefits paid in 2020 (30.3 percent, 15.3 percent, and 11.2 percent respectively). California's fund has increased sharply, with benefits growing by 136.2 percent over the study period. Washington's, Wisconsin's, New Mexico's, and Georgia's SIF benefits also grew significantly over the study period, by 117.5 percent, 73.1 percent, 26.1 percent, and 19.8 percent, respectively. States with large declines in SIF benefits include South Dakota (-80.9%), Tennessee (-44.6%), Montana (-41.2%), and Rhode Island (-40.2%). Mississippi's SIF stopped paying benefits in 2019.

Benefits paid by State Insurance Guaranty Funds (IGFs) decreased by 33.1 percent from 2016 to 2020. The decrease was driven by California's IGF, which accounted for 68.6 and 48.6 percent of total IGF benefits in 2016 and 2020, respectively. Across this time-period, California's IGF benefits decreased by 52.6 percent. Excluding California, IGF benefits increased by 9.4 percent between 2016 and 2020. Payments made by IGFs are especially volatile over time; of the twenty-nine states for which we show benefits in 2020, twenty-two experienced benefit changes of at least 25 percent. D.C. and Vermont in particular stand out, with benefit increases of 314.1 percent and 1,692.0 percent, respectively, over the study period. 2016 was an outlier low year in D.C., whereas 2020 was an extraordinarily high outlier year in Vermont.

Self-insured guaranty fund (SIGF) benefits fell by 59.0 percent between 2016 and 2020. In 2016, California accounted for 40.8 percent of all SIGF benefits, but its benefits fell significantly over the study period. In 2020, California still accounted for the largest share of SIGF benefits (28.6%), but West Virginia was not far behind (23.3%). Over the study period, California's SIGF benefits fell by 71.3 percent. Of the eleven states for which we receive data on SIGF benefits, only West Virginia experienced an increase over the study period (41.6%). Every other state except for Oregon (-13.5%) experienced a decrease of at least 28 percent. Even excluding the California from the data, benefits still decreased by 50.6 percent in total across the ten other states with SIGFs.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2016-2020

	2016	2017	2018	2019	2020	2016 to 2020 Percent Change
Second Injury Funds	\$625,782	\$619,673	\$649,727	\$644,963	\$647,151	3.4%
Guaranty Funds	\$342,657	\$296,361	\$317,738	\$305,761	\$229,187	-33.1%
Self-Insured Guaranty Funds	\$42,147	\$27,018	\$29,857	\$22,490	\$17,263	-59.0%
Special Funds	\$909,110	\$920,945	\$956,806	\$1,001,127	\$1,030,441	13.3%
Total	\$1,921,711	\$1,866,014	\$1,956,145	\$1,976,360	\$1,926,062	0.2%
Percent of Non-Federal WC Benefits Paid	3.3%	3.2%	3.3%	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: 2016-2020

States	2016	2017	2018	2019	2020
Alabama	—	—	—	—	—
Alaska	2,803,794	2,301,982	1,656,992	2,604,008	2,199,495
Arizona	15,019,611	12,163,093	12,585,248	9,846,390	9,848,221
Arkansas	—	6,183	6,183	18,858	—
California	42,003,362	58,463,007	70,491,054	85,774,879	99,211,751
Colorado	1,127,540	1,287,797	1,058,838	1,185,297	1,185,517
Connecticut	26,041,248	26,623,806	25,073,388	20,594,971	23,731,364
Delaware	5,241,759	4,992,686	5,480,643	4,726,843	4,648,536
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	36,034,190	30,753,257	51,672,654	43,154,897	43,162,924
Hawaii	—	—	—	—	—
Idaho	4,269,903	3,779,251	3,834,087	3,890,044	4,245,581
Illinois	1,179,566	1,141,145	1,344,000	865,000	804,000
Indiana	6,476,101	6,227,020	6,667,054	6,874,661	7,109,020
Iowa	1,148,874	1,054,661	1,029,373	1,153,556	1,070,122
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	60,776,287	58,863,256	54,114,007	58,417,231	58,428,097
Maine	—	—	—	—	—
Maryland	20,798,760	20,299,372	20,430,900	20,190,919	20,194,674
Massachusetts	33,377,650	34,946,884	31,270,437	31,270,437	31,276,253
Michigan	8,535,897	8,360,061	7,667,446	7,174,231	5,435,678
Minnesota	7,952,133	7,137,640	6,262,329	6,498,011	6,498,011
Mississippi	29,796	21,963	36,089	—	—
Missouri	99,548,050	99,281,296	98,360,042	83,404,997	72,463,569
Montana	1,681,417	1,500,986	1,138,510	1,399,211	988,869
Nebraska	203,129	196,743	183,505	183,505	183,539
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	189,400,000	189,600,000	189,200,000	196,000,000	196,036,455
New Mexico	1,155,986	2,319,930	1,907,100	1,422,741	1,457,319
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	52,095,816	40,492,087	50,923,689	52,408,081	52,417,828
Oregon	—	—	—	—	—
Pennsylvania	181,710	183,915	183,793	174,896	170,504
Rhode Island	1,297,637	1,267,987	1,270,942	1,273,896	775,686
South Carolina	—	—	—	—	—
South Dakota	1,634,498	1,248,415	831,430	906,104	312,542
Tennessee	4,277,174	3,360,524	2,945,859	2,838,931	2,370,506
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	956,000	1,215,000	1,471,000	-11,000	1,000
West Virginia	—	—	—	—	—
Wisconsin	533,681	583,341	630,246	721,368	923,699
Wyoming	—	—	—	—	—

Table A.6. Special Fund Benefits Paid: 2016-2020

States	2016	2017	2018	2019	2020
Alabama	—	—	—	—	—
Alaska	1,092,534	969,284	923,591	864,311	537,431
Arizona	—	—	—	—	—
Arkansas	14,720,921	14,261,617	14,261,617	14,050,301	13,469,868
California	27,273,945	25,902,919	23,788,024	22,689,217	21,848,905
Colorado	3,573,252	5,212,650	3,578,639	4,130,044	2,359,390
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	3,739,884	2,375,578	1,630,598	2,024,659	2,364,782
Florida	42,073,710	35,917,052	35,917,052	28,769,703	28,769,703
Georgia	—	—	—	—	—
Hawaii	12,466,407	12,082,160	14,728,231	16,458,389	12,464,776
Idaho	—	—	—	—	—
Illinois	1,988,661	2,804,795	2,406,854	1,903,985	1,730,657
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	2,999,460	18,666,219	3,833,974	3,260,744	3,047,318
Kentucky	60,083,409	59,831,932	57,690,339	53,013,027	49,543,147
Louisiana	46,472,936	50,752,812	56,277,472	57,197,563	53,453,792
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	8,293,269	7,357,813	7,357,813	8,141,968	7,274,120
Michigan	—	185,046	341,606	356,651	379,597
Minnesota	37,272,899	32,496,532	27,648,611	24,090,798	22,656,492
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	639,991	422,454	568,183	667,192	458,773
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	1,600,000	2,200,000	1,400,000	1,400,000	1,250,775
New Mexico	435,189	328,904	232,268	137,110	313,489
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	66,486,042	60,117,790	66,512,352	68,640,492	63,590,707
Pennsylvania	34,951,162	25,240,398	30,824,128	34,938,025	34,850,434
Rhode Island	1,297,637	1,267,987	975,298	1,273,896	819,312
South Carolina	7,396,683	6,973,623	5,642,290	6,215,156	5,552,686
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	15,997,122	15,387,624	16,105,445	16,002,535	14,846,410
Vermont	—	—	—	—	—
Virginia	6,930,599	4,433,455	4,557,780	4,180,660	3,600,912
Washington	482,861,000	505,573,000	545,016,000	589,882,000	645,289,000
West Virginia	25,286,560	27,236,517	31,357,141	36,328,239	38,766,035
Wisconsin	3,176,335	2,946,376	3,230,284	4,510,459	1,202,589
Wyoming	—	—	—	—	—

Table A.7. Guaranty Fund Benefits Paid: 2016-2020

States	2016	2017	2018	2019	2020
Alabama	—	—	—	—	—
Alaska	1,072,995	5,313,599	3,391,512	2,879,137	1,885,209
Arizona	—	—	—	—	—
Arkansas	363,265	348,070	1,049,104	768,979	591,001
California	235,038,492	187,623,820	192,109,232	163,671,431	111,442,196
Colorado	3,096,110	2,065,702	2,492,115	1,967,968	1,491,187
Connecticut	5,131,510	5,369,807	5,168,250	5,899,444	3,757,931
Delaware	2,646,573	3,033,709	3,420,845	2,205,709	3,812,974
District of Columbia	187,168	721,238	847,984	1,105,551	775,090
Florida	—	—	—	—	—
Georgia	14,940,521	15,131,589	15,322,657	12,389,383	15,636,134
Hawaii	—	—	—	—	—
Idaho	394,768	730,251	877,315	873,209	423,311
Illinois	—	—	—	—	—
Indiana	207,552	622,701	2,895,341	977,354	236,317
Iowa	1,008,658	1,098,441	1,188,224	1,235,711	1,379,268
Kansas	1,556,467	1,059,286	1,248,727	1,353,191	903,030
Kentucky	—	—	—	—	—
Louisiana	3,666,550	4,002,860	4,090,674	3,285,961	2,525,436
Maine	2,938,027	1,745,394	2,175,632	1,844,056	1,416,929
Maryland	—	—	—	—	—
Massachusetts	7,738,210	6,096,342	6,045,409	5,259,368	5,438,557
Michigan	4,270,200	4,220,000	4,169,800	8,070,837	6,677,216
Minnesota	8,890,936	10,260,912	9,142,406	7,555,752	7,410,396
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	2,554,956	1,459,253	1,498,824	1,575,490	1,037,903
Nebraska	840,236	891,602	2,224,236	1,714,715	1,107,749
Nevada	—	—	—	—	—
New Hampshire	1,220,334	1,460,137	869,600	1,004,210	623,568
New Jersey	16,751,325	18,434,472	26,339,696	28,106,552	25,702,938
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	2,977,795	3,276,093	3,495,419	3,021,039	2,800,701
Pennsylvania	—	—	—	—	—
Rhode Island	1,065,822	776,561	462,201	584,009	439,442
South Carolina	3,943,057	3,436,766	7,790,777	3,870,891	3,217,897
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	12,908,343	11,504,981	10,553,138	9,388,548	7,588,974
Utah	—	—	—	—	—
Vermont	863,434	865,344	942,902	581,249	15,472,543
Virginia	5,876,529	4,597,512	7,672,304	34,385,026	5,115,342
Washington	498,951	199,014	236,643	176,944	265,569
West Virginia	—	—	—	—	—
Wisconsin	—	—	—	—	—
Wyoming	8,391	15,219	16,663	9,590	12,330

Table A.8. Self-Insurance Guaranty Fund Benefits Paid: 2016-2020

States	2016	2017	2018	2019	2020
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	17,190,807	5,477,344	9,323,015	8,163,038	4,941,406
Colorado	148,907	226,904	64,565	65,695	40,935
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	3,993,025	4,382,250	4,771,476	1,869,394	1,530,238
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	995,227	938,320	873,724	873,724	715,208
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	5,441,269	2,432,767	2,658,301	1,358,469	625,819
Minnesota	2,449,172	2,299,857	1,904,771	1,785,321	1,690,797
Mississippi	—	—	—	—	—
Missouri	2,648,252	898,670	914,419	178,088	278,832
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	273,243	413,185	333,525	288,771	236,381
Pennsylvania	5,696,915	4,410,164	2,897,355	2,782,705	3,104,073
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	470,000	(4,000)	267,000	204,000	76,000
West Virginia	2,840,269	5,542,769	5,848,931	4,920,870	4,023,066
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 2020, this approach yielded a Medical Benefit % in Wisconsin of 78.0 percent, the highest in the country.

For comparison, Belton (2018) analyzed data representing 44 percent of Wisconsin's claims in 2016 evaluated in 2017.¹⁷ 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 74.¹⁸ 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.¹⁹

For comparison, Alabama was the only other state where medical benefits exceeded 70 percent of total benefits in 2020 (70.6%). Four other states—Indiana (69.4%), Utah (68.1%), South Dakota (66.9%), and Arizona (65.1%)—exceeded 65 percent. On the lower end of the spectrum for 2020 were Rhode Island (28.0%), Connecticut (28.1%), D.C. (28.1%), and Massachusetts (29.8%). The median Medical Benefit % in 2020 for state programs was 52.4 percent (down from 54.2% in 2016) and the average was 47.9 percent (down from 51.3% in 2016).

Table A.9 reports medical benefits as a percent of total benefits in each state between 2016 and 2020, along with percentage point changes and rankings by the largest percentage point decline over the time-

¹⁷ Belton, Sharon E. 2018. CompScope™ Benchmarks for Wisconsin, April 2018, WC-18-16. Workers' Compensation Research Institute. Cambridge, MA.

¹⁸ 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.

¹⁹ Health Care Cost Institute. 2016. "National Chartbook of Health Care Prices—2015." Washington, DC.

period. It is important to note that many factors in a state can influence the relative share of benefits for medical care as opposed to cash benefits. A high or low Medical Benefit % is not necessarily a positive or negative outcome. Some of the key factors that influence this ratio include:

- Differences in cash benefits levels
- Differences in medical costs, medical practices, and the role of workers' compensation programs in regulating allowable medical costs with the use of fee schedules and other mechanisms
- 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 3.4 percentage points nationally over the study period, and by 2.9 percentage points alone between 2019 and 2020. There was significantly more variation at the state level, ranging from a 16.1 percentage point decline in Connecticut—driven by a 17.5 percentage point decline from 2019-2020—to a 4.9 percentage point increase in Maine. Maine was one of 11 states to experience an increase in Medical Benefit % over the study period, and one of four to experience an increase between 2019-2020 (2.5 percentage points).

Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2016-2020

States	Medical Benefits Percentage					Percentage Point Change				Largest % Decline
	2016	2017	2018	2019	2020	16-'18	18-'20	19-'20	16-'20	Rank: 2016-2020
Alabama	69.9	68.8	72.8	69.0	70.6	2.9	-2.2	1.6	0.7	42
Alaska	65.8	65.9	68.2	70.1	64.2	2.4	-4.0	-5.9	-1.6	27
Arizona	67.7	68.4	69.6	68.1	65.1	1.9	-4.5	-3.0	-2.6	24
Arkansas	64.3	66.1	64.5	66.7	63.7	0.2	-0.8	-3.0	-0.6	34
California	55.0	53.5	53.6	52.3	49.7	-1.4	-3.9	-2.7	-5.3	8
Colorado	55.3	56.9	56.8	57.2	55.0	1.5	-1.8	-2.2	-0.3	37
Connecticut	44.2	44.3	44.2	45.6	43.5	0.0	-0.7	-2.1	-0.7	32
Delaware	54.7	50.5	51.6	51.2	45.6	-3.1	-6.0	-5.6	-9.1	1
D.C.	35.5	40.2	32.7	29.8	28.1	-2.8	-4.6	-1.7	-7.4	3
Florida	67.7	67.2	66.9	66.7	63.2	-0.8	-3.7	-3.5	-4.5	11
Georgia	52.4	51.9	49.7	49.4	48.2	-2.7	-1.5	-1.2	-4.2	12
Hawaii	46.0	48.0	48.0	49.5	47.3	2.0	-0.7	-2.2	1.3	43
Idaho	63.8	63.6	62.1	64.6	60.6	-1.7	-1.5	-4.0	-3.2	18
Illinois	45.0	44.4	46.2	47.6	44.7	1.2	-1.5	-2.9	-0.3	37
Indiana	70.8	71.2	71.9	72.7	69.4	1.1	-2.5	-3.3	-1.4	29
Iowa	53.0	53.7	55.8	58.9	56.7	2.8	0.9	-2.2	3.7	50
Kansas	64.2	63.6	66.2	65.2	63.8	2.0	-2.4	-1.4	-0.4	35
Kentucky	54.2	53.6	53.4	57.0	52.4	-0.8	-1.0	-4.6	-1.8	26
Louisiana	55.9	56.0	57.4	56.0	55.6	1.5	-1.8	-0.4	-0.3	36
Maine	47.9	50.4	49.2	50.3	52.8	1.3	3.6	2.5	4.9	51
Maryland	46.6	48.1	48.0	47.5	48.2	1.4	0.2	0.7	1.6	44
Massachusetts	33.4	33.0	32.6	33.2	29.8	-0.8	-2.8	-3.4	-3.6	16
Michigan	48.8	49.0	49.8	50.9	50.5	1.0	0.7	-0.5	1.7	45
Minnesota	54.2	54.3	54.6	53.4	50.1	0.4	-4.5	-3.3	-4.1	13
Mississippi	58.0	59.9	60.2	61.0	61.5	2.2	1.3	0.5	3.5	49
Missouri	56.9	57.1	58.3	59.4	57.1	1.4	-1.2	-2.3	0.2	40
Montana	66.5	67.6	66.4	66.6	64.6	-0.1	-1.8	-2.0	-1.9	25
Nebraska	64.1	61.6	63.4	62.9	58.4	-0.7	-5.0	-4.5	-5.7	7
Nevada	53.4	53.1	47.9	47.4	44.6	-5.5	-3.3	-2.8	-8.8	2
New Hampshire	66.5	66.3	67.8	63.8	61.6	1.3	-6.2	-2.2	-4.9	10
New Jersey	50.7	49.7	49.3	49.8	47.6	-1.3	-1.8	-2.2	-3.1	20
New Mexico	57.3	58.5	61.0	60.6	57.9	3.7	-3.1	-2.7	0.6	41
New York	33.9	33.8	32.6	32.0	31.1	-1.3	-1.5	-0.8	-2.8	22
North Carolina	46.5	47.0	44.8	46.5	43.6	-1.7	-1.2	-2.9	-2.9	21
North Dakota	54.2	55.4	56.3	57.9	56.0	2.1	-0.3	-1.8	1.9	47
Ohio	39.4	36.4	38.8	38.2	33.5	-0.6	-5.3	-4.7	-5.9	6
Oklahoma	49.4	53.7	51.6	52.2	51.2	2.2	-0.4	-1.0	1.8	46
Oregon	53.0	54.3	54.4	54.3	49.1	1.4	-5.3	-5.2	-3.9	15
Pennsylvania	46.9	47.3	47.9	47.5	45.5	1.0	-2.5	-2.1	-1.5	28
Rhode Island	32.9	32.0	31.8	34.4	28.0	-1.1	-3.8	-6.4	-4.9	9
South Carolina	45.2	44.1	45.3	47.0	42.5	0.1	-2.8	-4.5	-2.7	23
South Dakota	63.7	64.4	66.8	67.7	66.9	3.1	0.1	-0.8	3.2	48
Tennessee	65.4	65.2	66.0	65.4	64.7	0.6	-1.3	-0.7	-0.7	32
Texas	57.2	56.3	57.2	56.0	54.0	0.0	-3.2	-2.0	-3.2	19
Utah	69.3	69.4	69.2	70.9	68.1	-0.1	-1.1	-2.8	-1.2	31
Vermont	51.0	51.8	52.0	52.5	47.7	1.0	-4.3	-4.8	-3.3	17
Virginia	64.1	64.5	64.0	61.9	57.5	-0.1	-6.5	-4.4	-6.6	4
Washington	31.2	30.7	30.7	30.7	27.3	-0.5	-3.4	-3.4	-3.9	14
West Virginia	47.9	49.0	49.4	54.9	46.7	1.5	-2.7	-8.2	-1.2	30
Wisconsin	78.2	78.0	79.9	79.1	78.0	1.7	-1.9	-1.0	-0.2	39
Wyoming	67.7	66.5	64.3	64.4	61.3	-3.4	-3.0	-3.1	-6.4	5
Total	51.3	51.0	51.0	50.8	48.2	-0.3	-2.8	-2.6	-3.1	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2020**

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	62,780	34,760	9,077	3,706	15,237	31,642	31,678	1.38	0.87
2016	138.5	62,678	34,799	8,953	3,603	15,324	31,510	31,138	1.35	0.84
2017	140.4	62,104	34,522	8,908	3,483	15,190	30,990	31,168	1.29	0.80
2018	142.6	62,976	34,692	8,888	3,455	15,940	31,420	31,114	1.24	0.77
2019	144.4	63,015	35,012	8,810	3,375	15,819	31,305	31,556	1.17	0.74
2020	135.6	58,922	32,611	8,513	3,265	14,533	27,614	31,710	1.07	0.68

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: 1998-2018

Percent frequency of workers' compensation claims involving indemnity benefits (additional information for Figure 4a in the 2020 data report).

	Permanent Total	Fatal
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	0.2078	0.3636
2015	0.1915	0.3557
2016	0.1972	0.3521
2017	0.2116	0.3808
2018	0.1884	0.3623

Source: NCCI 2000-2022, *Annual Statistical Bulletin*, Exhibits X and XII.

VI. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2016-2020* reports the following for each state for each year between 2016 and 2020:

- 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: 2016-2020***

	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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	311	307	306	309	282
Covered Wages (millions)	\$16,316	\$16,105	\$16,653	\$17,377	\$17,077
<i>Benefits (thousands)</i>					
Private Carriers	\$166,273	\$157,076	\$146,440	\$163,983	\$145,708
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$59,323	\$56,111	\$60,977	\$45,778	\$44,377
Total Benefits	\$225,596	\$213,187	\$207,418	\$209,761	\$190,085
Medical Benefits (% of total)	65.8%	65.9%	68.2%	70.1%	64.2%
Benefits per \$100 of Payroll	\$1.38	\$1.32	\$1.25	\$1.21	\$1.11
<i>Costs (thousands)</i>					
Private Carriers	\$315,149	\$291,139	\$287,639	\$286,145	\$245,361
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$70,875	\$70,688	\$68,607	\$74,289	\$54,733
Total Costs	\$386,024	\$361,827	\$356,245	\$360,434	\$300,095
Costs per \$100 of Payroll	\$2.37	\$2.25	\$2.14	\$2.07	\$1.76

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,625	2,692	2,771	2,852	2,765
Covered Wages (millions)	\$126,025	\$133,656	\$142,234	\$152,059	\$160,223
<i>Benefits (thousands)</i>					
Private Carriers	\$590,338	\$584,550	\$581,533	\$584,847	\$561,397
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$162,267	\$161,076	\$167,097	\$172,393	\$120,250
Total Benefits	\$752,605	\$745,626	\$748,630	\$757,240	\$681,648
Medical Benefits (% of total)	67.7%	68.4%	69.6%	68.1%	65.1%
Benefits per \$100 of Payroll	\$0.60	\$0.56	\$0.53	\$0.50	\$0.43
<i>Costs (thousands)</i>					
Private Carriers	\$1,004,882	\$979,660	\$989,623	\$977,968	\$923,899
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$204,214	\$193,097	\$193,727	\$198,778	\$205,190
Total Costs	\$1,209,096	\$1,172,757	\$1,183,350	\$1,176,745	\$1,129,089
Costs per \$100 of Payroll	\$0.96	\$0.88	\$0.83	\$0.77	\$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.

ARKANSAS***Arkansas State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,144	1,153	1,163	1,170	1,126
Covered Wages (millions)	\$47,069	\$49,026	\$50,600	\$52,670	\$54,352
<i>Benefits (thousands)</i>					
Private Carriers	\$140,510	\$149,767	\$136,408	\$140,827	\$128,524
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$66,506	\$65,423	\$65,492	\$67,256	\$50,365
Total Benefits	\$207,016	\$215,191	\$201,900	\$208,083	\$178,890
Medical Benefits (% of total)	64.3%	66.1%	64.5%	66.7%	63.7%
Benefits per \$100 of Payroll	\$0.44	\$0.44	\$0.40	\$0.40	\$0.33
<i>Costs (thousands)</i>					
Private Carriers	\$284,139	\$291,592	\$283,789	\$275,356	\$273,973
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$79,822	\$90,893	\$88,094	\$90,888	\$92,205
Total Costs	\$363,961	\$382,486	\$371,883	\$366,244	\$366,178
Costs per \$100 of Payroll	\$0.77	\$0.78	\$0.73	\$0.70	\$0.67

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	16,471	16,775	17,110	17,385	16,119
Covered Wages (millions)	\$1,033,048	\$1,100,775	\$1,167,490	\$1,236,649	\$1,279,067
<i>Benefits (thousands)</i>					
Private Carriers	\$7,594,491	\$7,486,199	\$7,504,755	\$7,477,974	\$6,881,269
State Fund	\$953,468	\$1,041,456	\$1,032,219	\$1,073,522	\$1,129,417
Self-Insured	\$3,623,559	\$3,680,882	\$3,788,026	\$3,869,099	\$3,853,922
Total Benefits	\$12,171,519	\$12,208,537	\$12,325,000	\$12,420,595	\$11,864,608
Medical Benefits (% of total)	55.0%	53.5%	53.6%	52.3%	49.7%
Benefits per \$100 of Payroll	\$1.18	\$1.11	\$1.06	\$1.00	\$0.93
<i>Costs (thousands)</i>					
Private Carriers	\$14,629,832	\$14,735,364	\$14,198,350	\$13,647,807	\$12,445,909
State Fund	\$1,614,611	\$1,364,602	\$1,344,265	\$1,211,096	\$1,081,760
Self-Insured	\$4,572,656	\$4,690,240	\$4,762,916	\$4,920,011	\$5,023,725
Total Costs	\$20,817,100	\$20,790,206	\$20,305,532	\$19,778,915	\$18,551,394
Costs per \$100 of Payroll	\$2.02	\$1.89	\$1.74	\$1.60	\$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.

COLORADO***Colorado State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,485	2,542	2,607	2,667	2,531
Covered Wages (millions)	\$134,653	\$143,486	\$152,312	\$163,627	\$167,577
<i>Benefits (thousands)</i>					
Private Carriers	\$239,511	\$252,247	\$233,487	\$243,084	\$230,259
State Fund	\$388,679	\$381,906	\$367,036	\$383,312	\$357,161
Self-Insured	\$172,379	\$178,940	\$175,531	\$206,741	\$199,587
Total Benefits	\$800,569	\$813,093	\$776,053	\$833,137	\$787,007
Medical Benefits (% of total)	55.3%	56.9%	56.8%	57.2%	55.0%
Benefits per \$100 of Payroll	\$0.59	\$0.57	\$0.51	\$0.51	\$0.47
<i>Costs (thousands)</i>					
Private Carriers	\$484,855	\$502,651	\$517,678	\$513,322	\$471,788
State Fund	\$692,386	\$686,873	\$687,524	\$655,032	\$572,003
Self-Insured	\$203,001	\$196,946	\$206,584	\$204,936	\$243,024
Total Costs	\$1,380,243	\$1,386,469	\$1,411,786	\$1,373,290	\$1,286,815
Costs per \$100 of Payroll	\$1.03	\$0.97	\$0.93	\$0.84	\$0.77

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.

CONNECTICUT***Connecticut State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,649	1,652	1,656	1,652	1,526
Covered Wages (millions)	\$108,469	\$109,939	\$112,001	\$115,187	\$115,030
<i>Benefits (thousands)</i>					
Private Carriers	\$651,745	\$654,589	\$622,837	\$641,570	\$618,925
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$242,938	\$256,777	\$248,554	\$248,286	\$203,764
Total Benefits	\$894,683	\$911,367	\$871,391	\$889,856	\$822,689
Medical Benefits (% of total)	44.2%	44.3%	44.2%	45.6%	43.5%
Benefits per \$100 of Payroll	\$0.82	\$0.83	\$0.78	\$0.77	\$0.72
<i>Costs (thousands)</i>					
Private Carriers	\$1,086,695	\$1,062,460	\$976,832	\$971,995	\$923,308
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$310,337	\$285,766	\$302,320	\$290,378	\$291,067
Total Costs	\$1,397,032	\$1,348,226	\$1,279,152	\$1,262,373	\$1,214,375
Costs per \$100 of Payroll	\$1.29	\$1.23	\$1.14	\$1.10	\$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.

DELAWARE***Delaware State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	432	435	440	446	420
Covered Wages (millions)	\$23,117	\$24,183	\$24,909	\$25,983	\$26,145
<i>Benefits (thousands)</i>					
Private Carriers	\$172,964	\$169,279	\$159,633	\$148,013	\$151,872
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$51,740	\$51,577	\$51,676	\$45,217	\$39,656
Total Benefits	\$224,704	\$220,856	\$211,309	\$193,229	\$191,528
Medical Benefits (% of total)	54.7%	50.5%	51.6%	51.2%	45.6%
Benefits per \$100 of Payroll	\$0.97	\$0.91	\$0.85	\$0.74	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$270,971	\$285,321	\$287,791	\$270,577	\$263,672
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$69,000	\$70,249	\$70,660	\$71,783	\$64,092
Total Costs	\$339,971	\$355,570	\$358,450	\$342,360	\$327,764
Costs per \$100 of Payroll	\$1.47	\$1.47	\$1.44	\$1.32	\$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.

DISTRICT OF COLUMBIA*District of Columbia Summary Table: 2016-2020*

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	556	565	576	581	529
Covered Wages (millions)	\$45,668	\$48,115	\$50,624	\$52,624	\$53,540
<i>Benefits (thousands)</i>					
Private Carriers	\$83,830	\$89,229	\$88,328	\$96,520	\$81,217
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$24,638	\$25,869	\$26,265	\$28,089	\$23,394
Total Benefits	\$108,469	\$115,098	\$114,592	\$124,609	\$104,610
Medical Benefits (% of total)	35.5%	40.2%	32.7%	29.8%	28.1%
Benefits per \$100 of Payroll	\$0.24	\$0.24	\$0.23	\$0.24	\$0.20
<i>Costs (thousands)</i>					
Private Carriers	\$178,667	\$197,630	\$212,639	\$213,928	\$183,358
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$64,947	\$55,859	\$54,713	\$54,328	\$55,124
Total Costs	\$243,614	\$253,489	\$267,352	\$268,256	\$238,482
Costs per \$100 of Payroll	\$0.53	\$0.53	\$0.53	\$0.51	\$0.45

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.

FLORIDA***Florida State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	7,881	8,061	8,264	8,437	8,011
Covered Wages (millions)	\$367,225	\$386,855	\$410,172	\$432,890	\$444,246
<i>Benefits (thousands)</i>					
Private Carriers	\$2,653,239	\$2,660,945	\$2,734,999	\$2,713,051	\$2,512,290
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$999,551	\$1,134,341	\$981,513	\$999,106	\$934,003
Total Benefits	\$3,652,790	\$3,795,286	\$3,716,512	\$3,712,157	\$3,446,293
Medical Benefits (% of total)	67.7%	67.2%	66.9%	66.7%	63.2%
Benefits per \$100 of Payroll	\$0.99	\$0.98	\$0.91	\$0.86	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$4,068,649	\$4,483,497	\$4,386,597	\$4,316,152	\$3,912,192
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	\$5,293,822	\$5,713,027	\$5,628,664	\$5,505,200	\$5,101,766
Costs per \$100 of Payroll	\$1.44	\$1.48	\$1.37	\$1.27	\$1.15

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	7,881	8,061	8,264	8,437	8,011
Covered Wages (millions)	\$367,225	\$386,855	\$410,172	\$432,890	\$444,246
<i>Benefits (thousands)</i>					
Private Carriers	\$2,653,239	\$2,660,945	\$2,734,999	\$2,713,051	\$2,512,290
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$999,551	\$1,134,341	\$981,513	\$999,106	\$934,003
Total Benefits	\$3,652,790	\$3,795,286	\$3,716,512	\$3,712,157	\$3,446,293
Medical Benefits (% of total)	67.7%	67.2%	66.9%	66.7%	63.2%
Benefits per \$100 of Payroll	\$0.99	\$0.98	\$0.91	\$0.86	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$4,068,649	\$4,483,497	\$4,386,597	\$4,316,152	\$3,912,192
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	\$5,293,822	\$5,713,027	\$5,628,664	\$5,505,200	\$5,101,766
Costs per \$100 of Payroll	\$1.44	\$1.48	\$1.37	\$1.27	\$1.15

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	614	621	625	624	525
Covered Wages (millions)	\$28,671	\$29,899	\$30,879	\$31,938	\$29,567
<i>Benefits (thousands)</i>					
Private Carriers	\$142,127	\$156,012	\$170,055	\$180,070	\$165,003
State Fund	\$48,049	\$48,792	\$58,233	\$57,399	\$56,732
Self-Insured	\$115,881	\$120,301	\$130,145	\$144,985	\$141,036
Total Benefits	\$306,058	\$325,104	\$358,433	\$382,454	\$362,770
Medical Benefits (% of total)	46.0%	48.0%	48.0%	49.5%	47.3%
Benefits per \$100 of Payroll	\$1.07	\$1.09	\$1.16	\$1.20	\$1.23
<i>Costs (thousands)</i>					
Private Carriers	\$243,360	\$251,112	\$267,880	\$271,639	\$242,150
State Fund	\$90,313	\$86,357	\$87,604	\$87,290	\$80,056
Self-Insured	\$143,226	\$151,191	\$154,038	\$168,360	\$182,750
Total Costs	\$476,899	\$488,660	\$509,522	\$527,290	\$504,957
Costs per \$100 of Payroll	\$1.66	\$1.63	\$1.65	\$1.65	\$1.71

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.

IDAHO***Idaho State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	675	694	718	739	734
Covered Wages (millions)	\$26,421	\$28,353	\$30,413	\$32,363	\$34,702
<i>Benefits (thousands)</i>					
Private Carriers	\$85,555	\$93,920	\$99,151	\$106,474	\$94,515
State Fund	\$172,455	\$179,898	\$183,145	\$191,714	\$176,612
Self-Insured	\$9,983	\$9,571	\$8,613	\$20,268	\$20,185
Total Benefits	\$267,993	\$283,389	\$290,909	\$318,456	\$291,312
Medical Benefits (% of total)	63.8%	63.6%	62.1%	64.6%	60.6%
Benefits per \$100 of Payroll	\$1.01	\$1.00	\$0.96	\$0.98	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$167,698	\$185,946	\$198,060	\$214,121	\$213,070
State Fund	\$270,399	\$282,658	\$288,708	\$279,293	\$272,269
Self-Insured	\$10,683	\$12,330	\$12,354	\$10,879	\$24,143
Total Costs	\$448,780	\$480,934	\$499,122	\$504,292	\$509,482
Costs per \$100 of Payroll	\$1.70	\$1.70	\$1.64	\$1.56	\$1.47

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	5,801	5,840	5,879	5,902	5,474
Covered Wages (millions)	\$325,926	\$337,050	\$350,809	\$361,975	\$361,630
<i>Benefits (thousands)</i>					
Private Carriers	\$1,783,982	\$1,736,795	\$1,658,981	\$1,634,835	\$1,489,482
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$561,550	\$578,209	\$608,955	\$556,485	\$450,051
Total Benefits	\$2,345,532	\$2,315,004	\$2,267,936	\$2,191,320	\$1,939,533
Medical Benefits (% of total)	45.0%	44.4%	46.2%	47.6%	44.7%
Benefits per \$100 of Payroll	\$0.72	\$0.69	\$0.65	\$0.61	\$0.54
<i>Costs (thousands)</i>					
Private Carriers	\$3,121,908	\$2,974,097	\$2,858,925	\$2,759,164	\$2,550,446
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$688,558	\$664,406	\$707,985	\$685,438	\$656,562
Total Costs	\$3,810,466	\$3,638,503	\$3,566,909	\$3,444,602	\$3,207,009
Costs per \$100 of Payroll	\$1.17	\$1.08	\$1.02	\$0.95	\$0.89

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: 2016-2020**

	2016	2017	2018	2019	2020
Coverage					
Covered Workers (thousands)	2,936	2,967	3,000	3,025	2,865
Covered Wages (millions)	\$130,020	\$136,138	\$141,826	\$146,657	\$147,939
Benefits (thousands)					
Private Carriers	\$502,161	\$514,037	\$496,988	\$526,307	\$500,934
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$75,172	\$82,059	\$81,231	\$79,271	\$79,005
Total Benefits	\$577,333	\$596,096	\$578,219	\$605,579	\$579,939
Medical Benefits (% of total)	70.8%	71.2%	71.9%	72.7%	69.4%
Benefits per \$100 of Payroll	\$0.44	\$0.44	\$0.41	\$0.41	\$0.39
Costs (thousands)					
Private Carriers	\$979,940	\$934,238	\$906,182	\$912,571	\$862,736
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$76,476	\$85,895	\$93,279	\$92,068	\$90,395
Total Costs	\$1,056,416	\$1,020,133	\$999,462	\$1,004,639	\$953,131
Costs per \$100 of Payroll	\$0.81	\$0.75	\$0.70	\$0.69	\$0.64

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,506	1,506	1,515	1,518	1,441
Covered Wages (millions)	\$67,335	\$69,094	\$71,669	\$73,587	\$75,105
<i>Benefits (thousands)</i>					
Private Carriers	\$514,465	\$502,565	\$499,295	\$480,517	\$456,017
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$145,516	\$146,444	\$163,402	\$142,103	\$113,260
Total Benefits	\$659,981	\$649,010	\$662,697	\$622,620	\$569,276
Medical Benefits (% of total)	53.0%	53.7%	55.8%	58.9%	56.7%
Benefits per \$100 of Payroll	\$0.98	\$0.94	\$0.92	\$0.85	\$0.76
<i>Costs (thousands)</i>					
Private Carriers	\$868,462	\$857,520	\$786,691	\$748,606	\$722,526
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$156,276	\$167,161	\$173,171	\$181,941	\$171,156
Total Costs	\$1,024,738	\$1,024,680	\$959,862	\$930,547	\$893,682
Costs per \$100 of Payroll	\$1.52	\$1.48	\$1.34	\$1.26	\$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.

KANSAS***Kansas State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,335	1,335	1,347	1,356	1,291
Covered Wages (millions)	\$58,383	\$59,712	\$62,206	\$64,631	\$65,966
<i>Benefits (thousands)</i>					
Private Carriers	\$327,351	\$325,455	\$311,551	\$328,250	\$309,946
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$95,450	\$95,998	\$97,200	\$102,357	\$80,854
Total Benefits	\$422,801	\$421,453	\$408,751	\$430,606	\$390,800
Medical Benefits (% of total)	64.2%	63.6%	66.2%	65.2%	63.8%
Benefits per \$100 of Payroll	\$0.72	\$0.71	\$0.66	\$0.67	\$0.59
<i>Costs (thousands)</i>					
Private Carriers	\$551,119	\$520,469	\$502,453	\$513,621	\$491,006
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$120,901	\$117,411	\$119,276	\$116,129	\$123,175
Total Costs	\$672,021	\$637,880	\$621,729	\$629,750	\$614,181
Costs per \$100 of Payroll	\$1.15	\$1.07	\$1.00	\$0.97	\$0.93

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,873	1,872	1,886	1,888	1,744
Covered Wages (millions)	\$84,735	\$86,288	\$89,926	\$92,249	\$89,839
<i>Benefits (thousands)</i>					
Private Carriers	\$482,207	\$484,818	\$477,806	\$483,959	\$447,878
State Fund	\$128,584	\$122,541	\$138,470	\$118,634	\$114,641
Self-Insured	\$296,237	\$296,751	\$314,502	\$285,257	\$210,423
Total Benefits	\$907,028	\$904,110	\$930,778	\$887,850	\$772,942
Medical Benefits (% of total)	55.9%	56.0%	57.4%	56.0%	55.6%
Benefits per \$100 of Payroll	\$1.07	\$1.05	\$1.04	\$0.96	\$0.86
<i>Costs (thousands)</i>					
Private Carriers	\$726,255	\$699,849	\$711,520	\$718,267	\$664,734
State Fund	\$215,725	\$228,216	\$244,058	\$239,671	\$230,980
Self-Insured	\$437,377	\$411,927	\$432,455	\$419,552	\$413,590
Total Costs	\$1,379,356	\$1,339,993	\$1,388,033	\$1,377,490	\$1,309,304
Costs per \$100 of Payroll	\$1.63	\$1.55	\$1.54	\$1.49	\$1.46

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,873	1,872	1,886	1,888	1,744
Covered Wages (millions)	\$84,735	\$86,288	\$89,926	\$92,249	\$89,839
<i>Benefits (thousands)</i>					
Private Carriers	\$482,207	\$484,818	\$477,806	\$483,959	\$447,878
State Fund	\$128,584	\$122,541	\$138,470	\$118,634	\$114,641
Self-Insured	\$296,237	\$296,751	\$314,502	\$285,257	\$210,423
Total Benefits	\$907,028	\$904,110	\$930,778	\$887,850	\$772,942
Medical Benefits (% of total)	55.9%	56.0%	57.4%	56.0%	55.6%
Benefits per \$100 of Payroll	\$1.07	\$1.05	\$1.04	\$0.96	\$0.86
<i>Costs (thousands)</i>					
Private Carriers	\$726,255	\$699,849	\$711,520	\$718,267	\$664,734
State Fund	\$215,725	\$228,216	\$244,058	\$239,671	\$230,980
Self-Insured	\$437,377	\$411,927	\$432,455	\$419,552	\$413,590
Total Costs	\$1,379,356	\$1,339,993	\$1,388,033	\$1,377,490	\$1,309,304
Costs per \$100 of Payroll	\$1.63	\$1.55	\$1.54	\$1.49	\$1.46

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	585	591	596	602	563
Covered Wages (millions)	\$24,489	\$25,473	\$26,567	\$27,920	\$28,814
<i>Benefits (thousands)</i>					
Private Carriers	\$159,639	\$171,015	\$181,410	\$170,469	\$154,888
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$95,240	\$99,724	\$91,682	\$92,044	\$81,288
Total Benefits	\$254,880	\$270,739	\$273,092	\$262,513	\$236,176
Medical Benefits (% of total)	47.9%	50.4%	49.2%	50.3%	52.8%
Benefits per \$100 of Payroll	\$1.04	\$1.06	\$1.03	\$0.94	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$251,118	\$257,381	\$261,438	\$261,959	\$262,730
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$87,316	\$95,261	\$98,103	\$92,263	\$94,593
Total Costs	\$338,434	\$352,642	\$359,542	\$354,222	\$357,323
Costs per \$100 of Payroll	\$1.38	\$1.38	\$1.35	\$1.27	\$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.

MARYLAND***Maryland State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,477	2,503	2,530	2,548	2,359
Covered Wages (millions)	\$137,952	\$143,060	\$148,270	\$153,805	\$156,053
<i>Benefits (thousands)</i>					
Private Carriers	\$508,633	\$520,329	\$508,828	\$496,241	\$475,096
State Fund	\$182,286	\$154,574	\$140,630	\$147,036	\$133,285
Self-Insured	\$278,902	\$153,229	\$297,983	\$278,807	\$202,994
Total Benefits	\$969,821	\$828,132	\$947,441	\$922,084	\$811,375
Medical Benefits (% of total)	46.6%	48.1%	48.0%	47.5%	48.2%
Benefits per \$100 of Payroll	\$0.70	\$0.58	\$0.64	\$0.60	\$0.52
<i>Costs (thousands)</i>					
Private Carriers	\$909,810	\$919,531	\$892,987	\$869,726	\$833,091
State Fund	\$232,297	\$213,885	\$203,819	\$197,939	\$171,861
Self-Insured	\$366,968	\$350,088	\$356,151	\$406,715	\$348,470
Total Costs	\$1,509,075	\$1,483,504	\$1,452,957	\$1,474,379	\$1,353,422
Costs per \$100 of Payroll	\$1.09	\$1.04	\$0.98	\$0.96	\$0.87

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	3,448	3,497	3,540	3,589	3,277
Covered Wages (millions)	\$232,040	\$244,117	\$256,581	\$270,355	\$274,382
<i>Benefits (thousands)</i>					
Private Carriers	\$852,955	\$873,328	\$902,061	\$936,339	\$883,213
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$302,349	\$310,077	\$330,002	\$329,533	\$306,310
Total Benefits	\$1,155,304	\$1,183,404	\$1,232,063	\$1,265,872	\$1,189,523
Medical Benefits (% of total)	33.4%	33.0%	32.6%	33.2%	29.8%
Benefits per \$100 of Payroll	\$0.50	\$0.48	\$0.48	\$0.47	\$0.43
<i>Costs (thousands)</i>					
Private Carriers	\$1,398,833	\$1,448,081	\$1,490,560	\$1,498,315	\$1,428,837
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$340,115	\$368,505	\$382,748	\$393,710	\$407,090
Total Costs	\$1,738,948	\$1,816,586	\$1,873,308	\$1,892,025	\$1,835,927
Costs per \$100 of Payroll	\$0.75	\$0.74	\$0.73	\$0.70	\$0.67

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	4,164	4,217	4,262	4,281	3,890
Covered Wages (millions)	\$210,922	\$220,107	\$228,067	\$234,068	\$230,116
<i>Benefits (thousands)</i>					
Private Carriers	\$623,342	\$589,013	\$591,850	\$605,329	\$531,279
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$331,969	\$329,156	\$318,320	\$293,822	\$262,544
Total Benefits	\$955,311	\$918,169	\$910,169	\$899,152	\$793,823
Medical Benefits (% of total)	48.8%	49.0%	49.8%	50.9%	50.5%
Benefits per \$100 of Payroll	\$0.45	\$0.42	\$0.40	\$0.38	\$0.34
<i>Costs (thousands)</i>					
Private Carriers	\$1,295,282	\$1,235,257	\$1,223,289	\$1,195,557	\$1,095,547
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$493,558	\$403,580	\$397,654	\$385,971	\$356,668
Total Costs	\$1,788,840	\$1,638,837	\$1,620,944	\$1,581,527	\$1,452,215
Costs per \$100 of Payroll	\$0.85	\$0.74	\$0.71	\$0.68	\$0.63

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,765	2,805	2,833	2,851	2,654
Covered Wages (millions)	\$149,647	\$157,008	\$163,774	\$169,513	\$169,935
<i>Benefits (thousands)</i>					
Private Carriers	\$772,878	\$744,169	\$789,054	\$790,356	\$750,121
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$258,377	\$273,290	\$264,940	\$275,612	\$287,988
Total Benefits	\$1,031,255	\$1,017,459	\$1,053,994	\$1,065,968	\$1,038,109
Medical Benefits (% of total)	54.2%	54.3%	54.6%	53.4%	50.1%
Benefits per \$100 of Payroll	\$0.69	\$0.65	\$0.64	\$0.63	\$0.61
<i>Costs (thousands)</i>					
Private Carriers	\$1,427,149	\$1,360,437	\$1,339,742	\$1,339,962	\$1,302,476
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$339,570	\$340,384	\$352,302	\$337,064	\$347,492
Total Costs	\$1,766,719	\$1,700,821	\$1,692,045	\$1,677,026	\$1,649,967
Costs per \$100 of Payroll	\$1.18	\$1.08	\$1.03	\$0.99	\$0.97

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,052	1,056	1,059	1,064	1,020
Covered Wages (millions)	\$39,429	\$40,234	\$41,354	\$42,537	\$43,314
<i>Benefits (thousands)</i>					
Private Carriers	\$225,601	\$239,761	\$234,039	\$232,719	\$229,789
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$80,089	\$78,293	\$69,653	\$72,440	\$68,759
Total Benefits	\$305,690	\$318,053	\$303,692	\$305,159	\$298,549
Medical Benefits (% of total)	58.0%	59.9%	60.2%	61.0%	61.5%
Benefits per \$100 of Payroll	\$0.78	\$0.79	\$0.73	\$0.72	\$0.69
<i>Costs (thousands)</i>					
Private Carriers	\$409,686	\$415,462	\$418,939	\$415,563	\$396,722
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$126,447	\$101,001	\$96,992	\$86,821	\$91,259
Total Costs	\$536,132	\$516,462	\$515,930	\$502,384	\$487,980
Costs per \$100 of Payroll	\$1.36	\$1.28	\$1.25	\$1.18	\$1.13

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,578	2,614	2,626	2,644	2,509
Covered Wages (millions)	\$117,819	\$122,700	\$127,663	\$132,520	\$134,601
<i>Benefits (thousands)</i>					
Private Carriers	\$535,518	\$547,243	\$546,443	\$538,222	\$578,149
State Fund	\$143,923	\$161,182	\$170,781	\$176,590	\$156,440
Self-Insured	\$250,568	\$252,143	\$252,963	\$272,909	\$254,041
Total Benefits	\$930,010	\$960,568	\$970,187	\$987,721	\$988,630
Medical Benefits (% of total)	56.9%	57.1%	58.3%	59.4%	57.1%
Benefits per \$100 of Payroll	\$0.79	\$0.78	\$0.76	\$0.75	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$883,475	\$865,886	\$859,672	\$861,226	\$922,245
State Fund	\$241,049	\$260,695	\$268,645	\$269,297	\$248,270
Self-Insured	\$306,284	\$316,683	\$313,726	\$320,472	\$331,340
Total Costs	\$1,430,808	\$1,443,264	\$1,442,043	\$1,450,995	\$1,501,854
Costs per \$100 of Payroll	\$1.21	\$1.18	\$1.13	\$1.09	\$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.

MONTANA***Montana State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	438	442	447	453	439
Covered Wages (millions)	\$17,472	\$18,247	\$19,059	\$19,987	\$20,911
<i>Benefits (thousands)</i>					
Private Carriers	\$82,854	\$79,217	\$79,501	\$78,972	\$77,516
State Fund	\$136,141	\$136,145	\$119,028	\$111,743	\$121,119
Self-Insured	\$42,126	\$38,424	\$38,981	\$39,159	\$35,291
Total Benefits	\$261,121	\$253,786	\$237,509	\$229,874	\$233,926
Medical Benefits (% of total)	66.5%	67.6%	66.4%	66.6%	64.6%
Benefits per \$100 of Payroll	\$1.49	\$1.39	\$1.25	\$1.15	\$1.12
<i>Costs (thousands)</i>					
Private Carriers	\$141,259	\$144,587	\$137,738	\$138,516	\$134,166
State Fund	\$192,226	\$187,280	\$177,959	\$170,317	\$167,927
Self-Insured	\$46,923	\$47,664	\$43,252	\$44,579	\$44,586
Total Costs	\$380,409	\$379,531	\$358,949	\$353,412	\$346,679
Costs per \$100 of Payroll	\$2.18	\$2.08	\$1.88	\$1.77	\$1.66

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.

NEBRASKA***Nebraska State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	940	944	949	953	918
Covered Wages (millions)	\$40,613	\$41,956	\$43,501	\$45,227	\$46,903
<i>Benefits (thousands)</i>					
Private Carriers	\$249,977	\$247,177	\$252,164	\$254,888	\$245,333
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$61,890	\$62,995	\$69,110	\$68,089	\$62,568
Total Benefits	\$311,868	\$310,172	\$321,274	\$322,977	\$307,901
Medical Benefits (% of total)	64.1%	61.6%	63.4%	62.9%	58.4%
Benefits per \$100 of Payroll	\$0.77	\$0.74	\$0.74	\$0.71	\$0.66
<i>Costs (thousands)</i>					
Private Carriers	\$439,654	\$433,204	\$426,389	\$415,635	\$405,849
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$66,850	\$69,645	\$74,007	\$74,809	\$76,283
Total Costs	\$506,504	\$502,848	\$500,396	\$490,444	\$482,132
Costs per \$100 of Payroll	\$1.25	\$1.20	\$1.15	\$1.08	\$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.

NEVADA***Nevada State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,262	1,304	1,347	1,384	1,241
Covered Wages (millions)	\$59,063	\$62,315	\$66,967	\$70,735	\$69,035
<i>Benefits (thousands)</i>					
Private Carriers	\$244,317	\$242,620	\$265,736	\$271,767	\$265,669
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$113,537	\$112,988	\$128,472	\$131,864	\$126,952
Total Benefits	\$357,854	\$355,609	\$394,208	\$403,631	\$392,621
Medical Benefits (% of total)	53.4%	53.1%	47.9%	47.4%	44.6%
Benefits per \$100 of Payroll	\$0.61	\$0.57	\$0.59	\$0.57	\$0.57
<i>Costs (thousands)</i>					
Private Carriers	\$429,719	\$420,460	\$471,567	\$494,148	\$474,231
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$142,088	\$148,360	\$150,797	\$166,875	\$170,718
Total Costs	\$571,808	\$568,821	\$622,363	\$661,023	\$644,950
Costs per \$100 of Payroll	\$0.97	\$0.91	\$0.93	\$0.93	\$0.93

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	640	646	651	657	616
Covered Wages (millions)	\$34,090	\$35,440	\$36,778	\$38,409	\$39,855
<i>Benefits (thousands)</i>					
Private Carriers	\$146,044	\$145,784	\$143,821	\$141,669	\$135,389
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$59,659	\$64,134	\$66,051	\$66,051	\$66,317
Total Benefits	\$205,703	\$209,919	\$209,872	\$207,719	\$201,706
Medical Benefits (% of total)	66.5%	66.3%	67.8%	63.8%	61.6%
Benefits per \$100 of Payroll	\$0.60	\$0.59	\$0.57	\$0.54	\$0.51
<i>Costs (thousands)</i>					
Private Carriers	\$297,209	\$280,067	\$272,990	\$255,285	\$234,504
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$83,356	\$85,049	\$95,877	\$95,150	\$91,428
Total Costs	\$380,565	\$365,116	\$368,867	\$350,436	\$325,932
Costs per \$100 of Payroll	\$1.12	\$1.03	\$1.00	\$0.91	\$0.82

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	3,905	3,957	3,995	4,034	3,701
Covered Wages (millions)	\$244,360	\$252,669	\$261,709	\$270,944	\$273,250
<i>Benefits (thousands)</i>					
Private Carriers	\$1,841,880	\$1,846,395	\$1,840,994	\$1,912,452	\$1,744,030
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$526,185	\$548,352	\$596,865	\$560,663	\$493,200
Total Benefits	\$2,368,065	\$2,394,746	\$2,437,858	\$2,473,114	\$2,237,230
Medical Benefits (% of total)	50.7%	49.7%	49.3%	49.8%	47.6%
Benefits per \$100 of Payroll	\$0.97	\$0.95	\$0.93	\$0.91	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$3,179,870	\$3,119,887	\$3,132,255	\$3,150,625	\$2,866,905
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$709,261	\$685,453	\$714,122	\$749,472	\$773,768
Total Costs	\$3,889,132	\$3,805,339	\$3,846,378	\$3,900,097	\$3,640,673
Costs per \$100 of Payroll	\$1.59	\$1.51	\$1.47	\$1.44	\$1.33

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	756	759	771	785	730
Covered Wages (millions)	\$31,314	\$32,143	\$33,890	\$36,040	\$35,895
<i>Benefits (thousands)</i>					
Private Carriers	\$193,858	\$186,713	\$193,210	\$198,734	\$186,449
State Fund	\$19,940	\$17,560	\$18,867	\$22,109	\$18,776
Self-Insured	\$94,930	\$92,457	\$88,001	\$97,990	\$80,909
Total Benefits	\$308,728	\$296,730	\$300,078	\$318,833	\$286,134
Medical Benefits (% of total)	57.3%	58.5%	61.0%	60.6%	57.9%
Benefits per \$100 of Payroll	\$0.99	\$0.92	\$0.89	\$0.88	\$0.80
<i>Costs (thousands)</i>					
Private Carriers	\$311,640	\$312,518	\$323,439	\$330,776	\$289,899
State Fund	\$29,855	\$26,643	\$27,330	\$27,336	\$22,651
Self-Insured	\$115,684	\$114,281	\$111,340	\$105,755	\$117,509
Total Costs	\$457,179	\$453,441	\$462,108	\$463,867	\$430,059
Costs per \$100 of Payroll	\$1.46	\$1.41	\$1.36	\$1.29	\$1.20

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	9,015	9,137	9,294	9,404	8,442
Covered Wages (millions)	\$611,626	\$644,759	\$676,612	\$708,015	\$701,977
<i>Benefits (thousands)</i>					
Private Carriers	\$2,696,444	\$2,756,045	\$2,769,618	\$2,858,535	\$2,682,858
State Fund	\$1,316,093	\$1,369,480	\$1,388,015	\$1,230,528	\$1,205,101
Self-Insured	\$1,997,377	\$2,058,094	\$2,155,058	\$2,127,379	\$1,991,392
Total Benefits	\$6,009,913	\$6,183,619	\$6,312,691	\$6,216,441	\$5,879,351
Medical Benefits (% of total)	33.9%	33.8%	32.6%	32.0%	31.1%
Benefits per \$100 of Payroll	\$0.98	\$0.96	\$0.93	\$0.88	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$4,933,318	\$5,251,061	\$5,348,556	\$5,373,053	\$4,837,830
State Fund	\$2,602,247	\$2,438,341	\$2,421,845	\$2,171,262	\$1,760,851
Self-Insured	\$2,396,280	\$2,500,287	\$2,590,699	\$2,635,833	\$2,635,356
Total Costs	\$9,931,845	\$10,189,690	\$10,361,100	\$10,180,148	\$9,234,038
Costs per \$100 of Payroll	\$1.62	\$1.58	\$1.53	\$1.44	\$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.

NORTH CAROLINA***North Carolina State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	4,099	4,167	4,247	4,332	4,157
Covered Wages (millions)	\$192,323	\$202,391	\$214,070	\$225,434	\$232,313
<i>Benefits (thousands)</i>					
Private Carriers	\$914,328	\$839,023	\$804,189	\$834,920	\$766,600
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$279,960	\$272,994	\$282,688	\$277,002	\$220,330
Total Benefits	\$1,194,288	\$1,112,017	\$1,086,876	\$1,111,921	\$986,930
Medical Benefits (% of total)	46.5%	47.0%	44.8%	46.5%	43.6%
Benefits per \$100 of Payroll	\$0.62	\$0.55	\$0.51	\$0.49	\$0.42
<i>Costs (thousands)</i>					
Private Carriers	\$1,699,593	\$1,637,192	\$1,599,442	\$1,577,209	\$1,459,694
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$315,609	\$327,077	\$330,078	\$317,889	\$306,433
Total Costs	\$2,015,202	\$1,964,269	\$1,929,519	\$1,895,098	\$1,766,127
Costs per \$100 of Payroll	\$1.05	\$0.97	\$0.90	\$0.84	\$0.76

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	404	401	404	410	383
Covered Wages (millions)	\$19,611	\$20,035	\$21,035	\$22,041	\$21,086
<i>Benefits (thousands)</i>					
Private Carriers	\$543	\$280	\$1,383	\$202	\$173
State Fund	\$165,400	\$156,929	\$147,876	\$142,460	\$111,127
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$165,943	\$157,209	\$149,259	\$142,662	\$111,300
Medical Benefits (% of total)	54.2%	55.4%	56.3%	57.9%	56.0%
Benefits per \$100 of Payroll	\$0.85	\$0.78	\$0.71	\$0.65	\$0.53
<i>Costs (thousands)</i>					
Private Carriers	\$6,389	\$4,635	\$5,933	\$4,606	\$4,166
State Fund	\$278,794	\$251,408	\$256,656	\$247,090	\$206,404
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$285,183	\$256,043	\$262,589	\$251,696	\$210,570
Costs per \$100 of Payroll	\$1.45	\$1.28	\$1.25	\$1.14	\$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.

OHIO***Ohio State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	5,242	5,286	5,327	5,360	5,042
Covered Wages (millions)	\$247,780	\$257,739	\$267,238	\$277,239	\$279,718
<i>Benefits (thousands)</i>					
Private Carriers	\$14,157	\$10,374	\$12,034	\$8,580	\$4,957
State Fund	\$1,531,571	\$1,481,281	\$1,434,795	\$1,407,995	\$1,275,614
Self-Insured	\$469,235	\$389,941	\$414,308	\$413,397	\$335,824
Total Benefits	\$2,014,964	\$1,881,596	\$1,861,136	\$1,829,972	\$1,616,395
Medical Benefits (% of total)	39.4%	36.4%	38.8%	38.2%	33.5%
Benefits per \$100 of Payroll	\$0.81	\$0.73	\$0.70	\$0.66	\$0.58
<i>Costs (thousands)</i>					
Private Carriers	\$21,012	\$16,984	\$20,349	\$21,458	\$16,344
State Fund	\$1,704,387	\$1,581,446	\$1,437,086	\$1,515,192	\$1,443,632
Self-Insured	\$566,688	\$610,696	\$515,390	\$539,085	\$525,012
Total Costs	\$2,292,086	\$2,209,125	\$1,972,824	\$2,075,735	\$1,984,988
Costs per \$100 of Payroll	\$0.93	\$0.86	\$0.74	\$0.75	\$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.

OKLAHOMA***Oklahoma State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,518	1,523	1,547	1,565	1,491
Covered Wages (millions)	\$65,518	\$67,541	\$71,098	\$73,963	\$72,733
<i>Benefits (thousands)</i>					
Private Carriers	\$311,926	\$298,678	\$274,083	\$257,269	\$235,452
State Fund	\$194,686	\$189,967	\$175,746	\$167,255	\$186,553
Self-Insured	\$97,908	\$102,438	\$99,822	\$84,720	\$88,783
Total Benefits	\$604,520	\$591,083	\$549,650	\$509,244	\$510,788
Medical Benefits (% of total)	49.4%	53.7%	51.6%	52.2%	51.2%
Benefits per \$100 of Payroll	\$0.92	\$0.88	\$0.77	\$0.69	\$0.70
<i>Costs (thousands)</i>					
Private Carriers	\$542,099	\$512,925	\$507,182	\$496,862	\$440,929
State Fund	\$240,065	\$235,832	\$230,457	\$219,964	\$215,977
Self-Insured	\$175,416	\$134,059	\$135,068	\$132,371	\$111,327
Total Costs	\$957,579	\$882,816	\$872,707	\$849,197	\$768,233
Costs per \$100 of Payroll	\$1.46	\$1.31	\$1.23	\$1.15	\$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.

OREGON***Oregon State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,813	1,855	1,893	1,925	1,807
Covered Wages (millions)	\$89,028	\$94,162	\$99,715	\$105,281	\$107,728
<i>Benefits (thousands)</i>					
Private Carriers	\$188,128	\$208,202	\$203,647	\$221,077	\$225,285
State Fund	\$308,644	\$334,859	\$334,596	\$341,394	\$341,716
Self-Insured	\$131,183	\$136,221	\$128,500	\$136,149	\$123,479
Total Benefits	\$627,954	\$679,283	\$666,743	\$698,619	\$690,479
Medical Benefits (% of total)	53.0%	54.3%	54.4%	54.3%	49.1%
Benefits per \$100 of Payroll	\$0.71	\$0.72	\$0.67	\$0.66	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$293,268	\$311,850	\$308,135	\$322,815	\$299,682
State Fund	\$553,596	\$552,881	\$551,189	\$543,373	\$513,135
Self-Insured	\$150,855	\$172,596	\$173,649	\$165,140	\$171,789
Total Costs	\$997,719	\$1,037,327	\$1,032,973	\$1,031,328	\$984,606
Costs per \$100 of Payroll	\$1.12	\$1.10	\$1.04	\$0.98	\$0.91

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	5,621	5,682	5,751	5,807	5,366
Covered Wages (millions)	\$292,931	\$304,850	\$317,832	\$331,933	\$331,286
<i>Benefits (thousands)</i>					
Private Carriers	\$2,260,418	\$2,021,025	\$2,111,680	\$2,115,429	\$1,980,393
State Fund	\$192,644	\$169,426	\$156,391	\$145,965	\$112,106
Self-Insured	\$671,057	\$627,840	\$635,313	\$631,015	\$627,115
Total Benefits	\$3,124,120	\$2,818,291	\$2,903,384	\$2,892,409	\$2,719,614
Medical Benefits (% of total)	46.9%	47.3%	47.9%	47.5%	45.5%
Benefits per \$100 of Payroll	\$1.07	\$0.92	\$0.91	\$0.87	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$3,330,174	\$3,280,591	\$3,487,969	\$3,332,365	\$3,086,376
State Fund	\$186,693	\$173,440	\$156,264	\$110,617	\$106,383
Self-Insured	\$771,250	\$797,134	\$741,902	\$750,752	\$742,420
Total Costs	\$4,288,117	\$4,251,165	\$4,386,135	\$4,193,734	\$3,935,179
Costs per \$100 of Payroll	\$1.46	\$1.39	\$1.38	\$1.26	\$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.

RHODE ISLAND***Rhode Island State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	462	466	470	474	432
Covered Wages (millions)	\$23,474	\$24,279	\$24,922	\$25,683	\$25,860
<i>Benefits (thousands)</i>					
Private Carriers	\$64,116	\$61,542	\$65,618	\$76,176	\$68,843
State Fund	\$71,782	\$72,889	\$67,824	\$66,312	\$57,712
Self-Insured	\$13,571	\$13,935	\$13,643	\$13,662	\$17,919
Total Benefits	\$149,470	\$148,366	\$147,085	\$156,149	\$144,474
Medical Benefits (% of total)	32.9%	32.0%	31.8%	34.4%	28.0%
Benefits per \$100 of Payroll	\$0.64	\$0.61	\$0.59	\$0.61	\$0.56
<i>Costs (thousands)</i>					
Private Carriers	\$112,312	\$116,419	\$117,320	\$131,152	\$124,319
State Fund	\$134,977	\$123,705	\$122,777	\$120,457	\$105,238
Self-Insured	\$22,120	\$20,799	\$21,076	\$20,201	\$20,485
Total Costs	\$269,409	\$260,924	\$261,174	\$271,809	\$250,042
Costs per \$100 of Payroll	\$1.15	\$1.07	\$1.05	\$1.06	\$0.97

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,904	1,944	2,000	2,036	1,936
Covered Wages (millions)	\$80,873	\$85,141	\$88,590	\$93,571	\$95,138
<i>Benefits (thousands)</i>					
Private Carriers	\$634,320	\$652,491	\$687,298	\$683,763	\$724,351
State Fund	\$63,896	\$64,905	\$67,951	\$71,629	\$74,776
Self-Insured	\$212,075	\$0	\$223,267	\$223,393	\$245,692
Total Benefits	\$910,292	\$717,397	\$978,515	\$978,785	\$1,044,819
Medical Benefits (% of total)	45.2%	44.1%	45.3%	47.0%	42.5%
Benefits per \$100 of Payroll	\$1.13	\$0.84	\$1.10	\$1.05	\$1.10
<i>Costs (thousands)</i>					
Private Carriers	\$1,036,464	\$1,102,623	\$1,146,973	\$1,100,460	\$1,111,089
State Fund	\$77,914	\$75,232	\$75,153	\$72,825	\$70,354
Self-Insured	\$295,909	\$294,632	\$289,697	\$246,616	\$279,196
Total Costs	\$1,410,287	\$1,472,487	\$1,511,823	\$1,419,901	\$1,460,639
Costs per \$100 of Payroll	\$1.74	\$1.73	\$1.71	\$1.52	\$1.54

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	404	406	410	413	400
Covered Wages (millions)	\$16,401	\$16,979	\$17,671	\$18,415	\$19,427
<i>Benefits (thousands)</i>					
Private Carriers	\$100,798	\$95,998	\$104,808	\$112,510	\$102,006
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,781	\$2,038	\$2,270	\$4,486	\$3,657
Total Benefits	\$104,578	\$98,036	\$107,078	\$116,995	\$105,663
Medical Benefits (% of total)	63.7%	64.4%	66.8%	67.7%	66.9%
Benefits per \$100 of Payroll	\$0.64	\$0.58	\$0.61	\$0.64	\$0.54
<i>Costs (thousands)</i>					
Private Carriers	\$194,252	\$192,592	\$196,105	\$185,912	\$174,077
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,038	\$2,448	\$2,443	\$2,676	\$2,916
Total Costs	\$197,290	\$195,040	\$198,548	\$188,587	\$176,992
Costs per \$100 of Payroll	\$1.20	\$1.15	\$1.12	\$1.02	\$0.91

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,745	2,789	2,834	2,888	2,773
Covered Wages (millions)	\$128,687	\$134,713	\$141,504	\$147,856	\$151,482
<i>Benefits (thousands)</i>					
Private Carriers	\$531,343	\$519,868	\$491,010	\$501,691	\$479,493
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$108,308	\$107,536	\$107,514	\$108,907	\$90,508
Total Benefits	\$639,650	\$627,404	\$598,524	\$610,598	\$570,001
Medical Benefits (% of total)	65.4%	65.2%	66.0%	65.4%	64.7%
Benefits per \$100 of Payroll	\$0.50	\$0.47	\$0.42	\$0.41	\$0.38
<i>Costs (thousands)</i>					
Private Carriers	\$1,018,630	\$1,012,616	\$961,647	\$907,862	\$852,111
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$122,470	\$107,078	\$104,884	\$75,278	\$65,752
Total Costs	\$1,141,100	\$1,119,694	\$1,066,532	\$983,140	\$917,863
Costs per \$100 of Payroll	\$0.89	\$0.83	\$0.75	\$0.66	\$0.61

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.

TEXAS***Texas State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	9,472	9,642	9,877	9,985	9,556
Covered Wages (millions)	\$511,121	\$534,512	\$566,668	\$593,716	\$597,655
<i>Benefits (thousands)</i>					
Private Carriers	\$777,505	\$729,462	\$768,577	\$760,021	\$671,179
State Fund	\$409,016	\$415,941	\$461,376	\$455,020	\$404,427
Self-Insured	\$287,900	\$278,425	\$308,590	\$303,417	\$265,339
Total Benefits	\$1,474,421	\$1,423,828	\$1,538,543	\$1,518,459	\$1,340,946
Medical Benefits (% of total)	57.2%	56.3%	57.2%	56.0%	54.0%
Benefits per \$100 of Payroll	\$0.29	\$0.27	\$0.27	\$0.26	\$0.22
<i>Costs (thousands)</i>					
Private Carriers	\$1,559,566	\$1,483,704	\$1,554,479	\$1,580,109	\$1,415,241
State Fund	\$1,025,338	\$1,068,457	\$1,177,915	\$1,144,447	\$985,983
Self-Insured	\$382,724	\$365,343	\$360,712	\$394,310	\$387,136
Total Costs	\$2,967,627	\$2,917,505	\$3,093,105	\$3,118,867	\$2,788,360
Costs per \$100 of Payroll	\$0.58	\$0.55	\$0.55	\$0.53	\$0.47

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	1,348	1,390	1,438	1,479	1,460
Covered Wages (millions)	\$60,227	\$63,904	\$68,906	\$74,269	\$79,469
<i>Benefits (thousands)</i>					
Private Carriers	\$97,334	\$226,381	\$226,778	\$244,529	\$227,049
State Fund	\$129,366	\$0	\$0	\$0	\$0
Self-Insured	\$47,337	\$47,403	\$56,955	\$52,350	\$46,596
Total Benefits	\$274,036	\$273,784	\$283,733	\$296,879	\$273,646
Medical Benefits (% of total)	69.3%	69.4%	69.2%	70.9%	68.1%
Benefits per \$100 of Payroll	\$0.46	\$0.43	\$0.41	\$0.40	\$0.34
<i>Costs (thousands)</i>					
Private Carriers	\$239,506	\$490,694	\$489,835	\$488,768	\$457,691
State Fund	\$240,743	\$0	\$0	\$0	\$0
Self-Insured	\$47,168	\$58,395	\$60,278	\$67,561	\$54,150
Total Costs	\$527,417	\$549,089	\$550,113	\$556,329	\$511,841
Costs per \$100 of Payroll	\$0.88	\$0.86	\$0.80	\$0.75	\$0.64

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	298	300	301	300	273
Covered Wages (millions)	\$13,248	\$13,645	\$14,101	\$14,620	\$14,603
<i>Benefits (thousands)</i>					
Private Carriers	\$122,452	\$125,601	\$120,843	\$125,178	\$121,066
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$17,948	\$18,440	\$18,266	\$18,887	\$15,817
Total Benefits	\$140,400	\$144,041	\$139,110	\$144,065	\$136,883
Medical Benefits (% of total)	51.0%	51.8%	52.0%	52.5%	47.7%
Benefits per \$100 of Payroll	\$1.06	\$1.06	\$0.99	\$0.99	\$0.94
<i>Costs (thousands)</i>					
Private Carriers	\$220,758	\$210,836	\$212,074	\$205,792	\$185,564
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$21,811	\$20,216	\$21,194	\$20,504	\$21,329
Total Costs	\$242,570	\$231,052	\$233,268	\$226,296	\$206,894
Costs per \$100 of Payroll	\$1.83	\$1.69	\$1.65	\$1.55	\$1.42

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	3,543	3,591	3,645	3,688	3,492
Covered Wages (millions)	\$188,077	\$196,462	\$205,610	\$215,455	\$221,450
<i>Benefits (thousands)</i>					
Private Carriers	\$741,683	\$750,518	\$711,475	\$715,237	\$597,303
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$211,557	\$226,479	\$237,483	\$215,773	\$168,242
Total Benefits	\$953,241	\$976,997	\$948,959	\$931,010	\$765,545
Medical Benefits (% of total)	64.1%	64.5%	64.0%	61.9%	57.5%
Benefits per \$100 of Payroll	\$0.51	\$0.50	\$0.46	\$0.43	\$0.35
<i>Costs (thousands)</i>					
Private Carriers	\$1,191,281	\$1,221,651	\$1,250,085	\$1,262,441	\$1,162,354
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$231,261	\$241,171	\$269,625	\$263,515	\$235,527
Total Costs	\$1,422,542	\$1,462,822	\$1,519,709	\$1,525,956	\$1,397,881
Costs per \$100 of Payroll	\$0.76	\$0.74	\$0.74	\$0.71	\$0.63

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	3,141	3,215	3,298	3,363	3,180
Covered Wages (millions)	\$184,150	\$198,259	\$216,879	\$233,046	\$243,617
<i>Benefits (thousands)</i>					
Private Carriers	\$11,760	\$16,914	\$8,530	(\$6,474)	\$8,722
State Fund	\$1,911,779	\$1,931,871	\$1,989,902	\$2,059,178	\$2,059,194
Self-Insured	\$513,560	\$515,984	\$539,376	\$563,579	\$553,741
Total Benefits	\$2,437,100	\$2,464,769	\$2,537,809	\$2,616,283	\$2,621,657
Medical Benefits (% of total)	31.2%	30.7%	30.7%	30.7%	27.3%
Benefits per \$100 of Payroll	\$1.32	\$1.24	\$1.17	\$1.12	\$1.08
<i>Costs (thousands)</i>					
Private Carriers	\$24,481	\$20,267	\$22,394	\$21,396	\$23,075
State Fund	\$2,427,485	\$2,442,018	\$2,449,887	\$2,311,724	\$2,125,587
Self-Insured	\$697,129	\$731,235	\$725,704	\$762,228	\$798,807
Total Costs	\$3,149,095	\$3,193,520	\$3,197,985	\$3,095,348	\$2,947,469
Costs per \$100 of Payroll	\$1.71	\$1.61	\$1.47	\$1.33	\$1.21

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.

WEST VIRGINIA***West Virginia State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	660	659	669	664	616
Covered Wages (millions)	\$26,777	\$27,888	\$30,104	\$30,193	\$29,239
<i>Benefits (thousands)</i>					
Private Carriers	\$157,446	\$152,502	\$175,965	\$172,116	\$153,853
State Fund	\$188,489	\$178,730	\$167,981	\$157,594	\$141,496
Self-Insured	\$73,928	\$74,199	\$79,223	\$67,247	\$68,241
Total Benefits	\$419,863	\$405,431	\$423,169	\$396,957	\$363,590
Medical Benefits (% of total)	47.9%	49.0%	49.4%	54.9%	46.7%
Benefits per \$100 of Payroll	\$1.57	\$1.45	\$1.41	\$1.31	\$1.24
<i>Costs (thousands)</i>					
Private Carriers	\$333,208	\$322,564	\$343,935	\$346,815	\$269,761
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$97,567	\$107,189	\$105,864	\$112,874	\$112,522
Total Costs	\$430,775	\$429,753	\$449,800	\$459,689	\$382,283
Costs per \$100 of Payroll	\$1.61	\$1.54	\$1.49	\$1.52	\$1.31

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	2,775	2,797	2,823	2,833	2,676
Covered Wages (millions)	\$127,192	\$131,615	\$137,448	\$142,360	\$143,535
<i>Benefits (thousands)</i>					
Private Carriers	\$1,026,682	\$1,026,061	\$1,028,088	\$1,070,859	\$939,127
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$142,559	\$141,569	\$182,396	\$151,714	\$115,230
Total Benefits	\$1,169,240	\$1,167,630	\$1,210,484	\$1,222,573	\$1,054,357
Medical Benefits (% of total)	78.2%	78.0%	79.9%	79.1%	78.0%
Benefits per \$100 of Payroll	\$0.92	\$0.89	\$0.88	\$0.86	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$2,017,159	\$1,977,600	\$1,974,703	\$1,950,264	\$1,764,380
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$151,756	\$164,669	\$162,800	\$192,787	\$174,070
Total Costs	\$2,168,915	\$2,142,269	\$2,137,503	\$2,143,051	\$1,938,450
Costs per \$100 of Payroll	\$1.71	\$1.63	\$1.56	\$1.51	\$1.35

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: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	219	217	219	223	209
Covered Wages (millions)	\$9,719	\$9,912	\$10,395	\$11,003	\$10,551
<i>Benefits (thousands)</i>					
Private Carriers	\$221	\$740	\$108	\$568	(\$144)
State Fund	\$174,831	\$175,693	\$164,901	\$179,141	\$168,555
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$175,053	\$176,433	\$165,009	\$179,709	\$168,411
Medical Benefits (% of total)	67.7%	66.5%	64.3%	64.4%	61.3%
Benefits per \$100 of Payroll	\$1.80	\$1.78	\$1.59	\$1.63	\$1.60
<i>Costs (thousands)</i>					
Private Carriers	\$4,321	\$5,372	\$2,937	\$4,864	\$5,948
State Fund	\$236,171	\$199,984	\$159,790	\$212,617	\$181,719
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$240,492	\$205,356	\$162,727	\$217,481	\$187,667
Costs per \$100 of Payroll	\$2.47	\$2.07	\$1.57	\$1.98	\$1.78

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.

UNITED STATES: Non-Federal Total***Total State Summary Table: 2016-2020***

	2016	2017	2018	2019	2020
<i>Coverage</i>					
Covered Workers (thousands)	135,674	137,621	139,840	141,590	132,644
Covered Wages (millions)	\$7,213,448	\$7,561,185	\$7,943,754	\$8,322,099	\$8,443,684
<i>Benefits (thousands)</i>					
Private Carriers	\$34,798,696	\$34,522,291	\$34,692,487	\$35,011,895	\$32,611,018
State Fund	\$8,952,502	\$8,908,221	\$8,888,495	\$8,811,425	\$8,515,111
Self-Insured	\$15,323,914	\$15,189,569	\$15,940,471	\$15,819,234	\$14,533,294
Total Benefits	\$59,075,112	\$58,620,081	\$59,521,453	\$59,642,554	\$55,659,423
Medical Benefits (% of total)	51.3%	51.0%	51.0%	50.8%	48.2%
Benefits per \$100 of Payroll	\$0.82	\$0.78	\$0.75	\$0.72	\$0.66
<i>Costs (thousands)</i>					
Private Carriers	\$61,785,024	\$62,344,619	\$62,011,591	\$61,037,432	\$56,466,872
State Fund	\$13,453,323	\$12,657,756	\$12,550,274	\$11,984,795	\$10,707,457
Self-Insured	\$19,189,623	\$19,347,048	\$19,554,854	\$19,843,599	\$19,686,398
Total Costs	\$94,427,970	\$94,349,423	\$94,116,718	\$92,865,826	\$86,860,727
Costs per \$100 of Payroll	\$1.31	\$1.25	\$1.18	\$1.12	\$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.