

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

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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2022 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 2018 and 2022, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2022.

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 11 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 2022 and the source of medical benefits paid. For any data that are estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

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

² Utah Senate Bill 92, passed in 2017, repealed the statute creating the Workers' Compensation Fund (Utah's public state fund). The former-lead company of WCF is now known as WCF Mutual Insurance Company and is a for-profit mutual insurance company. Though this did not become effective until January 1, 2018, AM Best data on Utah classified all 2017 Utah premiums and losses under private insurance. WCF Mutual Insurance Company remained the insurer of last resort in Utah until 2020.

Table A.1. Data Sources for 2022.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund *	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Alabama	Dept. of Labor	-	Dept. of Labor	-	-	-	-	Subtraction	-	NCCI
Alaska	Dept. of Labor & Workforce Development	-	Dept. of Labor & Workforce Development	Dept. of Labor & Workforce Development	Uninsured Employers; Commercial Fishermen's	Dept. of Labor & Workforce Development	-	Subtraction	-	NCCI
Arizona	Industrial Commission of AZ	-	Industrial Commission of AZ	Industrial Commission of AZ	-	-	-	MPM	-	NCCI
Arkansas	A.M. Best	-	Estimated - Historical	-	Death and Permanent Disability	Estimated	-	MPM	-	NCCI
California	CA WC Rating Bureau	CA WC Rating Bureau	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	Estimated - Historical	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	DE/PA Compensation Rating Bureau	-	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	Estimated - Historical	-	Estimated - WC Fund	-	-	MPM	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.

Table A.1. Data Sources for 2022, 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	-	Illinois WC Commission	MPM	-	NCCI
Indiana	A.M. Best	-	WC Board of IN	WC Board of IN	-	IN Insurance Guaranty Assn.	-	MPM	-	NCCI
Iowa	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	Iowa Division of WC	-	Estimated	-	MPM	-	NCCI
Kansas	Dept. of Labor, Division of WC	-	Dept. of Labor, Division of WC	-	WC Fund	KS Insurance Guaranty Assn.	-	Dept. of Labor, Division of WC	-	NCCI
Kentucky	A.M. Best	A.M. Best	Estimated – Ratio of Benefits to Payroll	-	Estimated – Coal Workers Pneumoconiosis	-	-	MPM	MPM	NCCI
Louisiana	A.M. Best	A.M. Best	Estimated - Historical	LA Workforce Commission	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	MD WC Commission	-	-	-	MPM	-	NCCI
Massachusetts	MA WC Rating Bureau	-	Estimated—Historical	Estimated	Uninsured Employers	MA Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	MA WC Rating Bureau
Michigan	Dept. of Consumer and Industry Services, WC Agency	-	Dept. of Consumer and Industry Services, WC Agency	Dept. of Consumer and Industry Services, WC Agency	First Responder Presumed Coverage	Estimated	Dept. of Consumer and Industry Services, WC Agency	Subtraction	-	Dept. of Consumer and Industry Services, WC Agency

* 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 2022, 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
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
Mississippi	A.M. Best	-	Estimated - Historical	MS WC Commission	-	-	-	MPM	-	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	Dept. of Labor and Industry, Employment Relations Division	Dept. of Labor and Industry, Employment Relations Division	Dept. of Labor and Industry, Employment Relations Division	Uninsured Employers	MT Insurance Guaranty Association	-	Subtraction	Subtraction	NCCI
Nebraska	A.M. Best	-	Estimated - Ratio of Benefits to Payroll	NE WC Court	Estimated - Vocational Rehab	NE Insurance Guaranty Association	-	MPM	-	NCCI
Nevada	A.M. Best	-	Estimated - Historical	-	-	-	-	MPM	-	NCCI
New Hampshire	NH Department of Labor	-	NH Department of Labor	-	-	NH Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
New Jersey	NJ Comp. Rating & Inspection Bureau	-	Estimated - Ratio of Benefits to Payroll	NJ DOL	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	Estimated	-	Subtraction	Subtraction	NCCI
New York	NY Comp. Rating Bureau	NY Comp. Rating Bureau	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.

Table A.1. Data Sources for 2022, 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
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
Oklahoma	A.M. Best	A.M. Best	Estimated—Historical	Estimated	-	-	-	MPM	MPM	NCCI
Oregon	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	-	Uninsured Employers; Benefit Adjustment; Supplemental Disability for Multiple Jobs; Reopened Case; Workers' with Disability; Preferred Worker Premium Exemption; Preferred Worker Contract Costs; Employer at Injury	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Subtraction	MPM	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
South Carolina	A.M. Best	Estimated	Estimated—Historical	-	Estimated - Uninsured Employers	SC Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
South Dakota	A.M. Best	-	A.M. Best	SD Dept. of Labor	-	-	-	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.

Table A.1. Data Sources for 2022, 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
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
Texas	A.M. Best	A.M. Best	Estimated – Historical	-	-	Estimated	-	MPM	MPM	NCCI
Utah	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers; Employer Reinsurance	-	-	MPM	-	NCCI
Vermont	A.M. Best	-	Estimated – Historical	-	-	VT Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Virginia	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers	VA Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Washington	-	Dept. of Labor and Industries	Dept. of Labor and Industries	Dept. of Labor and Industries	Benefit Adjustment for Long-term Cases	WA Insurance Guaranty Fund	Dept. of Labor and Industries	-	-	Dept. of Labor and Industries
West Virginia	A.M. Best	WV Offices of the Insurance Commissioner	Estimated – Historical	-	Uninsured Employers; Coal Workers Pneumoconiosis Estimated - WC Fund	-	WV Offices of the Insurance Commissioner	MPM	-	NCCI
Wisconsin	A.M. Best	-	Dept. of Workforce Development, Division of WC	Dept. of Workforce Development, Division of WC	Uninsured Employers; Children's Fund; Barred Claims;	-	-	-	-	Dept. of Workforce Development, Division of WC
Wyoming	-	WY Dept. of Workforce Services	Not allowed	-	-	WY Insurance Guaranty Assn.	-	-	WY Dept. of Workforce Services	WY Dept. of Workforce Services
<p>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.</p>										

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 20 states (15 state agencies and 5 rating bureaus) and A.M. Best data for the remaining 27 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, Kansas, 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 2022, 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 2022. We relied on state-provided data for 10 states (including the states with exclusive funds) and A.M. Best data for the remaining 11 states. Neither A.M. Best nor South Carolina provided benefits data on their state fund in 2022 so we used historical data and changes in A.M. Best private carrier losses to estimate state fund benefits.

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 our previously mentioned historical estimation method in South Carolina. Assessments for WC related special funds are also included in costs for employers who insure via state funds.

* See “Costs” under *Second-Injury Funds, Special Funds, and Guaranty Funds* on page 23 for information on the change in methodology to estimate assessments on employers in the 2019-2022 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).

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-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 2022, four states -- Delaware, Kansas, Minnesota, and Pennsylvania -- reported the amount of state fund 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 2022, we used this method to estimate private carrier benefits paid through deductible policies in 13 jurisdictions: Alabama, Alaska, California, Connecticut, Florida, Massachusetts, Michigan, Missouri, Montana, New Jersey, New Mexico, New York, and Oregon. We also used this method to estimate state fund benefits paid through deductible policies in two jurisdictions: Montana and New Mexico.

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.

Manual Premium Method

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.

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 2022, we used this approach to estimate benefits paid under deductible policies through private carriers in 29 states and through state funds in nine states.

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

State Funds: Colorado, Hawaii, Idaho, Kentucky, Louisiana, Missouri, Oklahoma, Oregon, 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, 25 provided data on self-insured benefits paid that we utilized. We estimated self-insured benefits paid in the remaining 24 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

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

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 2022, 25 states provided information on self-insured benefits and the national SI benefits % was 27.7 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 2022. 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 2022 (27.7%) and 2015 (25.9%). In this example, we would estimate D.C.'s share of self-insured benefits in 2022 as:

$$\text{SI benefits \%}_{DC,2022} = \text{SI benefits \%}_{DC,2015} * \frac{\text{SI benefits \%}_{\text{national},2022}}{\text{SI benefits \%}_{\text{national},2015}} = 21.9\% * \frac{27.7\%}{26.3\%} = 23.1\%$$

Using the estimated SI benefits % in 2022, we would then calculate D.C.'s estimated SI benefits as:

$$\text{SI benefits}_{\text{DC},2022} = (\text{PC (benefits + deductibles)}_{\text{DC},2022} + \text{SF (benefits + deductibles)}_{\text{DC},2022}) * \left(\frac{0.231}{1 - 0.231} \right)$$

In 2022, we used this approach to estimate self-insured benefits for fifteen jurisdictions: Arkansas, Colorado, District of Columbia, Hawaii, Louisiana, Maryland, Massachusetts, Mississippi, Nevada, New York, Oklahoma, South Carolina, 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 2022 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 24 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 24 jurisdictions where the data were available in 2022. As the table reports, the ratio was less than one in each study year except for 2021, when the ratio just exceeded one. 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 2022, this equaled (using the average reported in Table A.2):

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * 0.985$$

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

Year	Ratio
2018	0.962
2019	0.900
2020	0.925
2021	1.011
2022	0.985

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 24 jurisdictions where the data were available.

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

Costs

For self-insured employers, WC costs include medical and cash benefits paid during the calendar year, plus the administrative costs of providing those benefits. Administrative costs include the direct costs of managing claims, as well as expenditures for litigation, cost containment, taxes, licenses, and fees. Self-insured employers generally do not report administrative costs of WC separately from the costs of administering other employee benefit programs, so the 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 2018 to 2022 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 2018-2022. In reports through 2015, we relied on the national average of administrative costs for each state – in 2022, for example, the national average as reported by NAIC was 18.3 percent. As such, self-insured employer costs in any individual state would be calculated as:

$$\text{Self-Insured Employer Costs} = \text{SI Benefits} * (1.183)$$

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 2022, with updates from 2018-2021.¹⁰ 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.

Between 2018 and 2022, 24 of the 49 jurisdictions in the table saw administrative costs decrease relative to benefits paid; on average, administrative costs have remained stable in relation to losses over the past

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 2022 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 Ohio, for example, Admin Cost % rose from 12.7% to 42.2% between 2018 and 2022. This differs from reports preceding the 2017 data report, in which state figures were used.

five years. The states with the lowest average Admin Cost % across this time period were Montana (7.6%), Oregon (7.6%), Maine (10.2%), and Kentucky (10.6%). The states with the highest average Admin Cost % were Delaware (31.6%), Louisiana (29.9%), the District of Columbia (26.9%), and Arkansas (26.9%). 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

						2018-2022			Average Rank
States	2018	2019	2020	2021	2022	%Change	Median	Average	(Lowest=1, Highest=49)
Alabama	20.5	21.1	20.2	19.9	21.6	1.1	20.5	20.7	36
Alaska	20.3	18.5	16.2	17.8	19.9	-0.4	18.5	18.6	29
Arizona	15.6	15.7	16.0	16.6	17.3	1.8	16.0	16.2	25
Arkansas	29.3	27.4	26.3	26.9	24.3	-5.0	26.9	26.9	46
California	24.3	24.2	23.7	23.3	23.7	-0.6	23.7	23.8	43
Colorado	14.3	14.1	13.8	13.9	14.4	0.2	14.1	14.1	13
Connecticut	14.4	14.5	13.9	14.1	16.5	2.1	14.4	14.7	16
Delaware	30.5	34.8	29.4	31.6	31.9	1.4	31.6	31.6	49
District of Columbia	20.3	26.8	28.9	27.7	30.9	10.6	27.7	26.9	47
Florida	19.8	18.5	18.9	19.0	19.4	-0.4	19.0	19.1	30
Georgia	28.9	14.0	22.1	22.4	23.3	-5.5	22.4	22.1	39
Hawaii	24.2	21.4	21.5	22.6	23.9	-0.3	22.6	22.7	42
Idaho	13.0	12.6	13.4	13.0	14.8	1.7	13.0	13.4	12
Illinois	14.6	15.6	14.5	15.8	15.2	0.7	15.2	15.1	18
Indiana	12.0	12.2	11.6	11.7	12.8	0.7	12.0	12.0	7
Iowa	12.0	12.7	12.5	13.8	13.5	1.4	12.7	12.9	11
Kansas	18.7	17.8	18.0	17.3	18.8	0.0	18.0	18.1	28
Kentucky	10.5	10.6	9.7	10.8	11.4	0.9	10.6	10.6	4
Louisiana	29.1	31.7	30.1	29.6	29.1	0.0	29.6	29.9	48
Maine	9.1	10.0	9.8	10.8	11.1	2.0	10.0	10.2	3
Maryland	18.8	17.9	19.1	19.6	23.9	5.1	19.1	19.9	34
Massachusetts	15.8	15.4	15.0	15.0	14.5	-1.3	15.0	15.1	17
Michigan	16.8	16.7	16.5	15.9	12.1	-4.7	16.5	15.6	21
Minnesota	18.2	17.7	17.3	17.1	8.9	-9.3	17.3	15.8	23
Mississippi	21.5	23.0	21.0	19.7	18.1	-3.4	21.0	20.6	35
Missouri	13.7	13.2	14.1	14.9	14.6	0.9	14.1	14.1	14
Montana	7.8	8.0	7.1	7.5	7.6	-0.2	7.6	7.6	1
Nebraska	11.2	11.7	13.7	11.4	11.6	0.4	11.6	11.9	6
Nevada	19.8	20.2	19.5	18.3	20.5	0.7	19.8	19.7	31
New Hampshire	23.3	19.7	17.5	24.3	27.5	4.2	23.3	22.5	40
New Jersey	24.0	21.8	22.2	22.4	22.6	-1.4	22.4	22.6	41
New Mexico	15.8	15.8	13.9	14.8	17.2	1.5	15.8	15.5	20
New York	11.8	12.5	10.6	12.8	14.7	2.9	12.5	12.5	9
North Carolina	17.1	16.9	17.2	16.5	16.7	-0.3	16.9	16.9	27
Ohio	12.7	16.0	24.0	35.1	42.2	29.5	24.0	26.0	44

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Oklahoma	27.3	10.3	23.7	22.5	25.7	-1.6	23.7	21.9	38
Oregon	7.6	7.7	7.9	7.7	7.2	-0.5	7.7	7.6	2
Pennsylvania	14.7	15.0	14.5	14.4	14.7	-0.1	14.7	14.6	15
Rhode Island	25.8	26.9	23.8	24.9	29.3	3.5	25.8	26.1	45
South Carolina	10.5	17.2	17.5	17.0	17.1	6.7	17.1	15.9	24
South Dakota	12.5	15.2	12.4	11.8	11.4	-1.1	12.4	12.7	10
Tennessee	20.3	19.5	19.5	19.7	20.0	-0.3	19.7	19.8	33
Texas	21.5	21.1	20.6	20.3	21.6	0.1	21.1	21.0	37
Utah	23.0	19.1	19.7	18.9	18.1	-4.9	19.1	19.8	32
Vermont	12.1	13.0	11.9	12.3	13.0	0.9	12.3	12.5	8
Virginia	14.8	14.7	15.5	14.7	16.1	1.3	14.8	15.1	19
Washington	44.9	-24.6	23.3	22.5	15.6	-29.3	22.5	16.3	26
West Virginia	17.0	15.1	17.4	12.2	16.1	-0.9	16.1	15.6	22
Wisconsin	12.4	11.7	11.9	11.6	11.2	-1.2	11.7	11.8	5
Total	18.2	17.6	17.6	17.8	18.3	0.0	17.8	17.9	

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.¹¹ 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.

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

¹¹ 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.

statutes, so that catastrophic financial loss to certain claimants and policyholders may be avoided.” Self-insurance guaranty funds help pay the covered WC claims of insolvent self-insurers.

Benefits

Benefits data for second injury, guaranty, and special funds are collected through the Academy’s questionnaire and state agency annual reports. We add these payments to the private carrier, state fund, and self-insured benefit estimates, unless a state includes them in total benefits reported in the questionnaire.¹² Private insurance guaranty and self-insured guaranty fund benefit payments are added to private carrier and self-insured employer benefits paid, respectively. However, second-injury and special fund benefit payments may be paid through distinct types of WC coverage. To incorporate second-injury and special fund benefit payments into our total benefits paid estimates by type of coverage, we distribute the payments based on the share of each type of coverage in a particular jurisdiction:

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

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

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

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 Total Benefits^a = all benefits paid for a particular jurisdiction not including any benefits paid through second-injury, guaranty, or special funds. PC (benefits) and SF (benefits) are equal to the “losses” reported by A.M. Best or benefits paid by a particular state agency.

Twenty-five states provided data on second injury fund (SIF) benefits paid in 2022. We estimate SIF benefits in Georgia, Massachusetts, and Oklahoma based on recent data.¹³ Twenty states provided at least some data on special fund benefits paid in 2022. Special fund benefits were partially estimated in

¹² In those cases we don’t add the special funds benefits to the carrier total, but rather just report the totals in the appendix tables (tables A.4 through A.7). In rare cases, some states include second injury, guaranty, and/or special fund benefits paid in the total benefits paid but they do not report the specific special fund payments separately. In those cases, second injury, guaranty, and special fund benefit payments are included in total benefits, but we are unable to report separate information on the total amount of benefits paid in tables A.4 through A.7.

¹³ Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using historical ratios of fund-benefits paid to private carrier losses.

Pennsylvania and West Virginia, and fully estimated in the District of Columbia, Hawaii, Kentucky, Louisiana, and South Carolina. 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 eight additional states: Arkansas, Delaware, Georgia, Iowa, Louisiana, Michigan, New Mexico, and Texas. Ten states provided the data for self-insurance guaranty funds, and we estimate SIGF benefits in Georgia.

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 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 was implemented for the 2020-2022 data reports, 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 2018 and 2022, the percent change across those years, and the percent of non-federal WC benefits paid. Between 2018 and 2022, benefits paid by second injury funds increased, while benefits paid by special funds, guaranty funds, and self-insured guaranty funds decreased. On aggregate, benefits paid by these funds fell by 6.6 percent over the study period. As a percentage of non-federal WC benefits paid, total fund payments hovered between 2.2 to 2.4 percent over the study period.

Among second-injury, guaranty, and special funds, the amount of benefits paid through second injury funds increased the most (12.3%) between 2018 and 2022, from \$757 million to \$849 million. This increase was largely driven by California, in which second injury fund benefits increased from \$70 million to \$229 million in just five years. Only five of the other 28 states paying second injury fund benefits experienced increases in benefits paid over the study period. Excluding California, the sum of second injury fund benefits decreased by 9.5 percent between 2018 and 2022.

Special fund benefits decreased by 11.5 percent from approximately \$353 million to \$312 million over the study period. Special funds in only eight of the 24 states with special fund benefits paid throughout the study period experienced benefit increases. Pennsylvania's special funds had the largest dollar increase between 2021 and 2022, totaling about \$2.9 million. California's special funds had the largest dollar decrease over the study period, totaling about \$3.7 million. Louisiana's special funds saw the largest benefit decrease over the study period, dropping by \$11.2 million.

Benefits paid by State Insurance Guaranty Funds (IGFs) decreased by 41.9 percent from 2018 to 2022. The decrease was driven in part by California's IGF, which accounted for 59.8 and 46.4 percent of total IGF benefits in 2018 and 2022, respectively. Across this study period, California's IGF benefits decreased

by 54.9 percent. Excluding California, IGF benefits still fell by 22.7 percent across the country. Payments made by IGFs are especially volatile over time; of the 29 states for which we show benefits in 2022, sixteen experienced benefit changes of at least 25 percent over the study period.

Self-insured guaranty fund (SIGF) benefits fell by 54.3 percent between 2018 and 2022. In 2018 California accounted for 34.5 percent of all SIGF benefits, and, though its benefits have fallen significantly over the study period, all other states' SIGF benefits have fallen as well. In 2022, California still accounted for the largest share of SIGF benefits (33.7%), but West Virginia was not far behind (28.1%). Over the study period, California's SIGF benefits fell by 55.2 percent. Of the eleven states for which we track SIGF benefits, all experienced decreases. Minnesota saw the smallest benefit decrease of 10.4 percent while the next-smallest decrease was 33.8 percent in West Virginia. Even excluding California from the data, benefits still decreased by 53.7 percent in total across the ten other states with SIGFs.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2018-2022

	2018	2019	2020	2021	2022	2018 to 2022 Percent Change
Second Injury Funds	\$756,548	\$758,261	\$717,575	\$825,092	\$849,448	12.3%
Guaranty Funds	\$321,363	\$282,625	\$206,959	\$202,069	\$186,659	-41.9%
Self-Insured Guaranty Funds	\$25,330	\$20,908	\$17,216	\$12,888	\$11,576	-54.3%
Special Funds	\$353,156	\$321,203	\$309,143	\$316,055	\$312,488	-11.5%
Total	\$1,458,413	\$1,385,016	\$1,252,913	\$1,358,125	\$1,362,194	-6.6%
Percent of Non-Federal WC Benefits Paid	2.4%	2.3%	2.2%	2.4%	2.3%	-0.1% ^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: 2018-2022

States	2018	2019	2020	2021	2022
Alabama	—	—	—	—	—
Alaska	2,332,447	2,401,751	2,401,751	2,370,397	2,170,262
Arizona	12,585,248	9,846,390	9,365,893	15,349,229	6,032,420
Arkansas	6,183	18,858	—	—	—
California	70,488,267	85,642,715	99,202,969	163,065,936	228,810,676
Colorado	1,058,838	1,185,297	477,965	438,550	805,060
Connecticut	25,073,388	19,954,474	20,594,971	23,731,364	12,864,390
Delaware	37,273,060	4,726,843	4,648,536	4,018,247	3,918,874
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	149,297,347	152,129,385	147,827,802	147,769,409	150,961,940
Hawaii	—	—	—	—	—
Idaho	3,834,087	3,667,044	4,057,581	3,701,840	4,638,407
Illinois	1,070,374	1,065,773	906,995	851,100	825,771
Indiana	6,667,054	6,874,661	7,109,020	7,121,154	7,443,095
Iowa	1,029,373	1,153,556	1,070,122	959,994	933,215
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	25,713,046	58,572,427	58,417,231	57,714,706	57,791,431
Maine	—	—	—	—	—
Maryland	20,430,900	20,190,919	19,687,788	19,353,480	18,784,046
Massachusetts	28,867,562	29,536,373	25,905,409	25,917,472	28,647,856
Michigan	7,667,446	7,174,231	5,435,678	5,303,726	4,704,212
Minnesota	6,262,329	6,498,011	6,498,011	6,500,000	2,716,263
Mississippi	36,089	—	—	—	—
Missouri	98,360,042	83,404,997	72,463,569	69,754,358	67,027,392
Montana	1,138,510	1,399,211	988,869	1,532,714	853,163
Nebraska	200,731	192,754	184,062	183,559	170,645
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	214,600,000	222,400,000	191,500,000	231,100,000	212,600,000
New Mexico	1,907,100	1,422,741	1,457,319	1,437,525	1,543,950
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	34,880,507	33,041,776	32,943,941	32,139,812	30,843,596
Oregon	—	—	—	—	—
Pennsylvania	183,793	174,896	170,504	139,269	128,295
Rhode Island	1,270,942	1,273,896	775,686	695,853	803,926
South Carolina	—	—	—	—	—
South Dakota	831,430	906,104	312,541	1,225,704	423,484
Tennessee	2,831,189	2,695,741	2,245,693	2,034,642	1,948,369
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	20,000	-11,000	1,000	10,000	-10,000
West Virginia	—	—	—	—	—
Wisconsin	630,246	721,368	923,699	672,048	1,067,651
Wyoming	—	—	—	—	—

Table A.6. Special Fund Benefits Paid: 2018-2022

States	2018	2019	2020	2021	2022
Alabama	—	—	—	—	—
Alaska	958,374	635,255	635,255	561,366	783,176
Arizona	—	—	—	—	—
Arkansas	14,261,617	14,050,301	13,469,868	13,388,718	13,209,638
California	23,359,560	22,107,471	21,151,201	25,012,578	27,092,900
Colorado	3,578,639	4,130,044	3,334,677	1,216,725	1,648,142
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	1,630,598	2,024,659	2,466,088	1,986,420	2,133,093
Florida	33,388,151	28,769,703	27,665,767	28,073,036	23,076,482
Georgia	—	—	—	—	—
Hawaii	14,728,231	16,458,389	12,464,776	11,812,848	13,796,931
Idaho	—	—	—	—	—
Illinois	1,682,822	1,949,413	1,903,984	1,748,820	478,195
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	3,833,974	2,927,727	2,698,839	2,481,164	2,132,137
Kentucky	7,406,596	4,468,624	5,960,351	5,849,441	5,835,435
Louisiana	56,277,472	57,197,563	50,347,381	49,479,990	45,095,691
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	7,357,813	6,306,414	6,177,735	6,322,347	7,325,807
Michigan	—	—	379,597	947,248	1,070,783
Minnesota	27,648,611	24,090,798	22,656,491	24,205,956	19,693,243
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	568,183	667,192	458,773	553,309	839,343
Nebraska	417,469	445,362	297,662	235,542	355,640
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	1,781,225	1,778,273	1,814,623	2,022,908	1,765,539
New Mexico	198,859	137,110	313,489	552,548	481,336
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	66,515,609	68,639,740	63,581,337	67,072,814	68,029,103
Pennsylvania	30,824,128	5,650,944	17,788,188	20,278,530	23,227,730
Rhode Island	975,298	1,273,896	819,312	731,924	1,086,307
South Carolina	6,318,252	6,776,220	6,836,984	6,683,255	7,301,266
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	16,105,445	16,002,535	14,251,355	13,751,462	13,746,669
Vermont	—	—	—	—	—
Virginia	4,557,780	4,180,660	3,600,912	3,565,817	4,146,017
Washington	—	—	—	—	—
West Virginia	25,642,297	26,024,523	25,041,032	24,271,010	24,434,862
Wisconsin	3,138,745	4,510,459	3,027,548	3,249,130	3,702,977
Wyoming	—	—	—	—	—

Table A.7. Guaranty Fund Benefits Paid: 2018-2022

States	2018	2019	2020	2021	2022
Alabama	—	—	—	—	—
Alaska	3,391,512	2,879,137	1,885,209	1,285,569	1,390,103
Arizona	—	—	—	—	—
Arkansas	1,049,104	768,979	564,530	566,925	350,836
California	192,109,232	163,671,431	101,002,080	101,515,157	86,697,570
Colorado	2,499,675	1,967,968	1,491,187	1,566,617	1,730,741
Connecticut	5,168,250	5,899,444	3,757,931	4,065,421	4,094,008
Delaware	1,115,147	1,037,818	1,039,157	1,036,455	250,670
District of Columbia	847,984	1,105,551	775,090	917,321	676,896
Florida	—	—	—	—	—
Georgia	15,479,601	15,773,235	15,327,234	15,321,180	15,652,191
Hawaii	—	—	—	—	—
Idaho	846,463	873,209	419,778	750,394	1,093,646
Illinois	—	—	—	—	—
Indiana	2,895,341	977,354	236,227	148,396	750,522
Iowa	645,982	615,234	582,758	582,849	170,260
Kansas	1,248,727	1,353,191	903,030	749,384	917,351
Kentucky	—	—	—	—	—
Louisiana	4,090,674	3,285,961	3,382,569	3,324,293	3,922,744
Maine	2,309,399	2,309,399	2,309,399	2,309,399	1,951,230
Maryland	—	—	—	—	—
Massachusetts	6,045,409	5,259,368	5,438,557	5,526,407	6,910,393
Michigan	3,121,983	3,157,418	2,688,374	2,699,164	2,529,999
Minnesota	9,142,405	7,555,752	7,410,396	8,315,447	7,677,984
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	1,491,264	1,575,490	1,037,903	973,599	747,713
Nebraska	2,224,236	1,714,715	1,107,749	1,415,387	1,039,146
Nevada	—	—	—	—	—
New Hampshire	869,600	1,004,210	623,568	679,390	702,964
New Jersey	26,339,696	28,106,552	25,702,938	21,830,029	20,634,046
New Mexico	319,670	200,497	186,909	175,135	182,107
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	3,495,419	3,021,039	2,800,701	2,518,899	3,724,456
Pennsylvania	—	—	—	—	—
Rhode Island	462,201	584,009	439,442	497,687	554,455
South Carolina	7,790,777	3,943,057	4,875,659	2,654,506	2,316,768
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	14,617,372	14,622,340	13,111,297	13,056,397	13,256,847
Utah	—	—	—	—	—
Vermont	942,902	581,249	784,238	329,557	213,653
Virginia	7,672,304	6,790,559	5,115,342	5,520,290	4,721,672
Washington	236,643	176,944	265,569	147,071	147,071
West Virginia	—	—	—	—	—
Wisconsin	—	—	—	—	—
Wyoming	16,663	9,590	12,330	14,925	12,079

Table A.8. Self-Insurance Guaranty Fund Benefits Paid: 2018-2022

States	2018	2019	2020	2021	2022
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	8,739,299	7,255,070	5,879,877	3,645,003	3,902,868
Colorado	148,907	226,904	47,045	50,650	47,978
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	1,636,789	1,667,837	1,620,678	1,620,038	723,064
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	908,311	839,136	674,307	668,737	561,258
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	2,658,301	1,358,469	625,819	430,295	457,105
Minnesota	1,904,771	1,785,321	1,690,797	1,757,733	1,706,116
Mississippi	—	—	—	—	—
Missouri	914,419	178,088	278,832	20,000	—
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	333,525	288,771	183,034	200,972	214,507
Pennsylvania	2,897,355	2,777,255	2,028,880	737,713	579,871
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	267,000	204,000	164,000	135,000	128,000
West Virginia	4,920,870	4,326,997	4,023,066	3,621,784	3,255,478
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 2022, this approach yielded a Medical Benefit % in Wisconsin of 77.7 percent, the highest in the country.

For comparison, Belton (2018) analyzed data representing 44 percent of Wisconsin's claims in 2016 evaluated in 2017.¹⁴ 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 74.¹⁵ 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.¹⁶

For comparison, Alabama had the next highest Medical Benefit % at 69.6 percent in 2022. Four other states—Indiana (69.6%), Utah (67.8%), South Dakota (66.9%), and Arizona (65.4%)—exceeded 65 percent. On the lower end of the spectrum for 2022 were Washington (25.8%), Massachusetts (25.9%), Rhode Island (28.9%), New York (31.3) and D.C. (31.4%). The median Medical Benefit % in 2022 for state programs was 53.4 percent (down from 54.6% in 2018) and the average was 52.6 percent (down from 54.9% in 2018).

Table A.9 reports medical benefits as a percent of total benefits in each state between 2018 and 2022, along with percentage point changes and rankings by the largest percentage point decline over the time-

¹⁴ Belton, Sharon E. 2018. CompScope™ Benchmarks for Wisconsin, April 2018, WC-18-16. Workers' Compensation Research Institute. Cambridge, MA.

¹⁵ 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.

¹⁶ 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 2.9 percentage points nationally over the study period, and by 2.6 percentage points alone between 2018 and 2020. There was significantly more variation at the state level, ranging from a 7.1 percentage point decline in Delaware to a 4.2 percentage point increase in Maine. Maine is one of seven states to have experienced an increase in Medical Benefit % over the study period.

Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2018-2022

States	Medical Benefits Percentage					Percentage Point Change			Largest % Decline
	2018	2019	2020	2021	2022	18-'20	20-'22	18-'22	Rank: 2018-2022
Alabama	72.8	69.0	70.6	68.1	69.6	-2.2	-1.0	-3.2	18
Alaska	68.2	70.1	64.2	64.3	62.2	-4.0	-2.0	-6.0	5
Arizona	69.6	68.1	65.1	65.2	65.4	-4.5	0.3	-4.2	15
Arkansas	64.5	66.7	63.7	64.3	64.8	-0.8	1.1	0.3	46
California	54.1	53.3	50.8	50.6	49.6	-3.3	-1.2	-4.4	13
Colorado	56.8	57.2	55.0	53.8	53.6	-1.8	-1.4	-3.2	20
Connecticut	44.2	45.6	43.5	44.5	42.1	-0.7	-1.4	-2.1	27
Delaware	51.6	51.2	45.6	46.5	44.5	-6.0	-1.1	-7.1	1
D.C.	32.7	29.8	28.1	29.0	31.4	-4.6	3.3	-1.3	34
Florida	66.9	66.7	63.2	63.4	64.4	-3.7	1.2	-2.5	23
Georgia	49.7	49.4	48.2	48.8	49.7	-1.5	1.5	0.0	44
Hawaii	48.0	49.5	47.3	44.2	41.9	-0.7	-5.4	-6.1	4
Idaho	62.1	64.6	60.6	60.4	59.8	-1.5	-0.8	-2.3	26
Illinois	46.2	47.6	44.7	45.8	45.7	-1.5	1.0	-0.5	39
Indiana	71.9	72.7	69.4	68.9	69.6	-2.5	0.2	-2.3	25
Iowa	55.8	58.9	56.7	60.2	57.2	0.9	0.5	1.4	48
Kansas	66.2	65.2	63.8	65.3	63.0	-2.4	-0.8	-3.2	18
Kentucky	53.4	57.0	52.4	48.1	50.6	-1.0	-1.8	-2.8	22
Louisiana	57.4	56.0	55.6	54.7	56.5	-1.8	0.9	-0.9	36
Maine	49.2	50.3	52.8	53.4	53.4	3.6	0.6	4.2	51
Maryland	48.0	47.4	48.2	43.1	43.4	0.2	-4.8	-4.6	12
Massachusetts	32.6	33.2	29.9	28.8	25.9	-2.7	-4.0	-6.7	3
Michigan	49.8	50.9	50.5	50.3	49.7	0.7	-0.8	-0.1	42
Minnesota	54.6	53.4	50.2	50.1	51.1	-4.5	0.9	-3.5	17
Mississippi	60.2	61.0	61.5	60.0	59.7	1.3	-1.8	-0.5	39
Missouri	58.3	59.4	57.1	58.7	58.2	-1.2	1.1	-0.1	43
Montana	66.4	66.6	64.6	62.3	61.8	-1.8	-2.8	-4.6	10
Nebraska	63.4	62.9	58.4	62.6	61.4	-5.0	3.0	-2.0	28
Nevada	47.9	47.4	44.6	42.9	47.1	-3.3	2.5	-0.8	37
New Hampshire	67.8	63.8	61.6	62.4	62.8	-6.2	1.2	-5.0	7
New Jersey	49.3	49.8	47.6	48.3	48.7	-1.8	1.1	-0.7	38
New Mexico	61.0	60.6	57.9	55.8	56.4	-3.1	-1.5	-4.6	9
New York	32.6	32.0	31.1	32.2	31.3	-1.5	0.2	-1.3	33
North Carolina	44.8	46.5	43.6	47.5	45.5	-1.2	1.9	0.7	47
North Dakota	56.3	56.9	56.9	56.9	59.5	0.6	2.6	3.2	49
Ohio	38.1	37.2	33.0	32.1	32.6	-5.1	-0.4	-5.6	6
Oklahoma	51.6	52.2	51.2	50.7	50.4	-0.4	-0.8	-1.2	35
Oregon	54.4	54.3	49.1	49.5	49.8	-5.3	0.7	-4.6	10
Pennsylvania	47.9	47.5	45.5	45.6	46.3	-2.5	0.9	-1.6	29
Rhode Island	31.8	34.4	28.0	28.1	28.9	-3.8	0.9	-2.9	21
South Carolina	45.3	47.0	42.5	43.6	49.0	-2.8	6.5	3.7	50
South Dakota	66.8	67.7	66.9	68.5	66.9	0.1	0.0	0.1	45
Tennessee	66.0	65.4	64.7	63.2	64.4	-1.3	-0.3	-1.6	30
Texas	57.2	56.0	54.0	53.8	53.5	-3.2	-0.5	-3.7	16
Utah	69.2	70.9	68.1	66.6	67.8	-1.1	-0.3	-1.4	32
Vermont	52.0	52.5	47.7	50.0	45.2	-4.3	-2.5	-6.8	2
Virginia	64.0	61.9	57.5	57.5	59.6	-6.5	2.1	-4.4	14
Washington	30.7	30.7	27.3	27.2	25.8	-3.4	-1.6	-5.0	8
West Virginia	49.4	54.9	46.7	49.4	48.0	-2.7	1.3	-1.4	31
Wisconsin	78.1	79.1	78.3	78.9	77.7	0.2	-0.6	-0.4	41
Wyoming	64.3	64.4	61.3	60.6	61.9	-3.0	0.6	-2.4	24
Total	51.1	51.1	48.6	48.7	48.2	-2.6	-0.3	-2.9	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1982-2022**

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		
1982	85.6	16,408	8,647	2,191	2,577	2,993	5,058	11,350	1.58	1.04
1983	86.7	17,575	9,265	2,443	2,618	3,249	5,681	11,894	1.50	1.05
1984	91.0	19,686	10,610	2,754	2,651	3,671	6,424	13,262	1.49	1.09
1985	93.7	22,217	12,341	3,059	2,685	4,132	7,498	14,719	1.64	1.17
1986	95.6	24,613	13,827	3,554	2,694	4,538	8,642	15,971	1.79	1.23
1987	98.2	27,317	15,453	4,084	2,698	5,082	9,912	17,405	1.86	1.29
1988	101.4	30,703	17,512	4,687	2,760	5,744	11,507	19,196	1.94	1.34
1989	103.9	34,316	19,918	5,205	2,760	6,433	13,424	20,892	2.04	1.46
1990	105.5	38,237	22,222	5,873	2,893	7,249	15,187	23,050	2.18	1.57
1991	103.7	42,187	24,515	6,713	2,998	7,962	16,832	25,355	2.16	1.65
1992	104.3	44,660	24,030	7,829	3,158	9,643	18,664	25,996	2.13	1.65
1993	106.2	42,925	21,773	8,105	3,189	9,857	18,503	24,422	2.17	1.53
1994	109.4	43,482	21,391	7,398	3,166	11,527	17,194	26,288	2.05	1.47
1995	112.8	42,122	20,106	7,681	3,103	11,232	16,733	25,389	1.83	1.35
1996	114.8	41,960	21,024	8,042	3,066	9,828	16,739	25,221	1.62	1.26
1997	118.1	41,971	21,676	7,157	2,780	10,357	17,397	24,574	1.51	1.17
1998	121.5	43,987	23,579	7,187	2,868	10,354	18,622	25,365	1.42	1.13
1999	124.3	46,313	26,383	7,083	2,862	9,985	20,055	26,258	1.40	1.12

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		
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	31,280	31,375	1.38	0.99
2013	130.4	63,788	35,350	9,503	3,693	15,243	32,274	31,514	1.34	0.93
2014	133.1	63,624	35,290	9,288	3,681	15,365	32,410	31,214	1.41	0.93
2015	136.0	63,052	34,681	9,063	3,706	15,602	31,772	31,280	1.38	0.87
2016	138.5	62,746	34,797	8,952	3,603	15,393	31,538	31,208	1.35	0.84
2017	140.4	62,753	34,861	8,851	3,483	15,558	31,458	31,295	1.31	0.81
2018	142.6	62,879	34,856	8,808	3,455	15,760	31,502	31,377	1.24	0.77
2019	144.4	62,882	35,185	8,706	3,375	15,617	31,412	31,470	1.17	0.73
2020	135.6	59,263	32,714	8,472	3,265	14,813	28,119	31,144	1.08	0.68
2021	140.2	59,724	32,701	8,491	3,218	15,314	28,398	31,327	1.01	0.63
2022	146.3	61,697	33,808	8,456	3,300	16,039	29,060	32,676	1.00	0.60

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: 2000-2020

Percent frequency of workers' compensation claims involving indemnity benefits (additional information for Figure 4a in the 2022 data report).

	Permanent Total	Fatal
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	0.2058	0.3567
2016	0.1975	0.3526
2017	0.1966	0.3792
2018	0.2017	0.3458
2019	0.1679	0.3969
2020	0.1357	0.3771

Source: NCCI 2000-2024, *Annual Statistical Bulletin*, Exhibits X and XII.

VI. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2018-2022* reports the following for each state for each year between 2018 and 2022:

- 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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,838	1,865	1,787	1,836	1,896
Covered Wages (millions)	\$85,294	\$89,199	\$91,442	\$97,940	\$106,838
<i>Benefits (thousands)</i>					
Private Carriers	\$331,367	\$340,712	\$324,298	\$302,548	\$320,113
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$312,008	\$329,289	\$290,348	\$305,654	\$291,139
Total Benefits	\$643,375	\$670,001	\$614,646	\$608,202	\$611,252
Medical Benefits (% of total)	72.8%	69.0%	70.6%	68.1%	69.6%
Benefits per \$100 of Payroll	\$0.75	\$0.75	\$0.67	\$0.62	\$0.57
<i>Costs (thousands)</i>					
Private Carriers	\$483,769	\$513,300	\$509,072	\$527,678	\$566,417
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$378,762	\$401,607	\$351,360	\$368,927	\$356,542
Total Costs	\$862,531	\$914,908	\$860,432	\$896,605	\$922,959
Costs per \$100 of Payroll	\$1.01	\$1.03	\$0.94	\$0.92	\$0.86

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

ALASKA***Alaska State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	306	309	282	290	299
Covered Wages (millions)	\$16,653	\$17,377	\$17,077	\$17,818	\$19,160
<i>Benefits (thousands)</i>					
Private Carriers	\$146,883	\$163,684	\$145,914	\$130,133	\$130,270
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$61,244	\$45,645	\$44,471	\$41,960	\$41,885
Total Benefits	\$208,128	\$209,330	\$190,385	\$172,093	\$172,156
Medical Benefits (% of total)	68.2%	70.1%	64.2%	64.3%	62.2%
Benefits per \$100 of Payroll	\$1.25	\$1.20	\$1.11	\$0.97	\$0.90
<i>Costs (thousands)</i>					
Private Carriers	\$287,639	\$286,145	\$245,774	\$224,878	\$225,927
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$74,305	\$54,640	\$52,477	\$50,261	\$50,999
Total Costs	\$361,943	\$340,785	\$298,252	\$275,139	\$276,926
Costs per \$100 of Payroll	\$2.17	\$1.96	\$1.75	\$1.54	\$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.

ARIZONA***Arizona State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,771	2,852	2,765	2,876	3,018
Covered Wages (millions)	\$142,234	\$152,059	\$160,223	\$176,277	\$194,043
<i>Benefits (thousands)</i>					
Private Carriers	\$581,236	\$583,551	\$504,975	\$553,961	\$543,012
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$167,097	\$172,393	\$161,798	\$172,783	\$192,707
Total Benefits	\$748,333	\$755,944	\$666,773	\$726,744	\$735,720
Medical Benefits (% of total)	69.6%	68.1%	65.1%	65.2%	65.4%
Benefits per \$100 of Payroll	\$0.53	\$0.50	\$0.42	\$0.41	\$0.38
<i>Costs (thousands)</i>					
Private Carriers	\$989,650	\$978,047	\$923,827	\$949,425	\$990,649
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$198,778	\$205,190	\$192,892	\$207,190	\$232,955
Total Costs	\$1,188,427	\$1,183,237	\$1,116,719	\$1,156,615	\$1,223,604
Costs per \$100 of Payroll	\$0.84	\$0.78	\$0.70	\$0.66	\$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.

ARKANSAS***Arkansas State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,163	1,170	1,126	1,155	1,199
Covered Wages (millions)	\$50,600	\$52,670	\$54,349	\$58,951	\$64,308
<i>Benefits (thousands)</i>					
Private Carriers	\$177,098	\$172,003	\$161,910	\$161,737	\$146,875
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$71,157	\$64,527	\$57,722	\$62,205	\$56,254
Total Benefits	\$248,255	\$236,530	\$219,632	\$223,942	\$203,129
Medical Benefits (% of total)	64.5%	66.7%	63.7%	64.3%	64.8%
Benefits per \$100 of Payroll	\$0.49	\$0.45	\$0.40	\$0.38	\$0.32
<i>Costs (thousands)</i>					
Private Carriers	\$283,378	\$275,527	\$273,753	\$270,685	\$288,020
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$99,550	\$88,565	\$79,252	\$85,023	\$75,231
Total Costs	\$382,929	\$364,092	\$353,005	\$355,708	\$363,252
Costs per \$100 of Payroll	\$0.76	\$0.69	\$0.65	\$0.60	\$0.56

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	17,110	17,385	16,119	16,723	17,667
Covered Wages (millions)	\$1,167,490	\$1,236,649	\$1,279,067	\$1,432,609	\$1,488,118
<i>Benefits (thousands)</i>					
Private Carriers	\$7,516,047	\$7,535,034	\$6,908,736	\$7,236,139	\$7,614,173
State Fund	\$1,027,619	\$1,068,432	\$1,124,016	\$1,086,549	\$958,850
Self-Insured	\$3,778,247	\$3,857,122	\$3,842,163	\$4,107,114	\$4,491,379
Total Benefits	\$12,321,912	\$12,460,588	\$11,874,915	\$12,429,802	\$13,064,403
Medical Benefits (% of total)	54.1%	53.3%	50.8%	50.6%	49.6%
Benefits per \$100 of Payroll	\$1.06	\$1.01	\$0.93	\$0.87	\$0.88
<i>Costs (thousands)</i>					
Private Carriers	\$14,198,373	\$13,691,441	\$12,433,217	\$12,616,955	\$14,318,735
State Fund	\$1,344,271	\$1,211,102	\$1,081,767	\$1,240,100	\$1,181,101
Self-Insured	\$4,908,703	\$5,010,426	\$4,997,391	\$5,306,483	\$5,840,470
Total Costs	\$20,451,346	\$19,912,968	\$18,512,375	\$19,163,539	\$21,340,306
Costs per \$100 of Payroll	\$1.75	\$1.61	\$1.45	\$1.34	\$1.43

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,607	2,667	2,531	2,629	2,745
Covered Wages (millions)	\$152,312	\$163,627	\$167,577	\$184,361	\$203,241
<i>Benefits (thousands)</i>					
Private Carriers	\$233,394	\$243,070	\$230,363	\$218,904	\$229,978
State Fund	\$367,044	\$383,473	\$357,448	\$364,852	\$360,277
Self-Insured	\$175,451	\$206,703	\$199,531	\$178,882	\$184,503
Total Benefits	\$775,889	\$833,245	\$787,342	\$762,639	\$774,758
Medical Benefits (% of total)	56.8%	57.2%	55.0%	53.8%	53.6%
Benefits per \$100 of Payroll	\$0.51	\$0.51	\$0.47	\$0.41	\$0.38
<i>Costs (thousands)</i>					
Private Carriers	\$517,620	\$513,346	\$471,843	\$506,077	\$560,239
State Fund	\$687,432	\$655,069	\$572,088	\$598,360	\$571,122
Self-Insured	\$204,846	\$242,981	\$233,628	\$210,311	\$216,525
Total Costs	\$1,409,897	\$1,411,396	\$1,277,559	\$1,314,748	\$1,347,886
Costs per \$100 of Payroll	\$0.93	\$0.86	\$0.76	\$0.71	\$0.66

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

CONNECTICUT***Connecticut State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,656	1,652	1,526	1,573	1,624
Covered Wages (millions)	\$112,001	\$115,187	\$115,030	\$122,432	\$131,877
<i>Benefits (thousands)</i>					
Private Carriers	\$624,754	\$642,928	\$618,074	\$616,767	\$594,193
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$246,637	\$246,288	\$230,767	\$229,557	\$230,196
Total Benefits	\$871,391	\$889,215	\$848,840	\$846,323	\$824,389
Medical Benefits (% of total)	44.2%	45.6%	43.5%	44.5%	42.1%
Benefits per \$100 of Payroll	\$0.78	\$0.77	\$0.74	\$0.69	\$0.63
<i>Costs (thousands)</i>					
Private Carriers	\$976,832	\$971,995	\$923,308	\$945,113	\$972,870
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$288,184	\$288,778	\$270,901	\$269,015	\$274,839
Total Costs	\$1,265,017	\$1,260,774	\$1,194,209	\$1,214,128	\$1,247,708
Costs per \$100 of Payroll	\$1.13	\$1.09	\$1.04	\$0.99	\$0.95

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

DELAWARE***Delaware State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	440	446	420	435	452
Covered Wages (millions)	\$24,909	\$25,983	\$26,145	\$27,911	\$30,562
<i>Benefits (thousands)</i>					
Private Carriers	\$177,703	\$146,478	\$147,571	\$148,763	\$134,047
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,882	\$45,221	\$39,200	\$39,614	\$31,168
Total Benefits	\$240,585	\$191,699	\$186,771	\$188,377	\$165,216
Medical Benefits (% of total)	51.6%	51.2%	45.6%	46.5%	44.5%
Benefits per \$100 of Payroll	\$0.97	\$0.74	\$0.71	\$0.67	\$0.54
<i>Costs (thousands)</i>					
Private Carriers	\$287,481	\$270,577	\$263,682	\$260,870	\$248,695
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$86,721	\$64,098	\$53,457	\$54,853	\$43,410
Total Costs	\$374,203	\$334,675	\$317,139	\$315,724	\$292,104
Costs per \$100 of Payroll	\$1.50	\$1.29	\$1.21	\$1.13	\$0.96

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 State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	576	581	529	527	556
Covered Wages (millions)	\$50,624	\$52,624	\$53,540	\$56,349	\$60,284
<i>Benefits (thousands)</i>					
Private Carriers	\$88,383	\$96,698	\$81,435	\$65,583	\$70,475
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$25,440	\$27,697	\$23,149	\$19,110	\$21,095
Total Benefits	\$113,823	\$124,396	\$104,584	\$84,693	\$91,570
Medical Benefits (% of total)	32.7%	29.8%	28.1%	29.0%	31.4%
Benefits per \$100 of Payroll	\$0.22	\$0.24	\$0.20	\$0.15	\$0.15
<i>Costs (thousands)</i>					
Private Carriers	\$212,639	\$214,036	\$182,343	\$167,582	\$174,340
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$37,406	\$38,451	\$34,285	\$30,316	\$30,540
Total Costs	\$250,045	\$252,487	\$216,628	\$197,898	\$204,880
Costs per \$100 of Payroll	\$0.49	\$0.48	\$0.40	\$0.35	\$0.34

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

FLORIDA***Florida State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	8,264	8,437	8,015	8,384	8,861
Covered Wages (millions)	\$410,172	\$432,890	\$444,459	\$502,479	\$561,832
<i>Benefits (thousands)</i>					
Private Carriers	\$2,972,601	\$2,957,410	\$2,776,978	\$2,700,023	\$2,599,733
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,019,286	\$1,039,927	\$981,106	\$1,021,256	\$955,125
Total Benefits	\$3,991,887	\$3,997,337	\$3,758,084	\$3,721,279	\$3,554,858
Medical Benefits (% of total)	66.9%	66.7%	63.2%	63.4%	64.4%
Benefits per \$100 of Payroll	\$0.97	\$0.92	\$0.85	\$0.74	\$0.63
<i>Costs (thousands)</i>					
Private Carriers	\$4,620,674	\$4,556,200	\$4,173,743	\$4,165,301	\$4,369,061
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,260,457	\$1,265,679	\$1,190,170	\$1,239,552	\$1,166,537
Total Costs	\$5,881,132	\$5,821,879	\$5,363,913	\$5,404,853	\$5,535,598
Costs per \$100 of Payroll	\$1.43	\$1.34	\$1.21	\$1.08	\$0.99

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

GEORGIA***Georgia State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	4,242	4,321	4,117	4,278	4,501
Covered Wages (millions)	\$224,518	\$236,397	\$240,101	\$263,908	\$293,498
<i>Benefits (thousands)</i>					
Private Carriers	\$1,116,493	\$1,140,843	\$1,099,320	\$1,091,479	\$1,125,638
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$357,331	\$346,865	\$311,970	\$309,686	\$327,471
Total Benefits	\$1,473,823	\$1,487,708	\$1,411,290	\$1,401,165	\$1,453,110
Medical Benefits (% of total)	49.7%	49.4%	48.2%	48.8%	49.7%
Benefits per \$100 of Payroll	\$0.66	\$0.63	\$0.59	\$0.53	\$0.50
<i>Costs (thousands)</i>					
Private Carriers	\$1,908,073	\$1,942,081	\$1,878,450	\$1,934,067	\$2,077,428
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$494,843	\$427,971	\$386,169	\$383,886	\$409,309
Total Costs	\$2,402,916	\$2,370,053	\$2,264,619	\$2,317,953	\$2,486,737
Costs per \$100 of Payroll	\$1.07	\$1.00	\$0.94	\$0.88	\$0.85

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	625	624	525	553	585
Covered Wages (millions)	\$30,879	\$31,938	\$29,567	\$32,063	\$35,049
<i>Benefits (thousands)</i>					
Private Carriers	\$135,363	\$152,424	\$143,268	\$139,265	\$144,571
State Fund	\$37,866	\$39,037	\$57,167	\$41,102	\$42,548
Self-Insured	\$130,145	\$144,276	\$139,852	\$154,135	\$167,765
Total Benefits	\$303,374	\$335,738	\$340,288	\$334,502	\$354,884
Medical Benefits (% of total)	48.0%	49.5%	47.3%	44.2%	41.9%
Benefits per \$100 of Payroll	\$0.98	\$1.05	\$1.15	\$1.04	\$1.01
<i>Costs (thousands)</i>					
Private Carriers	\$232,446	\$243,094	\$219,992	\$227,639	\$253,167
State Fund	\$75,470	\$78,191	\$72,437	\$86,561	\$102,085
Self-Insured	\$168,360	\$181,889	\$177,566	\$198,659	\$216,022
Total Costs	\$476,277	\$503,174	\$469,996	\$512,859	\$571,273
Costs per \$100 of Payroll	\$1.54	\$1.58	\$1.59	\$1.60	\$1.63

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.

IDAHO***Idaho State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	718	739	734	777	808
Covered Wages (millions)	\$30,413	\$32,363	\$34,702	\$39,092	\$43,447
<i>Benefits (thousands)</i>					
Private Carriers	\$99,108	\$106,426	\$94,573	\$97,136	\$109,266
State Fund	\$183,122	\$191,628	\$176,729	\$187,455	\$193,263
Self-Insured	\$8,591	\$17,683	\$18,015	\$20,314	\$16,392
Total Benefits	\$290,820	\$315,737	\$289,318	\$304,905	\$318,921
Medical Benefits (% of total)	62.1%	64.6%	60.6%	60.4%	59.8%
Benefits per \$100 of Payroll	\$0.96	\$0.98	\$0.83	\$0.78	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$198,041	\$214,149	\$213,191	\$235,335	\$281,182
State Fund	\$288,671	\$279,345	\$272,496	\$295,224	\$398,163
Self-Insured	\$10,854	\$21,154	\$22,187	\$24,927	\$21,195
Total Costs	\$497,566	\$514,648	\$507,874	\$555,486	\$700,540
Costs per \$100 of Payroll	\$1.64	\$1.59	\$1.46	\$1.42	\$1.61

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

ILLINOIS***Illinois State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	5,879	5,902	5,474	5,599	5,825
Covered Wages (millions)	\$350,809	\$361,975	\$361,630	\$391,472	\$422,540
<i>Benefits (thousands)</i>					
Private Carriers	\$1,659,421	\$1,636,512	\$1,490,981	\$1,480,804	\$1,508,226
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$613,053	\$567,260	\$479,095	\$491,716	\$510,725
Total Benefits	\$2,272,474	\$2,203,772	\$1,970,077	\$1,972,520	\$2,018,951
Medical Benefits (% of total)	46.2%	47.6%	44.7%	45.8%	45.7%
Benefits per \$100 of Payroll	\$0.65	\$0.61	\$0.54	\$0.50	\$0.48
<i>Costs (thousands)</i>					
Private Carriers	\$2,859,858	\$2,760,505	\$2,551,582	\$2,619,498	\$2,763,630
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$719,529	\$674,510	\$563,857	\$582,710	\$602,648
Total Costs	\$3,579,388	\$3,435,015	\$3,115,439	\$3,202,208	\$3,366,278
Costs per \$100 of Payroll	\$1.02	\$0.95	\$0.86	\$0.82	\$0.80

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	3,000	3,025	2,865	2,958	3,061
Covered Wages (millions)	\$141,826	\$146,657	\$147,939	\$161,708	\$176,778
<i>Benefits (thousands)</i>					
Private Carriers	\$497,226	\$526,982	\$502,196	\$491,111	\$499,107
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$81,033	\$79,078	\$78,801	\$78,188	\$79,247
Total Benefits	\$578,259	\$606,059	\$580,997	\$569,298	\$578,354
Medical Benefits (% of total)	71.9%	72.7%	69.4%	68.9%	69.6%
Benefits per \$100 of Payroll	\$0.41	\$0.41	\$0.39	\$0.35	\$0.33
<i>Costs (thousands)</i>					
Private Carriers	\$906,225	\$913,055	\$863,528	\$880,326	\$950,117
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$91,844	\$90,175	\$89,347	\$88,660	\$90,600
Total Costs	\$998,069	\$1,003,229	\$952,874	\$968,986	\$1,040,717
Costs per \$100 of Payroll	\$0.70	\$0.68	\$0.64	\$0.60	\$0.59

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

IOWA***Iowa State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,515	1,518	1,441	1,471	1,503
Covered Wages (millions)	\$71,669	\$73,587	\$75,105	\$79,589	\$85,935
<i>Benefits (thousands)</i>					
Private Carriers	\$498,727	\$479,893	\$456,644	\$457,807	\$453,815
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$160,100	\$124,724	\$121,748	\$120,888	\$122,214
Total Benefits	\$658,827	\$604,618	\$578,392	\$578,695	\$576,029
Medical Benefits (% of total)	55.8%	58.9%	56.7%	60.2%	57.2%
Benefits per \$100 of Payroll	\$0.92	\$0.82	\$0.77	\$0.73	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$786,595	\$748,716	\$724,308	\$749,763	\$803,553
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$184,921	\$145,247	\$141,193	\$142,810	\$140,645
Total Costs	\$971,517	\$893,963	\$865,500	\$892,573	\$944,198
Costs per \$100 of Payroll	\$1.36	\$1.21	\$1.15	\$1.12	\$1.10

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

KANSAS***Kansas State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,347	1,356	1,291	1,316	1,354
Covered Wages (millions)	\$62,206	\$64,631	\$65,966	\$69,794	\$75,496
<i>Benefits (thousands)</i>					
Private Carriers	\$309,086	\$321,360	\$318,791	\$315,496	\$357,428
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$90,735	\$96,152	\$91,230	\$86,954	\$91,376
Total Benefits	\$399,821	\$417,512	\$410,021	\$402,450	\$448,803
Medical Benefits (% of total)	66.2%	65.2%	63.8%	65.3%	63.0%
Benefits per \$100 of Payroll	\$0.64	\$0.65	\$0.62	\$0.58	\$0.59
<i>Costs (thousands)</i>					
Private Carriers	\$500,458	\$505,193	\$491,183	\$506,383	\$541,298
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$111,514	\$115,759	\$111,928	\$105,554	\$112,086
Total Costs	\$611,973	\$620,952	\$603,111	\$611,936	\$653,383
Costs per \$100 of Payroll	\$0.98	\$0.96	\$0.91	\$0.88	\$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.

KENTUCKY***Kentucky State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,886	1,888	1,744	1,776	1,830
Covered Wages (millions)	\$89,926	\$92,249	\$89,839	\$94,926	\$102,755
<i>Benefits (thousands)</i>					
Private Carriers	\$467,846	\$480,587	\$441,063	\$425,662	\$438,647
State Fund	\$135,559	\$119,885	\$115,255	\$112,413	\$132,905
Self-Insured	\$298,983	\$279,030	\$206,440	\$260,829	\$272,260
Total Benefits	\$902,387	\$879,502	\$762,758	\$798,904	\$843,812
Medical Benefits (% of total)	57.4%	56.0%	55.6%	54.7%	56.5%
Benefits per \$100 of Payroll	\$1.00	\$0.95	\$0.85	\$0.84	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$711,834	\$718,278	\$663,708	\$663,919	\$711,871
State Fund	\$244,150	\$239,674	\$230,710	\$253,368	\$274,672
Self-Insured	\$399,125	\$405,220	\$302,350	\$373,258	\$392,098
Total Costs	\$1,355,109	\$1,363,172	\$1,196,768	\$1,290,544	\$1,378,641
Costs per \$100 of Payroll	\$1.51	\$1.48	\$1.33	\$1.36	\$1.34

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

LOUISIANA***Louisiana State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,886	1,888	1,744	1,776	1,830
Covered Wages (millions)	\$89,926	\$92,249	\$89,839	\$94,926	\$102,755
<i>Benefits (thousands)</i>					
Private Carriers	\$467,846	\$480,587	\$441,063	\$425,662	\$438,647
State Fund	\$135,559	\$119,885	\$115,255	\$112,413	\$132,905
Self-Insured	\$298,983	\$279,030	\$206,440	\$260,829	\$272,260
Total Benefits	\$902,387	\$879,502	\$762,758	\$798,904	\$843,812
Medical Benefits (% of total)	57.4%	56.0%	55.6%	54.7%	56.5%
Benefits per \$100 of Payroll	\$1.00	\$0.95	\$0.85	\$0.84	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$711,834	\$718,278	\$663,708	\$663,919	\$711,871
State Fund	\$244,150	\$239,674	\$230,710	\$253,368	\$274,672
Self-Insured	\$399,125	\$405,220	\$302,350	\$373,258	\$392,098
Total Costs	\$1,355,109	\$1,363,172	\$1,196,768	\$1,290,544	\$1,378,641
Costs per \$100 of Payroll	\$1.51	\$1.48	\$1.33	\$1.36	\$1.34

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

MAINE***Maine State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	596	602	563	588	604
Covered Wages (millions)	\$26,567	\$27,920	\$28,814	\$31,669	\$34,678
<i>Benefits (thousands)</i>					
Private Carriers	\$181,546	\$170,936	\$155,788	\$150,147	\$141,450
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$80,170	\$81,864	\$80,750	\$79,846	\$80,862
Total Benefits	\$261,717	\$252,800	\$236,538	\$229,993	\$222,311
Medical Benefits (% of total)	49.2%	50.3%	52.8%	53.4%	53.4%
Benefits per \$100 of Payroll	\$0.99	\$0.91	\$0.82	\$0.73	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$261,441	\$261,960	\$262,738	\$285,178	\$302,984
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$92,263	\$94,593	\$93,321	\$92,998	\$94,713
Total Costs	\$353,705	\$356,553	\$356,059	\$378,176	\$397,696
Costs per \$100 of Payroll	\$1.33	\$1.28	\$1.24	\$1.19	\$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.

MARYLAND***Maryland State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,530	2,548	2,359	2,423	2,484
Covered Wages (millions)	\$148,270	\$153,805	\$156,053	\$167,137	\$175,864
<i>Benefits (thousands)</i>					
Private Carriers	\$509,958	\$497,489	\$472,821	\$442,391	\$460,511
State Fund	\$140,630	\$147,036	\$133,285	\$113,739	\$89,322
Self-Insured	\$326,172	\$278,636	\$263,100	\$249,397	\$254,076
Total Benefits	\$976,760	\$923,161	\$869,207	\$805,527	\$803,909
Medical Benefits (% of total)	48.0%	47.4%	48.2%	43.1%	43.4%
Benefits per \$100 of Payroll	\$0.66	\$0.60	\$0.56	\$0.48	\$0.46
<i>Costs (thousands)</i>					
Private Carriers	\$892,999	\$869,658	\$833,344	\$826,290	\$943,286
State Fund	\$203,819	\$197,939	\$171,861	\$168,766	\$98,992
Self-Insured	\$407,033	\$348,268	\$334,032	\$318,561	\$330,778
Total Costs	\$1,503,852	\$1,415,865	\$1,339,237	\$1,313,617	\$1,373,056
Costs per \$100 of Payroll	\$1.01	\$0.92	\$0.86	\$0.79	\$0.78

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

MASSACHUSETTS***Massachusetts State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	3,540	3,589	3,277	3,412	3,551
Covered Wages (millions)	\$256,581	\$270,355	\$274,382	\$299,056	\$318,692
<i>Benefits (thousands)</i>					
Private Carriers	\$909,943	\$932,425	\$875,386	\$948,649	\$1,000,860
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$308,141	\$314,541	\$303,803	\$339,487	\$364,646
Total Benefits	\$1,218,085	\$1,246,966	\$1,179,188	\$1,288,136	\$1,365,506
Medical Benefits (% of total)	32.6%	33.2%	29.9%	28.8%	25.9%
Benefits per \$100 of Payroll	\$0.47	\$0.46	\$0.43	\$0.43	\$0.43
<i>Costs (thousands)</i>					
Private Carriers	\$1,491,713	\$1,498,717	\$1,426,568	\$1,428,029	\$1,611,784
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$370,954	\$376,270	\$363,161	\$406,738	\$435,806
Total Costs	\$1,862,667	\$1,874,987	\$1,789,730	\$1,834,768	\$2,047,590
Costs per \$100 of Payroll	\$0.73	\$0.69	\$0.65	\$0.61	\$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.

MICHIGAN***Michigan State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	4,262	4,281	3,890	4,053	4,219
Covered Wages (millions)	\$228,067	\$234,068	\$230,116	\$248,617	\$268,295
<i>Benefits (thousands)</i>					
Private Carriers	\$590,579	\$600,177	\$527,290	\$537,404	\$571,530
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$318,213	\$293,705	\$262,544	\$263,483	\$269,881
Total Benefits	\$908,792	\$893,882	\$789,834	\$800,887	\$841,411
Medical Benefits (% of total)	49.8%	50.9%	50.5%	50.3%	49.7%
Benefits per \$100 of Payroll	\$0.40	\$0.38	\$0.34	\$0.32	\$0.31
<i>Costs (thousands)</i>					
Private Carriers	\$1,223,290	\$1,195,557	\$1,095,547	\$1,103,841	\$1,195,581
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$385,831	\$356,531	\$317,630	\$316,307	\$313,793
Total Costs	\$1,609,120	\$1,552,088	\$1,413,176	\$1,420,148	\$1,509,374
Costs per \$100 of Payroll	\$0.71	\$0.66	\$0.61	\$0.57	\$0.56

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,833	2,851	2,654	2,723	2,803
Covered Wages (millions)	\$163,774	\$169,513	\$169,935	\$182,087	\$194,841
<i>Benefits (thousands)</i>					
Private Carriers	\$788,855	\$790,204	\$750,127	\$762,789	\$750,229
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$264,873	\$275,559	\$287,646	\$279,544	\$317,686
Total Benefits	\$1,053,728	\$1,065,763	\$1,037,773	\$1,042,333	\$1,067,915
Medical Benefits (% of total)	54.6%	53.4%	50.2%	50.1%	51.1%
Benefits per \$100 of Payroll	\$0.64	\$0.63	\$0.61	\$0.57	\$0.55
<i>Costs (thousands)</i>					
Private Carriers	\$1,339,688	\$1,340,587	\$1,302,169	\$1,312,848	\$1,326,708
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$336,983	\$347,470	\$361,531	\$352,406	\$369,160
Total Costs	\$1,676,671	\$1,688,056	\$1,663,701	\$1,665,255	\$1,695,867
Costs per \$100 of Payroll	\$1.02	\$1.00	\$0.98	\$0.91	\$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.

MISSISSIPPI***Mississippi State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,059	1,064	1,020	1,045	1,072
Covered Wages (millions)	\$41,354	\$42,537	\$43,323	\$46,201	\$50,077
<i>Benefits (thousands)</i>					
Private Carriers	\$221,906	\$216,150	\$201,658	\$217,452	\$218,617
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$69,653	\$72,440	\$68,759	\$68,409	\$70,361
Total Benefits	\$291,559	\$288,589	\$270,418	\$285,861	\$288,978
Medical Benefits (% of total)	60.2%	61.0%	61.5%	60.0%	59.7%
Benefits per \$100 of Payroll	\$0.71	\$0.68	\$0.62	\$0.62	\$0.58
<i>Costs (thousands)</i>					
Private Carriers	\$406,806	\$398,994	\$368,591	\$392,874	\$400,808
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$86,821	\$91,259	\$85,344	\$84,186	\$85,338
Total Costs	\$493,627	\$490,253	\$453,934	\$477,060	\$486,146
Costs per \$100 of Payroll	\$1.19	\$1.15	\$1.05	\$1.03	\$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.

MISSOURI***Missouri State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,626	2,644	2,511	2,569	2,646
Covered Wages (millions)	\$127,663	\$132,520	\$134,668	\$143,951	\$155,642
<i>Benefits (thousands)</i>					
Private Carriers	\$572,093	\$569,796	\$594,047	\$557,083	\$554,511
State Fund	\$167,892	\$173,871	\$154,100	\$138,168	\$147,921
Self-Insured	\$253,442	\$270,029	\$251,641	\$272,393	\$264,707
Total Benefits	\$993,426	\$1,013,696	\$999,788	\$967,644	\$967,138
Medical Benefits (% of total)	58.3%	59.4%	57.1%	58.7%	58.2%
Benefits per \$100 of Payroll	\$0.78	\$0.76	\$0.74	\$0.67	\$0.62
<i>Costs (thousands)</i>					
Private Carriers	\$880,535	\$888,058	\$924,115	\$952,162	\$1,027,460
State Fund	\$268,863	\$269,276	\$248,583	\$248,074	\$238,911
Self-Insured	\$310,920	\$328,467	\$304,145	\$328,798	\$322,507
Total Costs	\$1,460,318	\$1,485,800	\$1,476,843	\$1,529,033	\$1,588,877
Costs per \$100 of Payroll	\$1.14	\$1.12	\$1.10	\$1.06	\$1.02

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	447	453	439	461	478
Covered Wages (millions)	\$19,059	\$19,987	\$20,911	\$23,311	\$25,724
<i>Benefits (thousands)</i>					
Private Carriers	\$79,479	\$78,946	\$77,503	\$75,390	\$78,446
State Fund	\$111,899	\$108,393	\$115,624	\$107,494	\$114,355
Self-Insured	\$38,974	\$39,146	\$35,285	\$33,260	\$33,579
Total Benefits	\$230,352	\$226,485	\$228,412	\$216,144	\$226,380
Medical Benefits (% of total)	66.4%	66.6%	64.6%	62.3%	61.8%
Benefits per \$100 of Payroll	\$1.21	\$1.13	\$1.09	\$0.93	\$0.88
<i>Costs (thousands)</i>					
Private Carriers	\$137,738	\$138,516	\$134,578	\$138,819	\$151,131
State Fund	\$170,809	\$166,928	\$162,413	\$168,895	\$172,054
Self-Insured	\$44,572	\$44,572	\$39,904	\$37,978	\$38,131
Total Costs	\$353,119	\$350,016	\$336,896	\$345,692	\$361,316
Costs per \$100 of Payroll	\$1.85	\$1.75	\$1.61	\$1.48	\$1.40

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	949	953	918	936	955
Covered Wages (millions)	\$43,501	\$45,227	\$46,903	\$50,114	\$54,313
<i>Benefits (thousands)</i>					
Private Carriers	\$252,510	\$255,283	\$246,610	\$250,698	\$255,347
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$68,285	\$63,441	\$59,034	\$58,357	\$60,933
Total Benefits	\$320,795	\$318,724	\$305,644	\$309,055	\$316,280
Medical Benefits (% of total)	63.4%	62.9%	58.4%	62.6%	61.4%
Benefits per \$100 of Payroll	\$0.74	\$0.70	\$0.65	\$0.62	\$0.58
<i>Costs (thousands)</i>					
Private Carriers	\$426,384	\$419,377	\$406,880	\$411,043	\$446,350
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$76,731	\$71,777	\$69,428	\$65,978	\$69,073
Total Costs	\$503,115	\$491,154	\$476,309	\$477,020	\$515,423
Costs per \$100 of Payroll	\$1.16	\$1.09	\$1.02	\$0.95	\$0.95

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

NEVADA***Nevada State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,347	1,384	1,241	1,331	1,445
Covered Wages (millions)	\$66,967	\$70,735	\$69,035	\$78,773	\$89,130
<i>Benefits (thousands)</i>					
Private Carriers	\$265,788	\$271,805	\$266,237	\$272,268	\$309,028
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$127,517	\$129,948	\$128,710	\$136,153	\$158,614
Total Benefits	\$393,305	\$401,753	\$394,947	\$408,421	\$467,642
Medical Benefits (% of total)	47.9%	47.4%	44.6%	42.9%	47.1%
Benefits per \$100 of Payroll	\$0.59	\$0.57	\$0.57	\$0.52	\$0.52
<i>Costs (thousands)</i>					
Private Carriers	\$471,619	\$490,470	\$471,165	\$485,630	\$545,119
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$167,092	\$169,481	\$165,545	\$175,928	\$205,653
Total Costs	\$638,711	\$659,950	\$636,711	\$661,558	\$750,772
Costs per \$100 of Payroll	\$0.95	\$0.93	\$0.92	\$0.84	\$0.84

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

NEW HAMPSHIRE***New Hampshire State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	651	657	616	641	662
Covered Wages (millions)	\$36,778	\$38,409	\$39,855	\$46,074	\$47,692
<i>Benefits (thousands)</i>					
Private Carriers	\$144,518	\$145,169	\$140,130	\$133,510	\$127,986
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$65,092	\$65,092	\$67,650	\$65,523	\$63,201
Total Benefits	\$209,611	\$210,262	\$207,780	\$199,033	\$191,187
Medical Benefits (% of total)	67.8%	63.8%	61.6%	62.4%	62.8%
Benefits per \$100 of Payroll	\$0.57	\$0.55	\$0.52	\$0.43	\$0.40
<i>Costs (thousands)</i>					
Private Carriers	\$273,041	\$255,344	\$234,513	\$254,852	\$266,889
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$93,926	\$90,234	\$92,489	\$95,128	\$88,631
Total Costs	\$366,967	\$345,578	\$327,002	\$349,980	\$355,521
Costs per \$100 of Payroll	\$1.00	\$0.90	\$0.82	\$0.76	\$0.75

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	3,995	4,034	3,701	3,879	4,086
Covered Wages (millions)	\$261,709	\$270,944	\$273,250	\$295,421	\$320,372
<i>Benefits (thousands)</i>					
Private Carriers	\$1,855,101	\$1,929,564	\$1,735,132	\$1,818,205	\$1,830,115
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$633,821	\$603,021	\$561,721	\$665,844	\$681,784
Total Benefits	\$2,488,921	\$2,532,585	\$2,296,852	\$2,484,050	\$2,511,898
Medical Benefits (% of total)	49.3%	49.8%	47.6%	48.3%	48.7%
Benefits per \$100 of Payroll	\$0.95	\$0.93	\$0.84	\$0.84	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$3,131,927	\$3,150,625	\$2,866,528	\$2,970,718	\$3,267,875
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$823,406	\$773,872	\$728,117	\$854,204	\$885,254
Total Costs	\$3,955,333	\$3,924,497	\$3,594,645	\$3,824,921	\$4,153,129
Costs per \$100 of Payroll	\$1.51	\$1.45	\$1.32	\$1.29	\$1.30

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	771	785	731	744	781
Covered Wages (millions)	\$33,890	\$36,040	\$35,911	\$38,193	\$42,222
<i>Benefits (thousands)</i>					
Private Carriers	\$196,292	\$200,667	\$188,237	\$175,535	\$183,058
State Fund	\$18,874	\$22,114	\$18,782	\$14,509	\$13,022
Self-Insured	\$87,762	\$97,830	\$80,734	\$77,517	\$77,710
Total Benefits	\$302,928	\$320,612	\$287,754	\$267,560	\$273,789
Medical Benefits (% of total)	61.0%	60.6%	57.9%	55.8%	56.4%
Benefits per \$100 of Payroll	\$0.89	\$0.89	\$0.80	\$0.70	\$0.65
<i>Costs (thousands)</i>					
Private Carriers	\$323,495	\$330,812	\$289,935	\$298,630	\$341,312
State Fund	\$27,323	\$27,331	\$22,647	\$20,913	\$23,121
Self-Insured	\$105,431	\$117,296	\$95,494	\$92,686	\$94,893
Total Costs	\$456,249	\$475,439	\$408,076	\$412,229	\$459,327
Costs per \$100 of Payroll	\$1.35	\$1.32	\$1.14	\$1.08	\$1.09

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

NEW YORK***New York State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	9,294	9,404	8,442	8,678	9,126
Covered Wages (millions)	\$676,612	\$708,015	\$701,977	\$764,237	\$817,453
<i>Benefits (thousands)</i>					
Private Carriers	\$2,769,618	\$2,858,535	\$2,682,858	\$2,375,775	\$2,790,571
State Fund	\$1,384,487	\$1,227,886	\$1,202,697	\$1,205,643	\$1,176,685
Self-Insured	\$2,138,241	\$2,095,452	\$2,015,197	\$1,923,365	\$2,157,514
Total Benefits	\$6,292,345	\$6,181,872	\$5,900,751	\$5,504,784	\$6,124,770
Medical Benefits (% of total)	32.6%	32.0%	31.1%	32.2%	31.3%
Benefits per \$100 of Payroll	\$0.93	\$0.87	\$0.84	\$0.72	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$5,348,556	\$5,373,053	\$4,837,830	\$4,498,930	\$5,212,082
State Fund	\$2,421,845	\$2,171,262	\$1,760,529	\$1,875,022	\$1,688,387
Self-Insured	\$2,644,425	\$2,626,427	\$2,485,429	\$2,407,368	\$2,670,529
Total Costs	\$10,414,826	\$10,170,742	\$9,083,788	\$8,781,320	\$9,570,998
Costs per \$100 of Payroll	\$1.54	\$1.44	\$1.29	\$1.15	\$1.17

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: 2018-2022

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	4,247	4,332	4,157	4,337	4,524
Covered Wages (millions)	\$214,070	\$225,434	\$232,294	\$257,044	\$284,481
<i>Benefits (thousands)</i>					
Private Carriers	\$806,168	\$837,116	\$768,814	\$808,132	\$789,713
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$268,482	\$246,168	\$211,458	\$220,049	\$219,966
Total Benefits	\$1,074,650	\$1,083,283	\$980,271	\$1,028,181	\$1,009,678
Medical Benefits (% of total)	44.8%	46.5%	43.6%	47.5%	45.5%
Benefits per \$100 of Payroll	\$0.50	\$0.48	\$0.42	\$0.40	\$0.35
<i>Costs (thousands)</i>					
Private Carriers	\$1,605,087	\$1,579,405	\$1,461,908	\$1,486,563	\$1,610,729
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$314,311	\$287,718	\$247,858	\$256,339	\$256,791
Total Costs	\$1,919,398	\$1,867,123	\$1,709,766	\$1,742,902	\$1,867,520
Costs per \$100 of Payroll	\$0.90	\$0.83	\$0.74	\$0.68	\$0.66

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

NORTH DAKOTA***North Dakota State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	404	410	383	387	399
Covered Wages (millions)	\$21,035	\$22,041	\$21,086	\$21,879	\$23,879
<i>Benefits (thousands)</i>					
Private Carriers	\$1,383	\$202	\$173	\$226	\$99
State Fund	\$147,876	\$106,959	\$106,959	\$106,959	\$106,763
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$149,259	\$107,161	\$107,132	\$107,185	\$106,862
Medical Benefits (% of total)	56.3%	56.9%	56.9%	56.9%	59.5%
Benefits per \$100 of Payroll	\$0.71	\$0.49	\$0.51	\$0.49	\$0.45
<i>Costs (thousands)</i>					
Private Carriers	\$5,933	\$4,606	\$4,166	\$4,932	\$5,322
State Fund	\$256,656	\$247,090	\$226,580	\$204,831	\$204,831
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$262,589	\$251,696	\$230,746	\$209,763	\$210,153
Costs per \$100 of Payroll	\$1.25	\$1.14	\$1.09	\$0.96	\$0.88

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	5,327	5,360	5,042	5,167	5,313
Covered Wages (millions)	\$267,238	\$277,239	\$279,718	\$299,310	\$321,878
<i>Benefits (thousands)</i>					
Private Carriers	\$12,034	\$8,580	\$4,957	\$5,979	\$3,519
State Fund	\$1,434,793	\$1,407,995	\$1,275,612	\$1,320,460	\$1,310,490
Self-Insured	\$323,478	\$312,328	\$282,640	\$281,662	\$275,223
Total Benefits	\$1,770,306	\$1,728,903	\$1,563,210	\$1,608,101	\$1,589,232
Medical Benefits (% of total)	38.1%	37.2%	33.0%	32.1%	32.6%
Benefits per \$100 of Payroll	\$0.66	\$0.62	\$0.56	\$0.54	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$20,349	\$21,458	\$16,344	\$20,713	\$18,884
State Fund	\$1,437,086	\$1,515,192	\$1,443,977	\$1,539,371	\$1,549,912
Self-Insured	\$435,952	\$413,601	\$384,405	\$383,641	\$381,344
Total Costs	\$1,893,387	\$1,950,251	\$1,844,726	\$1,943,725	\$1,950,140
Costs per \$100 of Payroll	\$0.71	\$0.70	\$0.66	\$0.65	\$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.

OKLAHOMA***Oklahoma State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,547	1,565	1,491	1,510	1,566
Covered Wages (millions)	\$71,098	\$73,963	\$72,733	\$76,232	\$83,260
<i>Benefits (thousands)</i>					
Private Carriers	\$260,822	\$242,284	\$221,587	\$213,080	\$210,716
State Fund	\$167,242	\$157,513	\$175,568	\$180,114	\$168,879
Self-Insured	\$84,899	\$79,068	\$79,256	\$80,634	\$73,803
Total Benefits	\$512,963	\$478,865	\$476,411	\$473,828	\$453,399
Medical Benefits (% of total)	51.6%	52.2%	51.2%	50.7%	50.4%
Benefits per \$100 of Payroll	\$0.72	\$0.65	\$0.66	\$0.62	\$0.54
<i>Costs (thousands)</i>					
Private Carriers	\$507,213	\$496,919	\$440,988	\$422,167	\$460,684
State Fund	\$230,477	\$220,001	\$216,023	\$231,403	\$245,105
Self-Insured	\$115,041	\$93,528	\$104,130	\$105,420	\$99,523
Total Costs	\$852,731	\$810,449	\$761,141	\$758,991	\$805,312
Costs per \$100 of Payroll	\$1.20	\$1.10	\$1.05	\$1.00	\$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.

OREGON***Oregon State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,893	1,925	1,807	1,852	1,923
Covered Wages (millions)	\$99,715	\$105,281	\$107,728	\$117,939	\$126,890
<i>Benefits (thousands)</i>					
Private Carriers	\$202,931	\$220,492	\$220,355	\$228,185	\$260,078
State Fund	\$333,848	\$340,892	\$342,109	\$353,761	\$369,979
Self-Insured	\$130,540	\$136,438	\$122,631	\$132,872	\$143,254
Total Benefits	\$667,319	\$697,821	\$685,096	\$714,819	\$773,310
Medical Benefits (% of total)	54.4%	54.3%	49.1%	49.5%	49.8%
Benefits per \$100 of Payroll	\$0.67	\$0.66	\$0.64	\$0.61	\$0.61
<i>Costs (thousands)</i>					
Private Carriers	\$307,450	\$322,292	\$294,907	\$325,916	\$382,225
State Fund	\$591,016	\$584,121	\$555,350	\$631,563	\$659,179
Self-Insured	\$157,712	\$163,062	\$147,614	\$160,963	\$173,516
Total Costs	\$1,056,179	\$1,069,475	\$997,872	\$1,118,443	\$1,214,920
Costs per \$100 of Payroll	\$1.06	\$1.02	\$0.93	\$0.95	\$0.96

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	5,751	5,807	5,366	5,528	5,742
Covered Wages (millions)	\$317,832	\$331,933	\$331,286	\$355,965	\$384,501
<i>Benefits (thousands)</i>					
Private Carriers	\$2,111,674	\$2,093,988	\$1,967,954	\$1,935,428	\$1,948,310
State Fund	\$153,857	\$143,579	\$117,148	\$93,875	\$89,389
Self-Insured	\$636,034	\$624,642	\$622,120	\$671,467	\$666,390
Total Benefits	\$2,901,565	\$2,862,210	\$2,707,223	\$2,700,771	\$2,704,090
Medical Benefits (% of total)	47.9%	47.5%	45.5%	45.6%	46.3%
Benefits per \$100 of Payroll	\$0.91	\$0.86	\$0.82	\$0.76	\$0.70
<i>Costs (thousands)</i>					
Private Carriers	\$3,487,969	\$3,332,365	\$3,086,376	\$3,054,075	\$3,341,887
State Fund	\$156,264	\$110,617	\$106,383	\$93,741	\$98,992
Self-Insured	\$750,752	\$735,094	\$732,295	\$785,440	\$781,239
Total Costs	\$4,394,985	\$4,178,076	\$3,925,054	\$3,933,256	\$4,222,118
Costs per \$100 of Payroll	\$1.38	\$1.26	\$1.18	\$1.10	\$1.10

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

RHODE ISLAND***Rhode Island State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	470	474	432	452	469
Covered Wages (millions)	\$24,922	\$25,683	\$25,860	\$27,813	\$29,942
<i>Benefits (thousands)</i>					
Private Carriers	\$65,818	\$76,400	\$69,002	\$61,455	\$68,699
State Fund	\$67,646	\$66,116	\$57,769	\$52,729	\$54,897
Self-Insured	\$14,748	\$15,194	\$17,555	\$13,299	\$12,889
Total Benefits	\$148,212	\$157,710	\$144,326	\$127,483	\$136,485
Medical Benefits (% of total)	31.8%	34.4%	28.0%	28.1%	28.9%
Benefits per \$100 of Payroll	\$0.59	\$0.61	\$0.56	\$0.46	\$0.46
<i>Costs (thousands)</i>					
Private Carriers	\$117,324	\$131,166	\$124,348	\$119,239	\$136,510
State Fund	\$122,777	\$120,457	\$105,238	\$99,065	\$107,035
Self-Insured	\$21,590	\$22,428	\$25,244	\$20,176	\$20,439
Total Costs	\$261,692	\$274,051	\$254,829	\$238,481	\$263,984
Costs per \$100 of Payroll	\$1.05	\$1.07	\$0.99	\$0.86	\$0.88

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: 2018-2022

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,000	2,036	1,937	1,997	2,083
Covered Wages (millions)	\$88,590	\$93,571	\$95,162	\$103,615	\$114,854
<i>Benefits (thousands)</i>					
Private Carriers	\$505,491	\$536,399	\$536,822	\$521,648	\$573,183
State Fund	\$67,998	\$71,647	\$74,751	\$70,600	\$68,660
Self-Insured	\$223,422	\$235,412	\$245,610	\$231,972	\$255,948
Total Benefits	\$796,911	\$843,458	\$857,183	\$824,220	\$897,792
Medical Benefits (% of total)	45.3%	47.0%	42.5%	43.6%	49.0%
Benefits per \$100 of Payroll	\$0.90	\$0.90	\$0.90	\$0.80	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$970,366	\$952,662	\$921,074	\$928,341	\$1,017,767
State Fund	\$75,153	\$72,825	\$70,354	\$71,367	\$71,367
Self-Insured	\$250,257	\$279,335	\$291,753	\$274,750	\$303,344
Total Costs	\$1,295,777	\$1,304,821	\$1,283,180	\$1,274,459	\$1,392,478
Costs per \$100 of Payroll	\$1.46	\$1.39	\$1.35	\$1.23	\$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.

SOUTH DAKOTA

South Dakota State Summary Table: 2018-2022

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	410	413	400	414	426
Covered Wages (millions)	\$17,671	\$18,415	\$19,427	\$20,961	\$22,776
<i>Benefits (thousands)</i>					
Private Carriers	\$116,144	\$117,417	\$121,763	\$111,353	\$109,497
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,016	\$3,324	\$2,627	\$3,154	\$2,430
Total Benefits	\$119,160	\$120,741	\$124,390	\$114,507	\$111,927
Medical Benefits (% of total)	66.8%	67.7%	66.9%	68.5%	66.9%
Benefits per \$100 of Payroll	\$0.67	\$0.66	\$0.64	\$0.55	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$196,033	\$185,886	\$174,148	\$183,255	\$198,464
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,552	\$3,893	\$3,003	\$3,558	\$2,731
Total Costs	\$199,585	\$189,780	\$177,152	\$186,813	\$201,195
Costs per \$100 of Payroll	\$1.13	\$1.03	\$0.91	\$0.89	\$0.88

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,834	2,888	2,774	2,870	3,002
Covered Wages (millions)	\$141,504	\$147,856	\$151,529	\$168,173	\$184,989
<i>Benefits (thousands)</i>					
Private Carriers	\$490,842	\$501,566	\$480,692	\$465,555	\$493,242
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$139,283	\$138,141	\$118,344	\$81,587	\$91,227
Total Benefits	\$630,125	\$639,706	\$599,037	\$547,142	\$584,469
Medical Benefits (% of total)	66.0%	65.4%	64.7%	63.2%	64.4%
Benefits per \$100 of Payroll	\$0.45	\$0.43	\$0.40	\$0.33	\$0.32
<i>Costs (thousands)</i>					
Private Carriers	\$961,531	\$907,805	\$853,393	\$881,805	\$957,020
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$174,169	\$171,771	\$148,036	\$102,210	\$114,619
Total Costs	\$1,135,701	\$1,079,576	\$1,001,429	\$984,016	\$1,071,639
Costs per \$100 of Payroll	\$0.80	\$0.73	\$0.66	\$0.59	\$0.58

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	9,877	9,985	9,556	10,049	10,775
Covered Wages (millions)	\$566,668	\$593,716	\$597,655	\$659,679	\$746,823
<i>Benefits (thousands)</i>					
Private Carriers	\$772,679	\$765,289	\$677,322	\$670,581	\$689,678
State Fund	\$461,399	\$455,041	\$404,806	\$400,284	\$398,265
Self-Insured	\$303,988	\$299,672	\$268,203	\$273,048	\$283,519
Total Benefits	\$1,538,066	\$1,520,002	\$1,350,331	\$1,343,912	\$1,371,462
Medical Benefits (% of total)	57.2%	56.0%	54.0%	53.8%	53.5%
Benefits per \$100 of Payroll	\$0.27	\$0.26	\$0.23	\$0.20	\$0.18
<i>Costs (thousands)</i>					
Private Carriers	\$1,554,517	\$1,580,144	\$1,415,862	\$1,402,598	\$1,602,248
State Fund	\$1,177,938	\$1,144,468	\$986,362	\$983,642	\$1,120,111
Self-Insured	\$395,583	\$383,269	\$331,012	\$335,466	\$351,642
Total Costs	\$3,128,037	\$3,107,881	\$2,733,236	\$2,721,706	\$3,074,002
Costs per \$100 of Payroll	\$0.55	\$0.52	\$0.46	\$0.41	\$0.41

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	1,438	1,479	1,460	1,539	1,607
Covered Wages (millions)	\$68,906	\$74,269	\$79,469	\$88,339	\$97,641
<i>Benefits (thousands)</i>					
Private Carriers	\$227,940	\$245,477	\$227,620	\$232,634	\$262,437
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$37,603	\$39,076	\$33,292	\$35,611	\$41,104
Total Benefits	\$265,543	\$284,553	\$260,911	\$268,246	\$303,542
Medical Benefits (% of total)	69.2%	70.9%	68.1%	66.6%	67.8%
Benefits per \$100 of Payroll	\$0.39	\$0.38	\$0.33	\$0.30	\$0.31
<i>Costs (thousands)</i>					
Private Carriers	\$489,843	\$488,775	\$462,261	\$513,830	\$593,025
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$46,406	\$46,681	\$40,055	\$42,552	\$48,789
Total Costs	\$536,249	\$535,457	\$502,317	\$556,382	\$641,814
Costs per \$100 of Payroll	\$0.78	\$0.72	\$0.63	\$0.63	\$0.66

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

VERMONT***Vermont State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	301	300	273	282	291
Covered Wages (millions)	\$14,101	\$14,620	\$14,603	\$15,650	\$17,172
<i>Benefits (thousands)</i>					
Private Carriers	\$120,845	\$125,187	\$106,552	\$113,001	\$116,320
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$18,017	\$18,673	\$15,987	\$17,482	\$18,379
Total Benefits	\$138,862	\$143,860	\$122,539	\$130,482	\$134,699
Medical Benefits (% of total)	52.0%	52.5%	47.7%	50.0%	45.2%
Benefits per \$100 of Payroll	\$0.98	\$0.98	\$0.84	\$0.83	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$212,076	\$205,801	\$185,739	\$184,672	\$196,077
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$20,392	\$21,271	\$18,078	\$19,793	\$20,946
Total Costs	\$232,468	\$227,072	\$203,817	\$204,465	\$217,023
Costs per \$100 of Payroll	\$1.65	\$1.55	\$1.40	\$1.31	\$1.26

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

VIRGINIA***Virginia State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	3,645	3,688	3,492	3,581	3,698
Covered Wages (millions)	\$205,610	\$215,455	\$221,474	\$237,281	\$256,903
<i>Benefits (thousands)</i>					
Private Carriers	\$711,720	\$688,083	\$597,973	\$614,619	\$627,626
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$225,963	\$199,488	\$164,190	\$171,950	\$181,224
Total Benefits	\$937,683	\$887,572	\$762,163	\$786,569	\$808,850
Medical Benefits (% of total)	64.0%	61.9%	57.5%	57.5%	59.6%
Benefits per \$100 of Payroll	\$0.46	\$0.41	\$0.34	\$0.33	\$0.31
<i>Costs (thousands)</i>					
Private Carriers	\$1,250,041	\$1,262,581	\$1,162,816	\$1,130,908	\$1,164,052
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$259,318	\$228,785	\$189,565	\$197,284	\$210,396
Total Costs	\$1,509,358	\$1,491,366	\$1,352,381	\$1,328,192	\$1,374,448
Costs per \$100 of Payroll	\$0.73	\$0.69	\$0.61	\$0.56	\$0.54

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.

WASHINGTON***Washington State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	3,298	3,363	3,180	3,274	3,437
Covered Wages (millions)	\$216,879	\$233,046	\$243,617	\$269,657	\$288,174
<i>Benefits (thousands)</i>					
Private Carriers	\$8,526	(\$6,469)	\$8,714	\$8,715	\$8,671
State Fund	\$1,988,759	\$2,057,646	\$2,057,124	\$2,162,370	\$2,296,715
Self-Insured	\$539,068	\$563,163	\$554,371	\$594,602	\$630,950
Total Benefits	\$2,536,353	\$2,614,340	\$2,620,209	\$2,765,687	\$2,936,336
Medical Benefits (% of total)	30.7%	30.7%	27.3%	27.2%	25.8%
Benefits per \$100 of Payroll	\$1.17	\$1.12	\$1.08	\$1.03	\$1.02
<i>Costs (thousands)</i>					
Private Carriers	\$22,394	\$21,396	\$23,075	\$23,904	\$26,160
State Fund	\$2,449,887	\$2,311,724	\$2,125,587	\$2,367,897	\$2,468,938
Self-Insured	\$762,227	\$798,807	\$777,075	\$818,277	\$861,964
Total Costs	\$3,234,508	\$3,131,927	\$2,925,737	\$3,210,078	\$3,357,062
Costs per \$100 of Payroll	\$1.49	\$1.34	\$1.20	\$1.19	\$1.16

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: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	669	664	616	631	648
Covered Wages (millions)	\$30,104	\$30,193	\$29,239	\$31,057	\$33,615
<i>Benefits (thousands)</i>					
Private Carriers	\$211,518	\$207,223	\$183,427	\$180,020	\$184,926
State Fund	\$149,649	\$140,392	\$132,166	\$120,207	\$109,511
Self-Insured	\$69,952	\$57,536	\$63,753	\$61,906	\$61,033
Total Benefits	\$431,119	\$405,151	\$379,345	\$362,132	\$355,471
Medical Benefits (% of total)	49.4%	54.9%	46.7%	49.4%	48.0%
Benefits per \$100 of Payroll	\$1.43	\$1.34	\$1.30	\$1.17	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$343,863	\$345,667	\$268,960	\$267,654	\$291,767
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$102,808	\$90,510	\$86,139	\$73,148	\$74,309
Total Costs	\$446,671	\$436,177	\$355,099	\$340,802	\$366,077
Costs per \$100 of Payroll	\$1.48	\$1.44	\$1.21	\$1.10	\$1.09

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

WISCONSIN***Wisconsin State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	2,823	2,833	2,676	2,745	2,824
Covered Wages (millions)	\$137,448	\$142,360	\$143,535	\$154,267	\$166,690
<i>Benefits (thousands)</i>					
Private Carriers	\$1,028,051	\$1,070,859	\$940,737	\$950,126	\$977,470
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$167,187	\$151,714	\$120,149	\$122,907	\$126,438
Total Benefits	\$1,195,238	\$1,222,573	\$1,060,886	\$1,073,033	\$1,103,908
Medical Benefits (% of total)	78.1%	79.1%	78.3%	78.9%	77.7%
Benefits per \$100 of Payroll	\$0.87	\$0.86	\$0.74	\$0.70	\$0.66
<i>Costs (thousands)</i>					
Private Carriers	\$1,974,704	\$1,950,264	\$1,764,303	\$1,799,334	\$1,993,338
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$192,773	\$174,070	\$138,320	\$140,930	\$142,960
Total Costs	\$2,167,476	\$2,124,334	\$1,902,623	\$1,940,265	\$2,136,298
Costs per \$100 of Payroll	\$1.58	\$1.49	\$1.33	\$1.26	\$1.28

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

WYOMING**Wyoming State Summary Table: 2018-2022**

	2018	2019	2020	2021	2022
Coverage					
Covered Workers (thousands)	219	223	209	213	219
Covered Wages (millions)	\$10,395	\$11,003	\$10,551	\$11,183	\$12,193
Benefits (thousands)					
Private Carriers	\$108	\$568	(\$144)	\$494	\$549
State Fund	\$164,901	\$179,141	\$168,555	\$164,284	\$168,074
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$165,009	\$179,709	\$168,411	\$164,778	\$168,624
Medical Benefits (% of total)	64.3%	64.4%	61.3%	60.6%	61.9%
Benefits per \$100 of Payroll	\$1.59	\$1.63	\$1.60	\$1.47	\$1.38
Costs (thousands)					
Private Carriers	\$2,937	\$4,864	\$5,948	\$4,645	\$5,596
State Fund	\$217,684	\$214,332	\$186,791	\$199,466	\$199,535
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$220,621	\$219,196	\$192,739	\$204,111	\$205,131
Costs per \$100 of Payroll	\$2.12	\$1.99	\$1.83	\$1.83	\$1.68

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

UNITED STATES: Non-Federal Total***Total State Summary Table: 2018-2022***

	2018	2019	2020	2021	2022
<i>Coverage</i>					
Covered Workers (thousands)	139,840	141,590	132,652	137,282	143,523
Covered Wages (millions)	\$7,943,754	\$8,322,099	\$8,444,131	\$9,235,884	\$9,991,632
<i>Benefits (thousands)</i>					
Private Carriers	\$34,970,697	\$35,303,976	\$32,796,400	\$32,783,880	\$33,929,224
State Fund	\$8,807,854	\$8,705,602	\$8,471,807	\$8,490,848	\$8,467,338
Self-Insured	\$15,760,293	\$15,616,990	\$14,812,985	\$15,314,316	\$16,132,564
Total Benefits	\$59,538,843	\$59,626,567	\$56,081,192	\$56,589,045	\$58,529,126
Medical Benefits (% of total)	51.1%	51.1%	48.6%	48.7%	48.2%
Benefits per \$100 of Payroll	\$0.75	\$0.72	\$0.66	\$0.61	\$0.59
<i>Costs (thousands)</i>					
Private Carriers	\$62,116,332	\$61,219,773	\$56,583,271	\$57,029,493	\$62,655,739
State Fund	\$12,628,882	\$12,014,936	\$10,762,492	\$11,530,575	\$11,639,195
Self-Insured	\$19,827,829	\$19,623,958	\$18,576,616	\$19,198,163	\$20,252,938
Total Costs	\$94,573,042	\$92,858,666	\$85,922,379	\$87,758,231	\$94,547,873
Costs per \$100 of Payroll	\$1.19	\$1.12	\$1.02	\$0.95	\$0.95

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