

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

October, 2017

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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2015 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 that we used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record keeping activities. We hope that publishing this companion to the primary report will lead to discussions about improving and refining state information systems that will ultimately enhance the quality of data and aid our understanding of trends in WC benefits, coverage, and costs at the state and national level.

The rest of this document is organized as follows: Section II describes the data sources we used, 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, including a description of how we estimate benefits paid through deductible policies and self-insured benefits. Section III also provides detailed information on second injury, guaranty, and special funds, including trends across time. 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 2011 and 2015, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2015.

II. Data Sources

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

Academy questionnaire. The primary sources of data on benefits paid to injured workers are state agencies' responses to the Academy's questionnaire on WC benefits and costs. However, states vary in their ability to provide complete program data. The most common problems are in reporting amounts of benefits paid by employers under deductible policies and by self-insured employers. In particular, the Academy questionnaire is the primary source for data on second-injury, guaranty, and special fund benefits paid. The estimated costs of second-injury, guaranty, and special funds are based on state assessment rates applied either to premiums (costs) or losses (benefits).

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

NCCI data. The primary source of data on medical benefits is NCCI (2017a). 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 2015 and the source of medical benefits paid. For any data that is estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

Table A.1. Data Sources for 2015.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Alabama	Dept. of Industrial Relations	-	Dept. of Industrial Relations	-	-	-	-	Subtraction	-	NCCI
Alaska	A.M. Best	-	Estimated - Historical	Dept. of Labor & Workforce Development	WC Security Fund; Commercial Fishermen's Fund	Dept. of Labor & Workforce Development (Estimated in 2015)	-	MPM	-	NCCI
Arizona	A.M. Best	-	Industrial Commission of AZ	Industrial Commission of AZ	-	-	-	MPM	-	NCCI
Arkansas	A.M. Best	-	AR WC Commission	AR WC Commission	Death and Permanent Disability Trust Fund	AR Property and Casualty Guaranty Fund	-	MPM	-	NCCI
California	Rating Bureau	A.M. Best	Dept. of Industrial Relations Office of SI Plans	Dept. of Industrial Relations Office of SI Plans	Uninsured Employers Fund	CA Insurance Guaranty Assn.	-	Subtraction	-	Commission on Health and Safety and WC
Colorado	A.M. Best	A.M. Best	CO Dept. of Labor & Employment, Division of WC	CO Dept. of Labor & Employment, Division of WC	Medical Disaster	CO Insurance Guaranty Association	CO Dept. of Labor & Employment, Division of WC	MPM	MPM	NCCI
Connecticut	A.M. Best	-	CT Office of the Treasurer	CT Office of the Treasurer	-	CT Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Delaware	A.M. Best	-	Dept. of Labor, Division of Industrial Affairs	Dept. of Labor, Division of Industrial Affairs	-	DE Insurance Guaranty Assn.	-	Rating Bureau	-	DE/PA Compensation Rating Bureau
District of Columbia	A.M. Best	-	Department of Employment Services	-	Special Fund	DC Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Florida	A.M. Best	-	FL Division of WC	-	Special Disability Trust Fund	-	-	Subtraction	-	NCCI
Georgia	A.M. Best	-	Estimated - Ratio of Benefits to Payroll	Subsequent Injury Trust Fund	-	GA Insurers Insolvency Pool (Estimated)	-	MPM	-	NCCI
Hawaii	A.M. Best	A.M. Best	Dept. of Labor & Industrial Relations	-	WC Special Fund	-	-	Subtraction	Subtraction	NCCI

Table A.1. Data Sources for 2015, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Idaho	A.M. Best	A.M. Best	ID Industrial Commission	ID Industrial Commission	-	ID Insurance Guaranty Association	-	MPM	MPM	NCCI
Illinois	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	WC Commission	Uninsured Employers Fund	-	WC Commission	MPM	-	NCCI
Indiana	A.M. Best	-	WC Board of IN	WC Board of IN	-	IN Insurance Guaranty Assn.	-	MPM	-	NCCI
Iowa	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	Division of WC	-	IA Insurance Guaranty Assn (estimated in 2015)	-	MPM	-	NCCI
Kansas	A.M. Best	-	Dept. of Labor, Division of WC	-	-	KS Insurance Guaranty Assn.	-	MPM	-	NCCI
Kentucky	A.M. Best	A.M. Best	Estimated – Ratio of Benefits to Payroll	-	Special Fund; Coal Workers Pneumoconiosis Fund	-	-	MPM	MPM	NCCI
Louisiana	A.M. Best	A.M. Best	Estimated – Ratio of Benefits to Payroll	LA Workforce Commission	-	-	-	MPM	MPM	NCCI
Maine	A.M. Best	-	ME Bureau of Insurance	-	-	ME Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Maryland	MD WC Commission	MD WC Commission	MD WC Commission	MD Subsequent Injury Fund	-	-	-	Subtraction	MPM	NCCI
Massachusetts	Rating Bureau	-	MA WC Advisory Council Annual Report	MA WC Advisory Council Annual Report	Uninsured Employers Fund	MA Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	Rating Bureau
Michigan	Dept. of Consumer and Industry Services, WC Agency	-	Dept. of Consumer and Industry Services, WC Agency	Dept. of Consumer and Industry Services, WC Agency	-	MI Property and Casualty Guaranty Assn.	Dept. of Consumer and Industry Services, WC Agency	Subtraction	-	Dept. of Consumer and Industry Services, WC Agency
Minnesota	Dept. of Labor and Industry	-	Dept. of Labor and Industry	Dept. of Labor and Industry	Uninsured Employers Fund; Supplementary Benefits; Asbestosis and Temporary Orders	Dept. of Labor and Industry	Dept. of Labor and Industry	Dept. of Labor and Industry	-	Dept. of Labor and Industry

Table A.1. Data Sources for 2015, cont.

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

Table A.1. Data Sources for 2015, cont.

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

Table A.1. Data Sources for 2015, 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
Utah	A.M. Best	A.M. Best	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers Fund; Employer Reinsurance Fund	-	-	MPM	MPM	NCCI
Vermont	A.M. Best	-	Estimated - Historical	-	-	VT Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Virginia	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers Fund	VA Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Washington	Not allowed	Dept. of Labor and Industries	Dept. of Labor and Industries	Dept. of Labor and Industries	Benefit Adjustment for Long-term Cases;	WA Insurance Guaranty Fund	Dept. of Labor and Industries	-	-	Dept. of Labor and Industries
West Virginia	A.M. Best	WV Offices of the Insurance Commissioner	WV Offices of the Insurance Commissioner	-	Uninsured Employers Fund; WC Fund; Coal Workers Pneumoconiosis Fund	OH-WV Guaranty Fund (Estimated in 2015)	WV Offices of the Insurance Commissioner	MPM	-	NCCI
Wisconsin	A.M. Best	-	Dept. of Workforce Development, Division of WC	Dept. of Workforce Development, Division of WC	Uninsured Employers Fund; Children's Fund; Barred Claims;	-	-	-	-	Dept. of Workforce Development, Division of WC
Wyoming	Not allowed	WY Dept. of Workforce Services	Not allowed	-	-	WY Insurance Guaranty Assn.	-	-	-	WY Dept. of Workforce Services

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

III. Estimating Workers' Compensation Benefits and Costs by Type of Coverage

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

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

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

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

Private Carriers

Benefits

Forty-seven out of 51 jurisdictions allow private carriers to write WC policies.¹ To estimate private carrier benefits paid for these 47 states, we used data collected from our annual questionnaire for 14 states (10 state agencies and 4 ratings bureaus) and A.M. Best data for the remaining 33 states.

¹ 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.

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

State Funds

Benefits

In 2015, a total of 23 states had state funds that paid WC benefits. Of these, 17 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009, but was still paying benefits on some claims in 2015. We relied on state-provided data for 9 states (including the states with exclusive funds) and A.M. Best data for the remaining 14 states.

Costs

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

Deductibles

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

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,² and 12 jurisdictions allow deductible policies for state-funds.³ In 2015, three states reported the amount of benefits paid through deductible policies: Delaware, Minnesota, and Pennsylvania. To estimate benefits paid through deductible policies in the state where they are allowed but not reported, the Academy uses two methods described below: 1) Subtraction, and 2) Manual Premium Method.

Method 1: Subtraction

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

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

In 2015, we used this method to estimate private carrier benefits paid through deductible policies in 14 jurisdictions: Alabama, California, Florida, Hawaii, Maryland, Massachusetts, Michigan, Mississippi, Montana, New Jersey, New Mexico, New York, Oregon, and South Carolina. For state fund deductible policies this method was used in 2 jurisdictions: Hawaii and New Mexico.

Method 2: Manual Premium Method

In many instances, deductible policies are allowed in a jurisdiction but are not reported by the state agency, either separately or by inclusion in total WC benefits paid. To estimate benefits paid through deductible policies in these cases we use the Manual Premium Method (MPM). This method relies on Manual Equivalent Premiums (MEP) as reported by NCCI and A.M. Best data on private carrier and state fund benefits paid.

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

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

² Deductible policies are not allowed in North Dakota, Ohio, Washington, Wisconsin, and Wyoming.

³ Deductible policies for state funds are allowed in Colorado, Hawaii, Idaho, Kentucky, Louisiana, Maryland, Missouri, Montana, New Mexico, Oklahoma, Texas, and Utah.

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 2015, we used this approach to estimate benefits paid under deductible policies in 31 jurisdictions: 21 states for private carrier deductibles, 8 states for private carrier and state fund deductibles, and 2 states for state fund deductibles.

Private carriers: Alaska, Arizona, Arkansas, Connecticut, the District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Maine, Nebraska, Nevada, New Hampshire, North Carolina, Rhode Island, South Dakota, Tennessee, Vermont, Virginia, and West Virginia.

Private carrier and state funds: Colorado, Idaho, Kentucky, Louisiana, Missouri, Oklahoma, Texas, and Utah.

State funds: Maryland and Montana.

Self-Insured Employers

Benefits

All jurisdictions except North Dakota and Wyoming allow employers to self-insure. Of the 49 jurisdictions that allow self-insurance, 32 provided data on self-insured benefits paid. We estimated self-insured benefits paid in the remaining 17 jurisdictions using two methods: one that utilizes historical self-insured

benefits paid data, and another that utilizes current payroll and self-insured benefits paid data in the jurisdictions where available.

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

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

We know private carrier and state fund benefits paid and deductibles (some of which we estimate) for all jurisdictions. If we knew the total benefits paid in the jurisdictions without any reported self-insured benefits, then we could have simply subtracted all non-self-insured benefits from total benefits. However, we do not know total benefits paid in those jurisdictions, so instead we utilize the data we do have to estimate the fraction of self-insured benefits to total benefits:

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

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

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

To obtain the SI benefits % to plug into the equation above and estimate SI benefits, we use one of two methods, which we describe below.

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

We use historical data on self-insured benefits as a fraction of total benefits when available. In 2015, we used this approach to estimate self-insured benefits for 7 states: Alaska, Nevada, New Hampshire, New York, Oklahoma, Texas, and Vermont. For each of these jurisdictions, we used the most current year of data available on self-insured benefits and calculated the SI benefits %. However, to account for current trends in self-insurance rates, we weight the historical SI benefits % by the total SI benefits % of the 32 jurisdictions where the data are available in the current year, relative to the SI benefit % in the year we have the historical data for the particular jurisdiction. For each state, s , where we use historical self-insured benefits data, we calculate the current SI benefits % as:

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

In the above equation, the estimated SI benefits % in state s^* , in time t , is equal to the SI benefits % in state s^* available in the most recent year (time $t-x$) multiplied by the ratio of the overall SI benefits % in time t in the states where we have SI benefits data available (32 jurisdictions, denoted as *national* in the above equation), to the overall SI benefits % in time $t-x$ (32 jurisdictions).

As an example, the state of Alaska provided data on self-insured benefits paid in 2014, but, was unable to provide the same information for 2015 because the state is migrating its data and updating its tracking software. As a result, we estimated the SI benefit share in Alaska for 2015 as:

$$\text{SI benefits } \%_{AK,2015} = \frac{\text{SI benefits}_{AK,2014}}{\text{Total benefits}_{AK,2014}} * \frac{\frac{\text{SI benefits}_{national,2015}}{\text{Total benefits}_{national,2015}}}{\frac{\text{SI benefits}_{national,2014}}{\text{Total benefits}_{national,2014}}} = 27.8\% * \frac{26.0\%}{25.8\%} = 28.1\%$$

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

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

To estimate the share of payroll covered by self-insured employers, we rely on data from the Department of Labor (DOL), NCCI, rating bureaus, and state agencies. The DOL provides the total non-federal payroll, while the NCCI provides private carrier and state fund payrolls for 38 states. Rating bureaus and state agencies provide payroll information specifically for workers at self-insured firms, as well as for workers covered by private carriers and state funds in an additional 10 jurisdictions.

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

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

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

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

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

Where s = each of the 32 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 32 jurisdictions where the data were available in 2015. As the table reports, the ratio has been less than one since 2011, and in 2015 it was 0.76, slightly down from 2014. If the ratio were equal to 1, that would mean that there is a one-for-one relationship – for instance, if SI benefits % was 50, then SI payroll % would also be 50. A ratio of less than 1 means that the benefits paid by self-insured employers as a fraction of total benefits are less than their representation in the total payroll. This result makes sense because self-insured employers have stronger incentives to improve injured worker outcomes compared to privately and state-fund-insured employers, since they bear the full costs of work-related injuries and directly benefit from reductions in the frequency and duration of these injuries.

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

Year	Ratio
2011	0.795
2012	0.788
2013	0.811
2014	0.841
2015	0.762

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 32 jurisdictions where the data were available.

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

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

Costs

For self-insured employers, WC costs include medical and cash benefits paid during the calendar year, plus the administrative costs of providing those benefits. Administrative costs include the direct costs of managing claims, as well as expenditures for litigation, cost containment, taxes, licenses, and fees. Self-insured employers generally do not report administrative costs of WC separately from the costs of administering other employee benefit programs, so the costs associated with WC must be estimated. To estimate total costs for self-insured employers, we assume that the ratio of benefits paid to total employer costs is the same for self-insured employers as it is for private insurers who report costs to the NAIC.⁴

Table A.3. Ratio of Administrative Costs to Direct Losses Paid by Private Insurers

Year	Administrative Costs (%)
2011	17.2
2012	17.7
2013	15.3
2014	17.1
2015	18.3

Source: NAIC Statistical Compilation.

⁴ Private insurers face some cost factors – such as commissions, profit allowances, and taxes on premiums – that self-insurers do not face.

Second-Injury Funds, Special Funds, and Guaranty Funds

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

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

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

Benefits

Benefits data for second injury, guaranty, and special funds are collected through the Academy’s questionnaire and state agency annual reports. We add these payments to the private carrier, state fund, and self-insured benefit estimates, unless a state includes them in total benefits reported in the questionnaire.⁵ Private insurance guaranty and self-insured guaranty fund benefit payments are added to private carrier and self-insured employer benefit paid, respectively. However, second-injury and special fund benefit payments may be paid through different types of WC coverage. To incorporate second-injury and special fund benefit payments into our total benefits paid estimates by type of coverage, we distribute the payments based on the share of each type of coverage in a particular jurisdiction:

⁵ In those cases we don’t add the special funds benefits to the carrier total, but rather just report the totals in the appendix tables (tables A.4 through A.7). In rare cases, some states include second injury, guaranty, and/or special fund benefit paid in the total benefits paid but they do not report the specific special fund payments separately. In those cases, second injury, guaranty, and special fund benefit payments are included in total benefits, but we are unable to report separate information on the total amount of benefits paid in tables A.4 through A.7.

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

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

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

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

Thirty-one states provided data on second injury fund (SIF) benefits paid in 2015. Twenty states provided data on special fund benefits paid in 2015. Twenty-five states provided data for insurance guaranty funds and we estimated benefits paid for IGFs in 4 additional states: Alaska, Georgia, Iowa, and West Virginia, using a trend from the previous 5 years. Eleven states provided the data for self-insurance guaranty funds.

Costs

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

Trends

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2011 and 2015, the percent change from 2011 to 2015, and the percent of non-federal WC benefits paid. Benefits paid for each type of fund increased between 2011 and 2015, with the total amount increasing from roughly \$1.7 billion in 2011 to approximately \$1.9 billion in 2015. As a percent of non-federal WC benefits paid, total fund payments increased from 3.0 percent to 3.2 percent between over the same time period.

Among second-injury, guaranty, and special funds, the amount of benefits paid through State Insurance Guaranty Funds (IGFs) increased the most (17%) between 2011 and 2015. IGFs pay benefits to workers in cases where a private insurance carrier becomes insolvent and does not have sufficient assets earmarked to pay outstanding benefits. A rise in benefits paid through IGFs indicates an increasing trend of insolvency among private insurance carriers. However, the number of covered workers (and payroll) has also risen across the same time period. As a percent of total non-federal WC benefits paid, 0.60 percent were paid by IGFs in 2015, up from 0.51 percent of benefits in 2011.

Benefits paid by second injury funds increased by 7 percent from 2011 to 2015. The total amount of benefits paid through second injury funds increased from approximately \$600 million in 2011 to just under \$640 million in 2015. Despite this modest increase, there was significant variation across the states. Arkansas, Colorado, Iowa, Mississippi, and Wisconsin all experienced declines in benefits paid by second injury funds by 73% or more (though Arkansas and Mississippi's second injury funds were each less than \$200,000 per year). Georgia, had the largest absolute amount drop of more than \$56 million from its 2011 level and New Jersey continues to pay the most second injury benefits, which reached \$189 million in 2015. Three states that experienced significant growth between 2011 and 2015 in second injury benefits paid were Missouri (175%), Oklahoma (175%), and California (49%).

Special fund benefits increased 9 percent from approximately \$805 million to just under \$860 million, while self-insured guaranty fund benefits paid grew only 1 percent between 2011 and 2015 – a similar pace as total non-federal WC benefits paid.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2011 to 2015

	2011	2012	2013	2014	2015	2011 to 2015 Percent Change
Second Injury Funds	\$595,044	\$553,904	\$572,421	\$639,672	\$639,401	7%
Guaranty Funds	\$296,347	\$309,574	\$335,975	\$330,274	\$347,738	17%
Self-Insured Guaranty Funds	\$39,732	\$42,620	\$41,664	\$50,553	\$40,150	1%
Special Funds	\$805,317	\$808,461	\$828,277	\$837,687	\$859,462	7%
Total	\$1,736,441	\$1,714,559	\$1,778,337	\$1,858,187	\$1,886,750	9%
Percent of Non-Federal WC Benefits Paid	3.0%	2.9%	3.0%	3.2%	3.2%	0.2%

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

Table A.5. Second Injury Funds Benefits Paid: 2011-2015.

States	2011	2012	2013	2014	2015
Alabama					
Alaska	\$3,125,584	\$3,256,900	\$3,373,995	\$3,064,978	\$3,001,912
Arizona	\$13,163,465	\$5,046,616	\$12,897,789	\$7,990,097	\$13,558,406
Arkansas	\$238,818	\$204,296	\$115,648	\$58,790	\$41,801
California	\$20,468,761	\$25,087,243	\$25,255,379	\$26,844,498	\$30,404,590
Colorado	\$7,244,316	\$1,434,062	\$1,469,436	\$1,510,151	\$1,345,833
Connecticut	\$29,553,226	\$29,835,968	\$32,770,625	\$30,336,842	\$27,379,362
Delaware	\$6,339,781	\$6,124,660	\$6,232,213	\$5,627,534	\$5,241,759
District of Columbia					
Florida					
Georgia	\$118,823,034	\$94,580,517	\$95,040,308	\$99,496,245	\$62,677,246
Hawaii					
Idaho	\$3,571,384	\$4,270,305	\$3,976,434	\$4,099,996	\$3,982,833
Illinois	\$1,607,880	\$1,265,866	\$1,198,890	\$1,180,816	\$1,162,917
Indiana	\$4,680,142	\$5,811,218	\$5,811,434	\$6,441,648	\$6,681,691
Iowa	\$5,066,516	\$1,486,172	\$1,177,065	\$1,486,172	\$1,081,077
Kansas	\$4,312,357	\$3,595,219	\$4,536,373	\$4,557,872	\$3,159,095
Kentucky					
Louisiana	\$49,605,570	\$37,755,535	\$32,394,616	\$45,379,348	\$49,353,057
Maine					
Maryland	\$21,274,698	\$23,108,148	\$24,491,198	\$24,537,182	\$24,248,485
Massachusetts	\$23,249,202	\$25,498,989	\$27,633,506	\$29,574,919	\$29,351,130
Michigan	\$11,873,030	\$11,391,765	\$11,281,023	\$10,894,132	\$9,332,114
Minnesota	\$9,759,952	\$11,207,525	\$8,557,539	\$9,274,204	\$7,846,019
Mississippi	\$138,862	\$118,291	\$90,717	\$17,108	\$30,126
Missouri	\$37,310,927	\$40,982,676	\$41,089,587	\$72,296,314	\$102,502,910
Montana	\$394,056	\$691,820	\$1,029,293	\$825,659	\$789,419
Nebraska	\$1,539,571	\$1,533,610	\$1,469,146	\$1,363,764	\$1,231,028
Nevada					
New Hampshire					
New Jersey	\$180,500,000	\$182,400,000	\$186,000,000	\$188,000,000	\$189,000,000
New Mexico	\$2,239,261	\$1,335,617	\$1,572,372	\$2,088,158	\$3,057,331
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma	\$19,774,271	\$26,066,478	\$32,781,159	\$52,673,756	\$54,309,756
Oregon					
Pennsylvania	\$197,748	\$190,424	\$190,424	\$193,585	\$178,375
Rhode Island	\$2,213,004	\$2,034,380	\$1,937,799	\$1,821,135	\$1,379,427
South Carolina					
South Dakota					
Tennessee	\$6,057,167	\$6,132,071	\$5,720,794	\$4,840,429	\$4,162,154
Texas					
Utah					
Vermont					
Virginia					
Washington	\$22,000	\$74,000	\$53,000	\$40,000	\$15,000
West Virginia					
Wisconsin	\$10,699,726	\$1,383,396	\$2,273,406	\$3,157,137	\$2,895,748
Wyoming					

Table A.6. Special Funds Benefits Paid: 2011-2015.

States	2011	2012	2013	2014	2015
Alabama					
Alaska	\$1,153,940	\$1,190,475	\$1,230,169	\$1,683,600	\$1,284,827
Arizona					
Arkansas	\$15,600,682	\$15,557,205	\$16,081,386	\$15,121,275	\$14,662,692
California	\$25,974,417	\$34,642,056	\$29,209,585	\$31,618,500	\$29,706,795
Colorado		\$5,695,772	\$4,981,928	\$4,861,201	\$4,932,787
Connecticut					
Delaware					
District of Columbia	\$2,456,930	\$3,701,814	\$2,394,505	\$3,133,681	\$3,924,692
Florida	\$67,150,000	\$59,950,000	\$58,100,000	\$60,000,000	\$55,000,000
Georgia					
Hawaii	\$16,536,009	\$15,722,545	\$14,775,964	\$16,444,051	\$13,418,977
Idaho					
Illinois	\$2,154,684	\$1,324,314	\$1,145,479	\$1,194,536	\$1,922,420
Indiana					
Iowa					
Kansas					
Kentucky	\$64,002,582	\$62,039,860	\$61,398,728	\$62,210,387	\$60,908,460
Louisiana					
Maine					
Maryland					
Massachusetts	\$7,739,534	\$6,865,554	\$7,292,030	\$8,141,968	\$7,767,156
Michigan					
Minnesota	\$49,774,029	\$45,216,828	\$48,432,361	\$41,229,185	\$36,321,005
Mississippi					
Missouri					
Montana	\$673,969	\$524,122	\$659,535	\$1,005,751	\$576,176
Nebraska					
Nevada					
New Hampshire					
New Jersey	\$1,500,000	\$700,000	\$2,000,000	\$300,000	\$1,300,000
New Mexico					
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$88,008,966	\$86,267,686	\$84,363,307	\$79,715,086	\$76,900,017
Pennsylvania	\$29,349,148	\$26,403,744	\$28,527,200	\$33,595,611	\$32,746,200
Rhode Island					
South Carolina					
South Dakota					
Tennessee					
Texas					
Utah	\$19,109,363	\$18,695,984	\$17,725,053	\$17,334,185	\$16,692,674
Vermont					
Virginia	\$3,652,134	\$5,027,812	\$4,100,000	\$4,100,000	\$4,200,000
Washington	\$397,790,000	\$397,706,000	\$418,072,000	\$428,558,000	\$469,920,000
West Virginia	\$12,690,723	\$17,330,397	\$23,542,151	\$24,309,013	\$23,349,482
Wisconsin		\$3,899,021	\$4,246,010	\$3,131,419	\$3,927,214
Wyoming					

Table A.7. Guaranty Funds Benefits Paid: 2011-2015.

States	2011	2012	2013	2014	2015
Alabama					
Alaska	\$4,816,197	\$3,301,357	\$3,959,367	\$1,908,419	\$1,480,004
Arizona					
Arkansas	\$687,949	\$432,056	\$254,041	\$334,242	\$523,428
California	\$189,972,409	\$209,664,331	\$232,738,620	\$248,615,108	\$238,985,686
Colorado	\$3,173,915	\$4,315,669	\$3,772,652	\$3,080,857	\$2,974,358
Connecticut	\$3,352,257	\$6,678,961	\$5,230,375	\$1,821,036	\$4,998,107
Delaware	\$761,707	\$1,069,654	\$1,173,693	\$2,377,105	\$2,043,662
District of Columbia	\$500,098	\$694,634	\$917,050	\$199,897	\$678,750
Florida					
Georgia	\$14,543,115	\$13,051,742	\$14,134,584	\$14,347,165	\$14,523,646
Hawaii					
Idaho	\$659,547	\$509,612	\$1,112,018	\$738,404	\$449,017
Illinois					
Indiana	\$393,204	\$199,797	\$188,045	\$436,224	\$812,914
Iowa	\$403,135	\$656,377	\$681,444	\$934,834	\$1,073,988
Kansas	\$1,618,082	\$1,541,562	\$1,657,102	\$2,144,820	\$2,255,151
Kentucky	\$4,004,924				
Louisiana					
Maine	\$838,993	\$3,395,744	\$1,626,790	\$421,780	\$2,628,261
Maryland					
Massachusetts	\$8,166,043	\$5,244,244	\$8,099,206	\$2,320,400	\$9,299,350
Michigan	\$1,866,002				\$4,320,400
Minnesota	\$9,325,639	\$10,358,343	\$9,409,476	\$10,245,317	\$8,764,994
Mississippi					
Missouri					
Montana	\$2,599,920	\$3,291,108	\$2,738,622	\$2,189,548	\$1,843,859
Nebraska	\$1,348,316	\$584,603	\$855,066	\$1,061,266	\$1,847,026
Nevada					
New Hampshire	\$1,803,542	\$2,149,716	\$1,336,363	\$143,963	\$1,182,317
New Jersey	\$18,100,000	\$15,965,586	\$13,831,172	\$11,696,758	\$16,907,253
New Mexico	\$2,252,394	\$1,647,396			
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$1,491,981	\$1,476,444	\$2,139,721	\$1,959,696	\$2,040,075
Pennsylvania					
Rhode Island	\$678,460	\$688,527	\$801,019	\$203,272	\$812,654
South Carolina	\$2,568,022	\$2,345,459	\$2,807,328	\$6,551,000	\$4,875,659
South Dakota					
Tennessee					
Texas	\$14,407,728	\$14,117,769	\$16,821,093	\$13,922,018	\$15,078,104
Utah					
Vermont	\$948,896	\$885,089	\$1,846,549	\$292,125	\$1,491,401
Virginia	\$5,055,096	\$5,294,351	\$7,629,491	\$1,932,463	\$5,470,138
Washington			\$191,091	\$344,539	\$346,015
West Virginia			\$3,761	\$18,914	\$18,914
Wisconsin					
Wyoming	\$9,314	\$13,826	\$18,761	\$32,421	\$12,686

Table A.8. Self-Insurance Guaranty Funds Paid Benefits: 2011-2015.

States	2011	2012	2013	2014	2015
Alabama					
Alaska					
Arizona					
Arkansas					
California	\$22,419,161	\$26,180,683	\$24,845,099	\$30,710,103	\$19,824,362
Colorado	\$631,020	\$293,051	\$474,786	\$277,205	\$179,845
Connecticut					
Delaware					
District of Columbia					
Florida					
Georgia	\$2,142,104	\$3,348,253	\$1,023,510	\$1,020,855	\$1,051,981
Hawaii					
Idaho					
Illinois	\$2,027,473	\$1,824,690	\$1,876,066	\$1,278,187	\$1,216,653
Indiana					
Iowa					
Kansas					
Kentucky					
Louisiana					
Maine					
Maryland					
Massachusetts					
Michigan	\$5,743,634	\$4,581,110	\$3,949,422	\$6,591,323	\$6,982,742
Minnesota	\$3,002,396	\$3,134,152	\$2,898,902	\$2,602,565	\$2,662,271
Mississippi					
Missouri	\$367,358	\$190,688	\$990,742	\$1,700,040	\$335,032
Montana					
Nebraska					
Nevada					
New Hampshire					
New Jersey					
New Mexico					
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$1,219,238	\$910,276	\$392,098	\$483,209	\$707,319
Pennsylvania	\$1,254,042	\$1,384,215	\$3,596,183	\$4,747,110	\$3,513,555
Rhode Island					
South Carolina					
South Dakota					
Tennessee					
Texas					
Utah					
Vermont					
Virginia					
Washington	\$897,000	\$327,000	\$663,000	\$120,000	\$836,000
West Virginia	\$28,802	\$446,268	\$954,250	\$1,022,621	\$2,840,269
Wisconsin					
Wyoming					

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2015**

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

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		
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	1.36	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	0.99
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.30	1.03
2010	124.6	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.25	1.00
2011	125.9	61,433	33,014	9,837	3,777	14,805	30,805	30,628	1.30	1.01
2012	127.9	62,257	33,650	9,929	3,776	14,903	31,073	31,185	1.33	0.99
2013	130.1	62,741	34,641	9,502	3,693	14,905	31,815	30,927	1.36	0.97
2014	132.7	62,652	34,467	9,228	3,681	15,275	31,832	30,820	1.36	0.92
2015	135.6	61,857	33,991	9,021	3,706	15,139	31,120	30,736	1.32	0.86

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

V. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2011-2015* reports the following for each state for each year between 2011 and 2015:

- 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: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,666	1,680	1,700	1,719	1,747
Covered Wages (millions)	\$66,757	\$68,790	\$70,195	\$72,652	\$75,584
<i>Benefits (thousands)</i>					
Private Carriers	\$295,768	\$314,978	\$307,654	\$305,116	\$296,148
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$320,491	\$329,247	\$331,895	\$331,697	\$321,474
Total Benefits	\$616,260	\$644,224	\$639,549	\$636,813	\$617,622
Medical Benefits (% of total)	67.7%	67.5%	68.8%	68.7%	68.3%
Benefits per \$100 of Payroll	\$0.92	\$0.94	\$0.91	\$0.88	\$0.82
<i>Costs (thousands)</i>					
Private Carriers	\$420,918	\$435,283	\$428,985	\$454,478	\$476,634
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$376,218	\$388,474	\$383,643	\$389,196	\$381,180
Total Costs	\$797,136	\$823,757	\$812,628	\$843,674	\$857,815
Costs per \$100 of Payroll	\$1.19	\$1.20	\$1.16	\$1.16	\$1.13

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

ALASKA***Alaska State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	305	311	313	315	317
Covered Wages (millions)	\$14,677	\$15,367	\$15,822	\$16,499	\$17,008
<i>Benefits (thousands)</i>					
Private Carriers	\$170,026	\$176,072	\$185,978	\$168,830	\$164,406
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$70,457	\$71,790	\$67,319	\$65,132	\$65,509
Total Benefits	\$240,482	\$247,862	\$253,297	\$233,962	\$229,915
Medical Benefits (% of total)	65.3%	67.7%	70.2%	70.9%	70.0%
Benefits per \$100 of Payroll	\$1.64	\$1.61	\$1.60	\$1.42	\$1.35
<i>Costs (thousands)</i>					
Private Carriers	\$278,632	\$335,385	\$329,237	\$308,509	\$306,149
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$82,542	\$84,842	\$77,648	\$76,264	\$77,529
Total Costs	\$361,175	\$420,226	\$406,885	\$384,772	\$383,678
Costs per \$100 of Payroll	\$2.46	\$2.73	\$2.57	\$2.33	\$2.26

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

ARIZONA***Arizona State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,326	2,374	2,431	2,485	2,555
Covered Wages (millions)	\$102,162	\$106,986	\$110,455	\$115,300	\$121,117
<i>Benefits (thousands)</i>					
Private Carriers	\$334,567	\$371,317	\$584,944	\$581,525	\$574,670
State Fund	\$244,790	\$219,554	\$0	\$0	\$0
Self-Insured	\$140,180	\$127,282	\$131,308	\$153,383	\$166,113
Total Benefits	\$719,537	\$718,152	\$716,253	\$734,908	\$740,783
Medical Benefits (% of total)	63.5%	65.7%	65.9%	66.3%	66.3%
Benefits per \$100 of Payroll	\$0.70	\$0.67	\$0.65	\$0.64	\$0.61
<i>Costs (thousands)</i>					
Private Carriers	\$548,983	\$679,828	\$919,804	\$974,142	\$992,450
State Fund	\$138,942	\$129,002	\$0	\$0	\$0
Self-Insured	\$167,561	\$153,503	\$155,900	\$184,772	\$200,734
Total Costs	\$855,485	\$962,333	\$1,075,703	\$1,158,914	\$1,193,184
Costs per \$100 of Payroll	\$0.84	\$0.90	\$0.97	\$1.01	\$0.99

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

ARKANSAS***Arkansas State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,086	1,093	1,094	1,105	1,125
Covered Wages (millions)	\$39,999	\$41,290	\$42,113	\$43,679	\$45,498
<i>Benefits (thousands)</i>					
Private Carriers	\$155,870	\$161,547	\$167,106	\$150,965	\$137,683
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,800	\$67,633	\$73,570	\$77,230	\$79,507
Total Benefits	\$218,670	\$229,180	\$240,676	\$228,195	\$217,190
Medical Benefits (% of total)	64.1%	65.6%	65.9%	65.6%	63.8%
Benefits per \$100 of Payroll	\$0.55	\$0.56	\$0.57	\$0.52	\$0.48
<i>Costs (thousands)</i>					
Private Carriers	\$268,789	\$270,825	\$294,949	\$278,705	\$282,797
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$75,134	\$79,625	\$84,858	\$90,429	\$94,095
Total Costs	\$343,922	\$350,450	\$379,807	\$369,133	\$376,892
Costs per \$100 of Payroll	\$0.86	\$0.85	\$0.90	\$0.85	\$0.83

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

CALIFORNIA***California State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	14,310	14,674	15,139	15,567	16,051
Covered Wages (millions)	\$783,390	\$831,610	\$861,194	\$914,844	\$986,111
<i>Benefits (thousands)</i>					
Private Carriers	\$6,081,038	\$6,613,902	\$7,121,986	\$7,259,982	\$7,482,096
State Fund	\$1,469,739	\$1,538,612	\$1,568,052	\$1,232,488	\$1,016,146
Self-Insured	\$3,300,103	\$3,383,390	\$3,423,618	\$3,604,807	\$3,567,337
Total Benefits	\$10,850,879	\$11,535,904	\$12,113,656	\$12,097,277	\$12,065,579
Medical Benefits (% of total)	58.0%	57.7%	58.0%	57.7%	56.1%
Benefits per \$100 of Payroll	\$1.39	\$1.39	\$1.41	\$1.32	\$1.22
<i>Costs (thousands)</i>					
Private Carriers	\$8,893,922	\$10,515,150	\$11,739,500	\$12,527,956	\$13,509,241
State Fund	\$1,016,821	\$909,778	\$1,119,421	\$1,531,835	\$1,641,230
Self-Insured	\$3,878,960	\$3,996,539	\$3,964,075	\$4,231,323	\$4,230,309
Total Costs	\$13,789,703	\$15,421,468	\$16,822,997	\$18,291,113	\$19,380,781
Costs per \$100 of Payroll	\$1.76	\$1.85	\$1.95	\$2.00	\$1.97

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

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

COLORADO***Colorado State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,147	2,200	2,271	2,353	2,428
Covered Wages (millions)	\$104,124	\$110,073	\$114,426	\$122,942	\$130,421
<i>Benefits (thousands)</i>					
Private Carriers	\$238,732	\$251,663	\$232,976	\$226,999	\$257,995
State Fund	\$396,276	\$428,023	\$417,421	\$391,582	\$400,246
Self-Insured	\$126,752	\$165,968	\$162,796	\$169,978	\$177,025
Total Benefits	\$761,760	\$845,654	\$813,193	\$788,559	\$835,265
Medical Benefits (% of total)	56.1%	56.9%	58.3%	57.2%	56.3%
Benefits per \$100 of Payroll	\$0.73	\$0.77	\$0.71	\$0.64	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$301,596	\$346,479	\$380,267	\$425,057	\$470,478
State Fund	\$448,240	\$504,892	\$559,414	\$642,504	\$705,437
Self-Insured	\$148,493	\$195,396	\$187,773	\$199,028	\$209,506
Total Costs	\$898,329	\$1,046,767	\$1,127,455	\$1,266,589	\$1,385,421
Costs per \$100 of Payroll	\$0.86	\$0.95	\$0.99	\$1.03	\$1.06

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

CONNECTICUT***Connecticut State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,594	1,611	1,623	1,636	1,645
Covered Wages (millions)	\$97,281	\$99,935	\$101,064	\$104,441	\$107,652
<i>Benefits (thousands)</i>					
Private Carriers	\$641,278	\$654,660	\$689,727	\$642,813	\$645,879
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$251,642	\$260,062	\$265,602	\$266,325	\$262,190
Total Benefits	\$892,920	\$914,723	\$955,329	\$909,138	\$908,069
Medical Benefits (% of total)	46.6%	46.4%	45.3%	47.2%	45.0%
Benefits per \$100 of Payroll	\$0.92	\$0.92	\$0.95	\$0.87	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$800,843	\$920,766	\$1,015,617	\$995,389	\$1,019,779
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$294,806	\$306,174	\$306,352	\$311,841	\$310,298
Total Costs	\$1,095,649	\$1,226,940	\$1,321,970	\$1,307,230	\$1,330,077
Costs per \$100 of Payroll	\$1.13	\$1.23	\$1.31	\$1.25	\$1.24

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

DELAWARE***Delaware State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	396	398	407	417	427
Covered Wages (millions)	\$19,913	\$20,553	\$21,108	\$22,104	\$22,963
<i>Benefits (thousands)</i>					
Private Carriers	\$186,316	\$178,795	\$193,163	\$199,431	\$176,352
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$34,514	\$37,793	\$47,150	\$49,954	\$51,888
Total Benefits	\$220,830	\$216,588	\$240,313	\$249,385	\$228,240
Medical Benefits (% of total)	59.2%	60.1%	59.5%	57.1%	57.6%
Benefits per \$100 of Payroll	\$1.11	\$1.05	\$1.14	\$1.13	\$0.99
<i>Costs (thousands)</i>					
Private Carriers	\$196,839	\$208,740	\$245,583	\$255,940	\$261,468
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$41,330	\$45,765	\$56,570	\$61,176	\$63,606
Total Costs	\$238,169	\$254,506	\$302,153	\$317,117	\$325,073
Costs per \$100 of Payroll	\$1.20	\$1.24	\$1.43	\$1.43	\$1.42

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

DISTRICT OF COLUMBIA***District of Columbia Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	494	506	519	532	545
Covered Wages (millions)	\$36,805	\$38,542	\$39,756	\$41,850	\$44,245
<i>Benefits (thousands)</i>					
Private Carriers	\$77,369	\$87,998	\$96,859	\$87,175	\$85,891
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$32,947	\$27,745	\$34,108	\$31,074	\$34,263
Total Benefits	\$110,316	\$115,743	\$130,968	\$118,249	\$120,154
Medical Benefits (% of total)	34.2%	34.6%	36.6%	34.5%	36.6%
Benefits per \$100 of Payroll	\$0.30	\$0.30	\$0.33	\$0.28	\$0.27
<i>Costs (thousands)</i>					
Private Carriers	\$149,384	\$166,595	\$189,443	\$180,913	\$222,345
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$42,447	\$34,387	\$41,496	\$40,737	\$45,929
Total Costs	\$191,832	\$200,982	\$230,939	\$221,651	\$268,274
Costs per \$100 of Payroll	\$0.52	\$0.52	\$0.58	\$0.53	\$0.61

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

FLORIDA***Florida State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	6,689	6,826	7,005	7,239	7,521
Covered Wages (millions)	\$279,826	\$291,607	\$302,557	\$321,055	\$344,378
<i>Benefits (thousands)</i>					
Private Carriers	\$2,355,824	\$2,277,213	\$2,284,712	\$2,297,752	\$2,152,528
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$898,179	\$901,768	\$904,680	\$910,017	\$898,862
Total Benefits	\$3,254,002	\$3,178,981	\$3,189,393	\$3,207,769	\$3,051,390
Medical Benefits (% of total)	65.4%	66.2%	66.5%	67.6%	68.5%
Benefits per \$100 of Payroll	\$1.16	\$1.09	\$1.05	\$1.00	\$0.89
<i>Costs (thousands)</i>					
Private Carriers	\$2,834,646	\$2,988,787	\$3,210,645	\$3,589,396	\$3,470,129
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,062,982	\$1,073,628	\$1,056,428	\$1,078,337	\$1,076,387
Total Costs	\$3,897,628	\$4,062,415	\$4,267,073	\$4,667,733	\$4,546,515
Costs per \$100 of Payroll	\$1.39	\$1.39	\$1.41	\$1.45	\$1.32

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

GEORGIA***Georgia State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	3,594	3,644	3,722	3,834	3,954
Covered Wages (millions)	\$159,541	\$166,397	\$171,979	\$182,364	\$193,610
<i>Benefits (thousands)</i>					
Private Carriers	\$1,018,367	\$1,059,503	\$1,026,033	\$1,029,240	\$1,008,077
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$365,193	\$372,150	\$355,437	\$356,709	\$354,403
Total Benefits	\$1,383,560	\$1,431,653	\$1,381,470	\$1,385,949	\$1,362,480
Medical Benefits (% of total)	50.4%	50.6%	50.6%	49.5%	49.0%
Benefits per \$100 of Payroll	\$0.87	\$0.86	\$0.80	\$0.76	\$0.70
<i>Costs (thousands)</i>					
Private Carriers	\$1,330,433	\$1,449,262	\$1,526,068	\$1,627,276	\$1,721,127
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$407,934	\$454,808	\$427,876	\$433,095	\$434,619
Total Costs	\$1,738,367	\$1,904,070	\$1,953,944	\$2,060,370	\$2,155,746
Costs per \$100 of Payroll	\$1.09	\$1.14	\$1.14	\$1.13	\$1.11

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

HAWAII***Hawaii State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	558	569	583	593	605
Covered Wages (millions)	\$22,753	\$23,760	\$24,753	\$25,911	\$27,455
<i>Benefits (thousands)</i>					
Private Carriers	\$131,535	\$131,783	\$135,674	\$140,092	\$148,795
State Fund	\$28,821	\$30,825	\$32,160	\$33,167	\$38,749
Self-Insured	\$86,425	\$85,825	\$92,517	\$97,461	\$110,692
Total Benefits	\$246,780	\$248,433	\$260,352	\$270,720	\$298,237
Medical Benefits (% of total)	44.9%	43.5%	42.8%	44.9%	44.8%
Benefits per \$100 of Payroll	\$1.08	\$1.05	\$1.05	\$1.04	\$1.09
<i>Costs (thousands)</i>					
Private Carriers	\$188,508	\$194,576	\$201,361	\$212,396	\$230,452
State Fund	\$39,810	\$44,163	\$58,080	\$74,222	\$83,096
Self-Insured	\$101,249	\$101,043	\$106,712	\$114,117	\$131,003
Total Costs	\$329,567	\$339,782	\$366,153	\$400,734	\$444,550
Costs per \$100 of Payroll	\$1.45	\$1.43	\$1.48	\$1.55	\$1.62

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

IDAHO***Idaho State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	595	602	618	634	652
Covered Wages (millions)	\$20,868	\$21,463	\$22,475	\$23,768	\$25,003
<i>Benefits (thousands)</i>					
Private Carriers	\$101,957	\$92,428	\$89,470	\$84,494	\$88,672
State Fund	\$140,062	\$138,801	\$151,781	\$161,235	\$165,801
Self-Insured	\$7,348	\$8,578	\$7,415	\$8,391	\$8,201
Total Benefits	\$249,368	\$239,807	\$248,667	\$254,120	\$262,674
Medical Benefits (% of total)	64.1%	64.9%	64.9%	63.5%	64.7%
Benefits per \$100 of Payroll	\$1.19	\$1.12	\$1.11	\$1.07	\$1.05
<i>Costs (thousands)</i>					
Private Carriers	\$147,747	\$154,932	\$144,733	\$145,994	\$157,622
State Fund	\$171,792	\$185,623	\$222,641	\$238,343	\$256,740
Self-Insured	\$8,743	\$10,356	\$8,786	\$9,969	\$9,981
Total Costs	\$328,282	\$350,911	\$376,159	\$394,306	\$424,343
Costs per \$100 of Payroll	\$1.57	\$1.63	\$1.67	\$1.66	\$1.70

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

ILLINOIS***Illinois State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	5,467	5,537	5,590	5,669	5,754
Covered Wages (millions)	\$276,331	\$287,520	\$292,573	\$305,179	\$320,627
<i>Benefits (thousands)</i>					
Private Carriers	\$2,254,508	\$2,012,036	\$1,992,245	\$2,051,634	\$1,806,183
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$743,673	\$654,560	\$639,458	\$689,704	\$614,234
Total Benefits	\$2,998,181	\$2,666,596	\$2,631,703	\$2,741,339	\$2,420,417
Medical Benefits (% of total)	47.7%	43.9%	45.0%	45.1%	45.3%
Benefits per \$100 of Payroll	\$1.08	\$0.93	\$0.90	\$0.90	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$2,924,331	\$3,032,316	\$3,103,939	\$3,178,870	\$3,199,907
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$880,405	\$772,604	\$737,209	\$810,020	\$728,657
Total Costs	\$3,804,737	\$3,804,920	\$3,841,147	\$3,988,890	\$3,928,565
Costs per \$100 of Payroll	\$1.38	\$1.32	\$1.31	\$1.31	\$1.23

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

INDIANA***Indiana State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,705	2,762	2,799	2,842	2,892
Covered Wages (millions)	\$107,900	\$113,017	\$115,798	\$120,024	\$126,044
<i>Benefits (thousands)</i>					
Private Carriers	\$549,700	\$558,431	\$575,841	\$524,807	\$501,109
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$78,037	\$62,348	\$67,227	\$65,224	\$66,427
Total Benefits	\$627,737	\$620,780	\$643,068	\$590,031	\$567,536
Medical Benefits (% of total)	73.2%	73.4%	73.3%	73.3%	70.2%
Benefits per \$100 of Payroll	\$0.58	\$0.55	\$0.56	\$0.49	\$0.45
<i>Costs (thousands)</i>					
Private Carriers	\$799,376	\$890,280	\$942,571	\$950,370	\$987,310
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$91,423	\$73,404	\$77,542	\$76,371	\$78,615
Total Costs	\$890,799	\$963,683	\$1,020,113	\$1,026,742	\$1,065,926
Costs per \$100 of Payroll	\$0.83	\$0.85	\$0.88	\$0.86	\$0.85

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

IOWA***Iowa State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,419	1,443	1,464	1,483	1,497
Covered Wages (millions)	\$55,306	\$57,861	\$59,873	\$62,775	\$65,691
<i>Benefits (thousands)</i>					
Private Carriers	\$488,267	\$499,411	\$496,798	\$503,000	\$479,727
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$127,277	\$130,839	\$130,384	\$140,650	\$137,648
Total Benefits	\$615,544	\$630,250	\$627,182	\$643,649	\$617,375
Medical Benefits (% of total)	53.5%	56.4%	53.7%	52.5%	53.6%
Benefits per \$100 of Payroll	\$1.11	\$1.09	\$1.05	\$1.03	\$0.94
<i>Costs (thousands)</i>					
Private Carriers	\$702,411	\$778,040	\$826,016	\$850,079	\$868,351
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$148,954	\$154,902	\$151,430	\$166,068	\$164,731
Total Costs	\$851,365	\$932,942	\$977,446	\$1,016,146	\$1,033,082
Costs per \$100 of Payroll	\$1.54	\$1.61	\$1.63	\$1.62	\$1.57

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

KANSAS***Kansas State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,268	1,285	1,303	1,322	1,332
Covered Wages (millions)	\$50,106	\$52,268	\$53,607	\$55,958	\$57,907
<i>Benefits (thousands)</i>					
Private Carriers	\$310,232	\$306,691	\$265,832	\$270,103	\$258,243
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$124,913	\$119,405	\$111,620	\$106,056	\$103,315
Total Benefits	\$435,145	\$426,096	\$377,452	\$376,158	\$361,558
Medical Benefits (% of total)	56.1%	58.5%	59.3%	61.9%	61.1%
Benefits per \$100 of Payroll	\$0.87	\$0.82	\$0.70	\$0.67	\$0.62
<i>Costs (thousands)</i>					
Private Carriers	\$477,832	\$514,523	\$531,095	\$543,046	\$522,759
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$147,170	\$141,605	\$129,621	\$124,756	\$123,099
Total Costs	\$625,001	\$656,128	\$660,716	\$667,801	\$645,858
Costs per \$100 of Payroll	\$1.25	\$1.26	\$1.23	\$1.19	\$1.12

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

KENTUCKY***Kentucky State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,689	1,718	1,738	1,765	1,794
Covered Wages (millions)	\$66,097	\$68,692	\$70,161	\$73,262	\$77,074
<i>Benefits (thousands)</i>					
Private Carriers	\$336,644	\$334,843	\$340,271	\$313,593	\$355,916
State Fund	\$76,974	\$82,466	\$88,322	\$99,057	\$121,738
Self-Insured	\$171,864	\$172,311	\$165,656	\$164,428	\$206,768
Total Benefits	\$585,482	\$589,620	\$594,249	\$577,078	\$684,422
Medical Benefits (% of total)	56.3%	55.6%	54.7%	55.6%	55.5%
Benefits per \$100 of Payroll	\$0.89	\$0.86	\$0.85	\$0.79	\$0.89
<i>Costs (thousands)</i>					
Private Carriers	\$452,995	\$417,008	\$419,142	\$418,138	\$436,855
State Fund	\$129,588	\$143,440	\$162,457	\$177,893	\$163,765
Self-Insured	\$197,564	\$202,864	\$190,974	\$192,530	\$244,708
Total Costs	\$780,147	\$763,312	\$772,573	\$788,561	\$845,327
Costs per \$100 of Payroll	\$1.18	\$1.11	\$1.10	\$1.08	\$1.10

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

LOUISIANA***Louisiana State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,811	1,833	1,858	1,889	1,896
Covered Wages (millions)	\$76,078	\$78,716	\$81,171	\$84,992	\$86,388
<i>Benefits (thousands)</i>					
Private Carriers	\$487,886	\$478,144	\$487,489	\$474,534	\$453,023
State Fund	\$104,118	\$104,061	\$98,364	\$88,536	\$98,138
Self-Insured	\$241,628	\$228,241	\$222,050	\$226,636	\$204,553
Total Benefits	\$833,632	\$810,445	\$807,903	\$789,706	\$755,714
Medical Benefits (% of total)	53.1%	52.7%	53.8%	54.0%	55.5%
Benefits per \$100 of Payroll	\$1.10	\$1.03	\$1.00	\$0.93	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$661,845	\$741,857	\$739,574	\$777,969	\$750,251
State Fund	\$183,260	\$192,172	\$208,142	\$220,292	\$209,526
Self-Insured	\$274,389	\$277,568	\$264,683	\$276,070	\$252,473
Total Costs	\$1,119,493	\$1,211,598	\$1,212,399	\$1,274,331	\$1,212,250
Costs per \$100 of Payroll	\$1.47	\$1.54	\$1.49	\$1.50	\$1.40

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

MAINE***Maine State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	562	565	569	573	578
Covered Wages (millions)	\$20,959	\$21,426	\$21,976	\$22,783	\$23,734
<i>Benefits (thousands)</i>					
Private Carriers	\$172,274	\$170,948	\$177,923	\$172,485	\$157,759
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$80,452	\$79,531	\$75,216	\$79,599	\$74,705
Total Benefits	\$252,726	\$250,479	\$253,139	\$252,084	\$232,464
Medical Benefits (% of total)	48.9%	46.6%	48.0%	47.6%	47.9%
Benefits per \$100 of Payroll	\$1.21	\$1.17	\$1.15	\$1.11	\$0.98
<i>Costs (thousands)</i>					
Private Carriers	\$231,540	\$223,467	\$229,742	\$232,073	\$242,369
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$94,251	\$93,633	\$86,757	\$93,203	\$88,413
Total Costs	\$325,791	\$317,100	\$316,499	\$325,276	\$330,781
Costs per \$100 of Payroll	\$1.55	\$1.48	\$1.44	\$1.43	\$1.39

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

MARYLAND***Maryland State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,330	2,363	2,384	2,406	2,443
Covered Wages (millions)	\$117,735	\$122,148	\$123,586	\$127,741	\$133,953
<i>Benefits (thousands)</i>					
Private Carriers	\$545,270	\$544,519	\$515,846	\$537,036	\$489,397
State Fund	\$173,276	\$173,564	\$156,177	\$171,213	\$181,592
Self-Insured	\$290,480	\$275,760	\$297,080	\$271,762	\$295,080
Total Benefits	\$1,009,026	\$993,842	\$969,103	\$980,011	\$966,069
Medical Benefits (% of total)	46.2%	45.4%	46.7%	46.7%	46.3%
Benefits per \$100 of Payroll	\$0.86	\$0.81	\$0.78	\$0.77	\$0.72
<i>Costs (thousands)</i>					
Private Carriers	\$724,817	\$775,259	\$760,001	\$841,464	\$827,953
State Fund	\$175,583	\$211,178	\$269,709	\$271,899	\$273,856
Self-Insured	\$340,306	\$324,655	\$342,660	\$318,207	\$349,223
Total Costs	\$1,240,706	\$1,311,092	\$1,372,370	\$1,431,570	\$1,451,032
Costs per \$100 of Payroll	\$1.05	\$1.07	\$1.11	\$1.12	\$1.08

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

MASSACHUSETTS***Massachusetts State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	3,136	3,190	3,244	3,315	3,382
Covered Wages (millions)	\$186,326	\$193,733	\$200,044	\$211,967	\$225,054
<i>Benefits (thousands)</i>					
Private Carriers	\$730,380	\$739,719	\$786,278	\$816,822	\$819,854
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$272,757	\$242,286	\$284,180	\$334,137	\$309,539
Total Benefits	\$1,003,138	\$982,005	\$1,070,458	\$1,150,958	\$1,129,393
Medical Benefits (% of total)	34.3%	34.9%	33.5%	33.7%	34.2%
Benefits per \$100 of Payroll	\$0.54	\$0.51	\$0.54	\$0.54	\$0.50
<i>Costs (thousands)</i>					
Private Carriers	\$1,077,360	\$1,189,311	\$1,153,068	\$1,215,172	\$1,287,057
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$319,544	\$285,246	\$327,782	\$391,241	\$366,335
Total Costs	\$1,396,903	\$1,474,557	\$1,480,849	\$1,606,413	\$1,653,392
Costs per \$100 of Payroll	\$0.75	\$0.76	\$0.74	\$0.76	\$0.73

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

MICHIGAN***Michigan State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	3,692	3,774	3,860	3,931	4,003
Covered Wages (millions)	\$168,035	\$175,202	\$180,737	\$189,373	\$199,159
<i>Benefits (thousands)</i>					
Private Carriers	\$794,135	\$738,694	\$718,445	\$704,551	\$672,792
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$506,926	\$450,789	\$415,560	\$404,427	\$405,155
Total Benefits	\$1,301,061	\$1,189,483	\$1,134,005	\$1,108,978	\$1,077,947
Medical Benefits (% of total)	38.7%	35.5%	36.9%	45.7%	49.8%
Benefits per \$100 of Payroll	\$0.77	\$0.68	\$0.63	\$0.59	\$0.54
<i>Costs (thousands)</i>					
Private Carriers	\$1,158,755	\$1,188,211	\$1,287,035	\$1,374,714	\$1,365,769
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$597,606	\$534,374	\$482,827	\$476,971	\$482,861
Total Costs	\$1,756,360	\$1,722,585	\$1,769,862	\$1,851,685	\$1,848,630
Costs per \$100 of Payroll	\$1.05	\$0.98	\$0.98	\$0.98	\$0.93

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

MINNESOTA***Minnesota State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,553	2,597	2,643	2,682	2,727
Covered Wages (millions)	\$121,674	\$127,560	\$132,003	\$137,888	\$145,477
<i>Benefits (thousands)</i>					
Private Carriers	\$766,168	\$790,022	\$807,064	\$821,953	\$776,615
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$245,722	\$252,456	\$257,620	\$257,310	\$259,042
Total Benefits	\$1,011,890	\$1,042,478	\$1,064,684	\$1,079,263	\$1,035,657
Medical Benefits (% of total)	54.1%	54.4%	55.4%	55.3%	54.0%
Benefits per \$100 of Payroll	\$0.83	\$0.82	\$0.81	\$0.78	\$0.71
<i>Costs (thousands)</i>					
Private Carriers	\$963,649	\$1,056,413	\$1,101,163	\$1,160,903	\$1,221,582
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$296,443	\$307,069	\$305,841	\$310,116	\$316,465
Total Costs	\$1,260,092	\$1,363,482	\$1,407,004	\$1,471,019	\$1,538,047
Costs per \$100 of Payroll	\$1.04	\$1.07	\$1.07	\$1.07	\$1.06

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

MISSISSIPPI***Mississippi State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	989	997	1,007	1,017	1,031
Covered Wages (millions)	\$33,952	\$35,120	\$36,115	\$37,076	\$38,102
<i>Benefits (thousands)</i>					
Private Carriers	\$215,732	\$220,926	\$225,037	\$231,102	\$230,760
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$118,698	\$115,283	\$107,753	\$105,587	\$100,923
Total Benefits	\$334,430	\$336,208	\$332,790	\$336,689	\$331,683
Medical Benefits (% of total)	59.8%	56.5%	59.6%	59.1%	59.5%
Benefits per \$100 of Payroll	\$0.98	\$0.96	\$0.92	\$0.91	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$319,480	\$345,651	\$381,344	\$437,047	\$420,312
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$140,137	\$136,801	\$125,311	\$124,632	\$120,430
Total Costs	\$459,618	\$482,452	\$506,655	\$561,679	\$540,742
Costs per \$100 of Payroll	\$1.35	\$1.37	\$1.40	\$1.51	\$1.42

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

MISSOURI***Missouri State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,390	2,412	2,444	2,472	2,517
Covered Wages (millions)	\$97,934	\$101,946	\$104,208	\$108,378	\$113,603
<i>Benefits (thousands)</i>					
Private Carriers	\$531,144	\$533,366	\$523,872	\$508,921	\$530,322
State Fund	\$85,569	\$91,570	\$101,344	\$120,033	\$126,836
Self-Insured	\$190,581	\$208,183	\$207,252	\$219,913	\$230,846
Total Benefits	\$807,294	\$833,119	\$832,469	\$848,867	\$888,004
Medical Benefits (% of total)	59.2%	57.3%	56.6%	56.9%	56.1%
Benefits per \$100 of Payroll	\$0.82	\$0.82	\$0.80	\$0.78	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$678,661	\$736,832	\$757,509	\$798,196	\$812,451
State Fund	\$155,678	\$154,379	\$185,965	\$207,938	\$223,090
Self-Insured	\$223,272	\$245,096	\$239,051	\$257,497	\$273,203
Total Costs	\$1,057,611	\$1,136,308	\$1,182,524	\$1,263,631	\$1,308,745
Costs per \$100 of Payroll	\$1.08	\$1.11	\$1.13	\$1.17	\$1.15

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

MONTANA***Montana State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	406	414	421	424	432
Covered Wages (millions)	\$14,169	\$15,008	\$15,492	\$16,159	\$16,969
<i>Benefits (thousands)</i>					
Private Carriers	\$83,704	\$84,927	\$83,859	\$85,040	\$84,034
State Fund	\$125,033	\$125,060	\$125,548	\$119,261	\$128,634
Self-Insured	\$43,244	\$40,104	\$38,632	\$41,557	\$40,349
Total Benefits	\$251,981	\$250,090	\$248,039	\$245,858	\$253,017
Medical Benefits (% of total)	62.6%	62.8%	64.0%	65.1%	66.9%
Benefits per \$100 of Payroll	\$1.78	\$1.67	\$1.60	\$1.52	\$1.49
<i>Costs (thousands)</i>					
Private Carriers	\$121,092	\$146,077	\$121,261	\$128,544	\$130,178
State Fund	\$187,962	\$180,200	\$182,264	\$185,720	\$190,326
Self-Insured	\$50,661	\$47,215	\$44,559	\$48,659	\$47,753
Total Costs	\$359,715	\$373,492	\$348,084	\$362,923	\$368,257
Costs per \$100 of Payroll	\$2.54	\$2.49	\$2.25	\$2.25	\$2.17

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

NEBRASKA***Nebraska State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	874	892	905	918	931
Covered Wages (millions)	\$33,085	\$34,687	\$35,821	\$37,450	\$39,527
<i>Benefits (thousands)</i>					
Private Carriers	\$256,956	\$244,837	\$242,991	\$258,237	\$242,872
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,273	\$58,155	\$56,741	\$63,190	\$64,162
Total Benefits	\$319,228	\$302,991	\$299,732	\$321,427	\$307,034
Medical Benefits (% of total)	61.7%	61.5%	61.6%	62.3%	63.5%
Benefits per \$100 of Payroll	\$0.96	\$0.87	\$0.84	\$0.86	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$367,658	\$393,744	\$419,912	\$434,594	\$437,629
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$73,149	\$68,643	\$65,631	\$74,143	\$76,079
Total Costs	\$440,807	\$462,387	\$485,543	\$508,737	\$513,708
Costs per \$100 of Payroll	\$1.33	\$1.33	\$1.36	\$1.36	\$1.30

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

NEVADA***Nevada State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,095	1,112	1,140	1,182	1,224
Covered Wages (millions)	\$46,824	\$48,160	\$49,922	\$52,491	\$55,562
<i>Benefits (thousands)</i>					
Private Carriers	\$270,236	\$258,345	\$250,694	\$243,545	\$235,299
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$122,626	\$115,864	\$110,753	\$111,779	\$109,305
Total Benefits	\$392,862	\$374,210	\$361,447	\$355,323	\$344,604
Medical Benefits (% of total)	47.2%	49.0%	50.4%	49.7%	50.6%
Benefits per \$100 of Payroll	\$0.84	\$0.78	\$0.72	\$0.68	\$0.62
<i>Costs (thousands)</i>					
Private Carriers	\$336,608	\$336,508	\$373,166	\$402,796	\$420,671
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$143,660	\$136,408	\$127,746	\$130,882	\$129,361
Total Costs	\$480,268	\$472,917	\$500,912	\$533,678	\$550,032
Costs per \$100 of Payroll	\$1.03	\$0.98	\$1.00	\$1.02	\$0.99

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

NEW HAMPSHIRE***New Hampshire State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	598	605	611	619	629
Covered Wages (millions)	\$28,106	\$29,005	\$29,762	\$31,506	\$32,889
<i>Benefits (thousands)</i>					
Private Carriers	\$171,654	\$169,997	\$162,484	\$149,655	\$156,567
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$60,182	\$60,835	\$62,836	\$62,348	\$65,497
Total Benefits	\$231,835	\$230,831	\$225,320	\$212,002	\$222,064
Medical Benefits (% of total)	66.4%	66.4%	65.1%	66.9%	64.5%
Benefits per \$100 of Payroll	\$0.82	\$0.80	\$0.76	\$0.67	\$0.68
<i>Costs (thousands)</i>					
Private Carriers	\$257,662	\$297,113	\$308,779	\$309,538	\$305,020
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$72,705	\$74,550	\$75,989	\$76,591	\$81,478
Total Costs	\$330,367	\$371,663	\$384,768	\$386,129	\$386,499
Costs per \$100 of Payroll	\$1.18	\$1.28	\$1.29	\$1.23	\$1.18

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

NEW JERSEY***New Jersey State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	3,687	3,725	3,769	3,793	3,841
Covered Wages (millions)	\$211,059	\$217,495	\$223,167	\$229,085	\$238,725
<i>Benefits (thousands)</i>					
Private Carriers	\$1,702,827	\$1,742,203	\$1,769,930	\$1,787,284	\$1,788,715
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$498,647	\$503,998	\$531,366	\$561,475	\$496,664
Total Benefits	\$2,201,474	\$2,246,201	\$2,301,296	\$2,348,759	\$2,285,378
Medical Benefits (% of total)	50.2%	51.3%	50.9%	51.8%	51.8%
Benefits per \$100 of Payroll	\$1.04	\$1.03	\$1.03	\$1.03	\$0.96
<i>Costs (thousands)</i>					
Private Carriers	\$2,153,273	\$2,410,393	\$2,710,738	\$2,886,531	\$2,953,209
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$589,129	\$598,435	\$616,495	\$660,377	\$592,604
Total Costs	\$2,742,403	\$3,008,828	\$3,327,233	\$3,546,908	\$3,545,813
Costs per \$100 of Payroll	\$1.30	\$1.38	\$1.49	\$1.55	\$1.49

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

NEW MEXICO***New Mexico State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	723	726	734	743	752
Covered Wages (millions)	\$28,023	\$28,688	\$29,179	\$30,319	\$31,145
<i>Benefits (thousands)</i>					
Private Carriers	\$158,994	\$181,093	\$182,226	\$178,407	\$184,923
State Fund	\$25,564	\$28,227	\$25,439	\$27,047	\$23,084
Self-Insured	\$91,225	\$96,984	\$91,025	\$93,905	\$96,071
Total Benefits	\$275,783	\$306,304	\$298,690	\$299,359	\$304,077
Medical Benefits (% of total)	57.8%	58.5%	59.3%	54.4%	57.2%
Benefits per \$100 of Payroll	\$0.98	\$1.07	\$1.02	\$0.99	\$0.98
<i>Costs (thousands)</i>					
Private Carriers	\$244,326	\$281,536	\$298,245	\$323,100	\$334,405
State Fund	\$27,879	\$33,900	\$38,319	\$40,770	\$35,916
Self-Insured	\$106,873	\$114,180	\$104,991	\$109,953	\$113,698
Total Costs	\$379,079	\$429,616	\$441,555	\$473,823	\$484,018
Costs per \$100 of Payroll	\$1.35	\$1.50	\$1.51	\$1.56	\$1.55

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

NEW YORK***New York State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	8,308	8,428	8,549	8,710	8,878
Covered Wages (millions)	\$512,323	\$527,111	\$538,418	\$572,923	\$598,418
<i>Benefits (thousands)</i>					
Private Carriers	\$2,191,019	\$2,332,238	\$2,538,864	\$2,587,460	\$2,599,496
State Fund	\$1,357,643	\$1,388,221	\$1,208,492	\$1,230,051	\$1,276,707
Self-Insured	\$1,723,976	\$1,785,919	\$1,771,389	\$1,875,389	\$1,927,555
Total Benefits	\$5,272,638	\$5,506,377	\$5,518,745	\$5,692,899	\$5,803,758
Medical Benefits (% of total)	35.9%	34.2%	33.3%	34.8%	34.2%
Benefits per \$100 of Payroll	\$1.03	\$1.04	\$1.02	\$0.99	\$0.97
<i>Costs (thousands)</i>					
Private Carriers	\$3,258,296	\$3,498,471	\$3,713,730	\$3,791,788	\$4,056,046
State Fund	\$1,495,865	\$1,943,838	\$2,283,287	\$2,374,259	\$2,437,325
Self-Insured	\$2,019,689	\$2,102,583	\$2,043,170	\$2,195,897	\$2,281,234
Total Costs	\$6,773,850	\$7,544,892	\$8,040,186	\$8,361,944	\$8,774,605
Costs per \$100 of Payroll	\$1.32	\$1.43	\$1.49	\$1.46	\$1.47

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

NORTH CAROLINA*North Carolina State Summary Table: 2011-2015*

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	3,663	3,729	3,800	3,884	3,988
Covered Wages (millions)	\$152,927	\$159,429	\$165,132	\$173,345	\$184,150
Benefits (thousands)					
Private Carriers	\$1,085,068	\$1,096,250	\$1,083,548	\$983,924	\$941,770
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$336,508	\$338,251	\$326,944	\$302,608	\$305,198
Total Benefits	\$1,421,576	\$1,434,501	\$1,410,492	\$1,286,533	\$1,246,968
Medical Benefits (% of total)	45.1%	45.8%	45.9%	46.4%	46.3%
Benefits per \$100 of Payroll	\$0.93	\$0.90	\$0.85	\$0.74	\$0.68
Costs (thousands)					
Private Carriers	\$1,410,117	\$1,505,563	\$1,612,629	\$1,656,505	\$1,703,582
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$394,230	\$398,227	\$377,107	\$354,325	\$361,198
Total Costs	\$1,804,346	\$1,903,790	\$1,989,736	\$2,010,830	\$2,064,780
Costs per \$100 of Payroll	\$1.18	\$1.19	\$1.20	\$1.16	\$1.12

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

NORTH DAKOTA***North Dakota State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	366	399	414	432	424
Covered Wages (millions)	\$15,152	\$18,187	\$19,693	\$21,884	\$21,396
<i>Benefits (thousands)</i>					
Private Carriers	\$559	\$898	\$1,104	\$155	\$971
State Fund	\$125,401	\$150,136	\$181,301	\$192,082	\$179,430
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$125,960	\$151,034	\$182,405	\$192,237	\$180,401
Medical Benefits (% of total)	59.3%	60.2%	60.0%	57.7%	54.9%
Benefits per \$100 of Payroll	\$0.83	\$0.83	\$0.93	\$0.88	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$4,770	\$5,951	\$6,262	\$6,663	\$7,042
State Fund	\$254,131	\$322,340	\$350,539	\$361,417	\$341,463
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$258,901	\$328,291	\$356,801	\$368,080	\$348,505
Costs per \$100 of Payroll	\$1.71	\$1.81	\$1.81	\$1.68	\$1.63

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

OHIO***Ohio State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	4,888	4,967	5,033	5,108	5,182
Covered Wages (millions)	\$207,775	\$217,773	\$222,973	\$232,924	\$242,199
<i>Benefits (thousands)</i>					
Private Carriers	\$17,470	\$17,085	\$14,717	\$14,939	\$21,116
State Fund	\$1,775,375	\$1,778,019	\$1,689,629	\$1,657,879	\$1,557,501
Self-Insured	\$411,117	\$401,405	\$378,755	\$366,588	\$350,645
Total Benefits	\$2,203,962	\$2,196,508	\$2,083,101	\$2,039,406	\$1,929,262
Medical Benefits (% of total)	42.9%	40.3%	42.2%	39.6%	39.7%
Benefits per \$100 of Payroll	\$1.06	\$1.01	\$0.93	\$0.88	\$0.80
<i>Costs (thousands)</i>					
Private Carriers	\$35,524	\$32,327	\$24,664	\$21,036	\$20,656
State Fund	\$1,939,829	\$1,718,434	\$1,789,105	\$2,019,998	\$1,696,659
Self-Insured	\$481,636	\$472,578	\$436,867	\$429,239	\$414,983
Total Costs	\$2,456,989	\$2,223,339	\$2,250,636	\$2,470,273	\$2,132,298
Costs per \$100 of Payroll	\$1.18	\$1.02	\$1.01	\$1.06	\$0.88

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

OKLAHOMA*Oklahoma State Summary Table: 2011-2015*

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	1,364	1,390	1,421	1,446	1,458
Covered Wages (millions)	\$53,698	\$56,828	\$59,407	\$62,324	\$63,556
Benefits (thousands)					
Private Carriers	\$420,866	\$457,632	\$466,719	\$393,744	\$341,856
State Fund	\$256,070	\$245,662	\$224,595	\$212,808	\$231,672
Self-Insured	\$162,987	\$176,401	\$151,152	\$152,833	\$159,014
Total Benefits	\$839,922	\$879,695	\$842,466	\$759,385	\$732,542
Medical Benefits (% of total)	44.4%	44.1%	45.1%	46.5%	47.5%
Benefits per \$100 of Payroll	\$1.56	\$1.55	\$1.42	\$1.22	\$1.15
Costs (thousands)					
Private Carriers	\$628,528	\$754,425	\$766,441	\$674,524	\$606,830
State Fund	\$291,893	\$320,323	\$339,920	\$327,086	\$305,352
Self-Insured	\$190,944	\$207,679	\$174,343	\$178,952	\$188,190
Total Costs	\$1,111,365	\$1,282,426	\$1,280,704	\$1,180,562	\$1,100,373
Costs per \$100 of Payroll	\$2.07	\$2.26	\$2.16	\$1.89	\$1.73

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

OREGON***Oregon State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,587	1,612	1,651	1,699	1,760
Covered Wages (millions)	\$67,704	\$70,707	\$73,690	\$78,393	\$84,407
<i>Benefits (thousands)</i>					
Private Carriers	\$249,606	\$225,696	\$225,745	\$213,618	\$192,399
State Fund	\$304,478	\$307,796	\$310,027	\$306,526	\$323,167
Self-Insured	\$129,367	\$129,690	\$132,914	\$135,827	\$116,342
Total Benefits	\$683,452	\$663,181	\$668,686	\$655,971	\$631,907
Medical Benefits (% of total)	53.7%	55.1%	52.8%	53.5%	53.5%
Benefits per \$100 of Payroll	\$1.01	\$0.94	\$0.91	\$0.84	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$276,424	\$270,329	\$278,278	\$269,788	\$255,698
State Fund	\$365,196	\$399,849	\$436,160	\$452,442	\$469,459
Self-Insured	\$151,558	\$152,686	\$153,307	\$159,040	\$137,689
Total Costs	\$793,177	\$822,863	\$867,745	\$881,270	\$862,846
Costs per \$100 of Payroll	\$1.17	\$1.16	\$1.18	\$1.12	\$1.02

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

PENNSYLVANIA***Pennsylvania State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	5,409	5,458	5,482	5,529	5,576
Covered Wages (millions)	\$252,338	\$262,207	\$267,201	\$277,707	\$289,036
<i>Benefits (thousands)</i>					
Private Carriers	\$2,058,044	\$2,071,288	\$2,103,969	\$2,116,511	\$2,111,284
State Fund	\$220,171	\$196,358	\$206,568	\$223,458	\$214,184
Self-Insured	\$616,330	\$641,825	\$663,064	\$657,458	\$645,737
Total Benefits	\$2,894,545	\$2,909,471	\$2,973,602	\$2,997,427	\$2,971,204
Medical Benefits (% of total)	45.6%	46.2%	47.5%	48.0%	46.8%
Benefits per \$100 of Payroll	\$1.15	\$1.11	\$1.11	\$1.08	\$1.03
<i>Costs (thousands)</i>					
Private Carriers	\$2,876,307	\$3,034,795	\$3,095,334	\$3,135,977	\$3,264,328
State Fund	\$157,791	\$191,850	\$218,631	\$224,923	\$215,674
Self-Insured	\$722,049	\$755,628	\$764,797	\$769,819	\$764,220
Total Costs	\$3,756,148	\$3,982,273	\$4,078,761	\$4,130,720	\$4,244,222
Costs per \$100 of Payroll	\$1.49	\$1.52	\$1.53	\$1.49	\$1.47

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

RHODE ISLAND***Rhode Island State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	437	441	445	452	459
Covered Wages (millions)	\$19,674	\$20,254	\$20,964	\$22,004	\$22,940
<i>Benefits (thousands)</i>					
Private Carriers	\$60,852	\$66,988	\$70,239	\$67,961	\$61,615
State Fund	\$83,921	\$86,509	\$76,826	\$74,368	\$77,625
Self-Insured	\$24,982	\$25,185	\$23,072	\$22,654	\$22,221
Total Benefits	\$169,754	\$178,681	\$170,136	\$164,983	\$161,460
Medical Benefits (% of total)	33.5%	31.6%	31.8%	34.9%	30.2%
Benefits per \$100 of Payroll	\$0.86	\$0.88	\$0.81	\$0.75	\$0.70
<i>Costs (thousands)</i>					
Private Carriers	\$80,903	\$79,352	\$92,781	\$96,125	\$103,814
State Fund	\$101,555	\$114,123	\$113,064	\$124,954	\$130,117
Self-Insured	\$29,267	\$29,650	\$26,612	\$26,525	\$26,298
Total Costs	\$211,726	\$223,125	\$232,457	\$247,604	\$260,229
Costs per \$100 of Payroll	\$1.08	\$1.10	\$1.11	\$1.13	\$1.13

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

SOUTH CAROLINA***South Carolina State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	1,677	1,704	1,742	1,792	1,846
Covered Wages (millions)	\$63,706	\$66,222	\$68,649	\$72,363	\$76,748
<i>Benefits (thousands)</i>					
Private Carriers	\$564,853	\$592,975	\$614,734	\$615,487	\$611,603
State Fund	\$77,155	\$65,134	\$66,598	\$71,108	\$66,321
Self-Insured	\$218,810	\$208,437	\$203,976	\$208,806	\$211,504
Total Benefits	\$860,818	\$866,545	\$885,307	\$895,401	\$889,428
Medical Benefits (% of total)	43.7%	43.7%	46.3%	45.5%	45.8%
Benefits per \$100 of Payroll	\$1.35	\$1.31	\$1.29	\$1.24	\$1.16
<i>Costs (thousands)</i>					
Private Carriers	\$798,913	\$877,656	\$933,466	\$963,716	\$983,883
State Fund	\$77,950	\$69,200	\$73,950	\$78,750	\$76,900
Self-Insured	\$261,916	\$252,066	\$245,251	\$254,833	\$261,087
Total Costs	\$1,138,779	\$1,198,923	\$1,252,667	\$1,297,298	\$1,321,870
Costs per \$100 of Payroll	\$1.79	\$1.81	\$1.82	\$1.79	\$1.72

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

SOUTH DAKOTA***South Dakota State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	378	385	389	395	400
Covered Wages (millions)	\$13,135	\$13,820	\$14,263	\$15,065	\$15,838
<i>Benefits (thousands)</i>					
Private Carriers	\$91,462	\$88,196	\$95,389	\$93,683	\$102,983
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,910	\$4,056	\$3,695	\$3,911	\$3,611
Total Benefits	\$95,373	\$92,251	\$99,084	\$97,595	\$106,594
Medical Benefits (% of total)	66.1%	68.9%	67.7%	68.1%	67.0%
Benefits per \$100 of Payroll	\$0.73	\$0.67	\$0.69	\$0.65	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$168,114	\$180,083	\$191,499	\$193,448	\$199,793
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,730	\$4,775	\$4,404	\$4,665	\$4,367
Total Costs	\$172,844	\$184,857	\$195,902	\$198,112	\$204,160
Costs per \$100 of Payroll	\$1.32	\$1.34	\$1.37	\$1.32	\$1.29

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

TENNESSEE*Tennessee State Summary Table: 2011-2015*

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,433	2,482	2,526	2,582	2,652
Covered Wages (millions)	\$101,944	\$107,788	\$110,114	\$115,235	\$122,532
<i>Benefits (thousands)</i>					
Private Carriers	\$638,316	\$626,904	\$621,971	\$567,795	\$568,047
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$132,690	\$163,254	\$132,121	\$130,653	\$119,548
Total Benefits	\$771,006	\$790,158	\$754,091	\$698,448	\$687,595
Medical Benefits (% of total)	59.7%	58.9%	60.0%	61.0%	62.7%
Benefits per \$100 of Payroll	\$0.76	\$0.73	\$0.68	\$0.61	\$0.56
<i>Costs (thousands)</i>					
Private Carriers	\$951,761	\$1,021,653	\$1,077,870	\$1,020,031	\$1,017,850
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$155,451	\$192,201	\$152,392	\$152,982	\$141,484
Total Costs	\$1,107,212	\$1,213,854	\$1,230,261	\$1,173,013	\$1,159,334
Costs per \$100 of Payroll	\$1.09	\$1.13	\$1.12	\$1.02	\$0.95

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

TEXAS***Texas State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	8,334	8,477	8,678	8,903	9,238
Covered Wages (millions)	\$402,835	\$425,760	\$441,226	\$470,775	\$498,207
<i>Benefits (thousands)</i>					
Private Carriers	\$892,779	\$929,400	\$836,594	\$775,585	\$827,836
State Fund	\$386,290	\$409,925	\$432,862	\$439,361	\$422,399
Self-Insured	\$304,137	\$315,300	\$295,036	\$288,357	\$303,262
Total Benefits	\$1,583,206	\$1,654,625	\$1,564,492	\$1,503,303	\$1,553,498
Medical Benefits (% of total)	61.8%	61.5%	61.7%	60.3%	58.3%
Benefits per \$100 of Payroll	\$0.39	\$0.39	\$0.35	\$0.32	\$0.31
<i>Costs (thousands)</i>					
Private Carriers	\$1,654,056	\$1,749,598	\$1,813,795	\$1,850,169	\$1,811,711
State Fund	\$826,727	\$1,000,898	\$1,121,938	\$1,225,968	\$1,169,152
Self-Insured	\$356,305	\$371,206	\$340,303	\$337,637	\$358,907
Total Costs	\$2,837,088	\$3,121,702	\$3,276,036	\$3,413,774	\$3,339,770
Costs per \$100 of Payroll	\$0.70	\$0.73	\$0.74	\$0.73	\$0.67

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

UTAH*Utah State Summary Table: 2011-2015*

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	1,137	1,177	1,216	1,253	1,301
Covered Wages (millions)	\$44,928	\$47,795	\$50,081	\$53,039	\$56,871
Benefits (thousands)					
Private Carriers	\$102,204	\$111,765	\$99,540	\$94,831	\$98,199
State Fund	\$127,032	\$126,178	\$128,683	\$126,336	\$131,701
Self-Insured	\$41,887	\$45,754	\$42,195	\$38,845	\$50,225
Total Benefits	\$271,124	\$283,698	\$270,417	\$260,012	\$280,124
Medical Benefits (% of total)	70.8%	70.5%	69.9%	70.4%	68.0%
Benefits per \$100 of Payroll	\$0.60	\$0.59	\$0.54	\$0.49	\$0.49
Costs (thousands)					
Private Carriers	\$161,161	\$191,436	\$198,720	\$213,553	\$216,779
State Fund	\$166,378	\$193,348	\$209,444	\$226,784	\$235,834
Self-Insured	\$49,072	\$53,867	\$48,668	\$45,483	\$59,441
Total Costs	\$376,611	\$438,652	\$456,832	\$485,821	\$512,053
Costs per \$100 of Payroll	\$0.84	\$0.92	\$0.91	\$0.92	\$0.90

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

VERMONT*Vermont State Summary Table: 2011-2015*

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	287	290	292	295	298
Covered Wages (millions)	\$11,391	\$11,739	\$12,133	\$12,533	\$12,983
Benefits (thousands)					
Private Carriers	\$120,084	\$127,917	\$132,411	\$131,762	\$132,177
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$17,275	\$18,232	\$18,650	\$19,082	\$19,367
Total Benefits	\$137,359	\$146,149	\$151,061	\$150,844	\$151,544
Medical Benefits (% of total)	51.5%	50.0%	49.0%	52.1%	52.0%
Benefits per \$100 of Payroll	\$1.21	\$1.24	\$1.25	\$1.20	\$1.17
Costs (thousands)					
Private Carriers	\$169,992	\$193,116	\$216,655	\$205,186	\$216,485
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$20,238	\$21,465	\$21,511	\$22,344	\$22,921
Total Costs	\$190,230	\$214,581	\$238,166	\$227,530	\$239,406
Costs per \$100 of Payroll	\$1.67	\$1.83	\$1.96	\$1.82	\$1.84

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

VIRGINIA***Virginia State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	3,324	3,361	3,386	3,402	3,477
Covered Wages (millions)	\$162,450	\$168,019	\$170,434	\$174,400	\$182,679
<i>Benefits (thousands)</i>					
Private Carriers	\$691,391	\$717,181	\$699,023	\$718,199	\$720,096
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$190,802	\$209,301	\$198,974	\$210,947	\$216,226
Total Benefits	\$882,193	\$926,482	\$897,997	\$929,146	\$936,322
Medical Benefits (% of total)	59.8%	60.4%	60.8%	61.7%	62.1%
Benefits per \$100 of Payroll	\$0.54	\$0.55	\$0.53	\$0.53	\$0.51
<i>Costs (thousands)</i>					
Private Carriers	\$966,197	\$1,062,691	\$1,056,177	\$1,091,309	\$1,145,958
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$223,530	\$246,413	\$229,502	\$246,999	\$255,901
Total Costs	\$1,189,727	\$1,309,104	\$1,285,679	\$1,338,308	\$1,401,859
Costs per \$100 of Payroll	\$0.73	\$0.78	\$0.75	\$0.77	\$0.77

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

WASHINGTON**Washington State Summary Table: 2011-2015**

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	2,773	2,822	2,889	2,972	3,049
Covered Wages (millions)	\$137,892	\$145,246	\$151,870	\$162,254	\$171,473
Benefits (thousands)					
Private Carriers	\$23,858	\$13,780	\$13,317	\$25,504	\$15,096
State Fund	\$1,818,520	\$1,813,835	\$1,814,346	\$1,866,286	\$1,879,245
Self-Insured	\$474,335	\$483,684	\$504,120	\$501,129	\$510,023
Total Benefits	\$2,316,713	\$2,311,299	\$2,331,783	\$2,392,919	\$2,404,364
Medical Benefits (% of total)	32.4%	32.1%	31.8%	31.9%	30.5%
Benefits per \$100 of Payroll	\$1.68	\$1.59	\$1.54	\$1.47	\$1.40
Costs (thousands)					
Private Carriers	\$25,762	\$30,315	\$19,714	\$23,499	\$24,346
State Fund Employers	\$1,382,646	\$1,370,962	\$1,445,200	\$1,511,918	\$1,618,203
State Fund Employees	\$452,651	\$449,426	\$479,194	\$524,587	\$565,532
Self-Insured Employers	\$549,252	\$553,283	\$562,710	\$563,955	\$570,812
Self-Insured Employees	\$65,496	\$57,673	\$58,091	\$58,474	\$58,707
Total Costs	\$2,475,807	\$2,461,659	\$2,564,909	\$2,682,433	\$2,837,600
Costs per \$100 of Payroll	\$1.80	\$1.69	\$1.69	\$1.65	\$1.65

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. In Washington state both employers and employees contribute to workers' compensation premiums. In 2015, employees contributed 22 percent of total premiums (26 percent of state fund premiums and 9 percent of self-insured employer cost-of-living-adjustment premiums).

WEST VIRGINIA***West Virginia State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	662	671	665	662	658
Covered Wages (millions)	\$25,222	\$25,990	\$26,099	\$26,616	\$26,767
<i>Benefits (thousands)</i>					
Private Carriers	\$195,652	\$182,985	\$171,122	\$160,653	\$162,786
State Fund	\$265,375	\$230,907	\$199,767	\$193,245	\$184,814
Self-Insured	\$62,103	\$63,035	\$64,821	\$65,759	\$67,358
Total Benefits	\$523,130	\$476,927	\$435,709	\$419,656	\$414,958
Medical Benefits (% of total)	47.4%	50.4%	52.3%	49.0%	49.3%
Benefits per \$100 of Payroll	\$2.07	\$1.84	\$1.67	\$1.58	\$1.55
<i>Costs (thousands)</i>					
Private Carriers	\$433,101	\$412,280	\$370,939	\$345,248	\$350,206
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$73,398	\$74,212	\$74,767	\$76,997	\$79,717
Total Costs	\$506,499	\$486,492	\$445,706	\$422,245	\$429,923
Costs per \$100 of Payroll	\$2.01	\$1.87	\$1.71	\$1.59	\$1.61

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

WISCONSIN***Wisconsin State Summary Table: 2011-2015***

	2011	2012	2013	2014	2015
<i>Coverage</i>					
Covered Workers (thousands)	2,563	2,591	2,619	2,657	2,692
Covered Wages (millions)	\$104,571	\$108,289	\$111,582	\$115,945	\$121,600
<i>Benefits (thousands)</i>					
Private Carriers	\$955,151	\$975,985	\$1,024,714	\$1,066,463	\$1,036,310
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$144,799	\$147,875	\$142,158	\$137,539	\$133,445
Total Benefits	\$1,099,950	\$1,123,861	\$1,166,872	\$1,204,002	\$1,169,754
Medical Benefits (% of total)	70.1%	69.6%	77.1%	77.6%	77.2%
Benefits per \$100 of Payroll	\$1.05	\$1.04	\$1.05	\$1.04	\$0.96
<i>Costs (thousands)</i>					
Private Carriers	\$1,685,110	\$1,737,652	\$1,761,605	\$1,817,670	\$1,953,797
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$169,637	\$176,020	\$165,462	\$162,870	\$159,584
Total Costs	\$1,854,747	\$1,913,672	\$1,927,067	\$1,980,539	\$2,113,380
Costs per \$100 of Payroll	\$1.77	\$1.77	\$1.73	\$1.71	\$1.74

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

WYOMING**Wyoming State Summary Table: 2011-2015**

	2011	2012	2013	2014	2015
Coverage					
Covered Workers (thousands)	267	271	272	277	275
Covered Wages (millions)	\$11,465	\$11,964	\$12,143	\$12,781	\$12,632
Benefits (thousands)					
Private Carriers	\$1,392	\$802	\$2,041	\$2,343	\$3,359
State Fund	\$161,567	\$161,502	\$189,785	\$182,054	\$175,086
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$162,960	\$162,304	\$191,825	\$184,398	\$178,444
Medical Benefits (% of total)	66.7%	67.8%	69.0%	70.7%	66.9%
Benefits per \$100 of Payroll	\$1.42	\$1.36	\$1.58	\$1.44	\$1.41
Costs (thousands)					
Private Carriers	\$4,868	\$10,355	\$6,143	\$5,489	\$6,291
State Fund	\$193,555	\$210,705	\$240,073	\$251,770	\$250,916
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$198,423	\$221,060	\$246,216	\$257,259	\$257,207
Costs per \$100 of Payroll	\$1.73	\$1.85	\$2.03	\$2.01	\$2.04

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