

Sources and Methods: A Companion to
Workers' Compensation: Benefits, Coverage, and Costs, 2007
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Introduction

The report *Workers' Compensation: Benefits, Coverage, and Costs, 2007* provides estimates of total workers' compensation benefits paid in the United States and in each state and the District of Columbia individually. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2007.

The purpose of this document is to state the sources of information and the exact methods used to estimate benefits in each state. It allows comparisons across states in data availability and record keeping activities. We hope that publishing this companion to the report will lead to discussions about improving and refining state record and information systems, which will ultimately improve the quality of data and aid the understanding of trends in state and national workers' compensation benefits and costs.

State-Level Estimates

The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. Finally, they show separately the amount of benefits paid under deductible arrangements.

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Sources of Data

State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact the data requested, but provided related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

Workers' Compensation: Benefits, Coverage, and Costs, 2007 contains eight appendices that provide further information on data sources and estimation procedures.

Appendix A estimates workers' compensation coverage.

Appendix B provides a sample of the questionnaire given to state agencies.

Appendix C lists the data sources.

Appendix D gives the revised data estimates of the previous years from 2003-2006.

Appendix E describes the methodology of self-insured benefit estimation.

Appendix F describes the medical benefits estimation.

Appendix G provides methods of deductible estimation.

Appendix H provides totals for federal programs of workers' compensation.

Please note that this document provides rounded numbers. For ratios and percentages, this rounding may affect the result the reader obtains by replicating our methods.

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Alabama

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	% Medical
584,941	287,882	-	297,059	118,975	-	68.5%

Sources

Private Carrier – Department of Industrial Relations, Workers' Compensation Division

Self-Insurance – Department of Industrial Relations, Workers' Compensation Division

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$287,882 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$297,059 thousand.

Deductibles

A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be $287,882 - 168,907 = \$118,975$ thousand.

Medical Benefits

The procedure used to calculate medical benefits have been described in [Appendix E](#), in *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Alaska

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
184,080	132,685	-	51,395	20,640	-	62.5%

Sources

Private Carrier – Department of Labor, Division of Workers' Compensation

Self-Insurance – Department of Labor, Division of Workers' Compensation

Second Injury Fund – Department of Labor, Division of Workers' Compensation

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers at \$130,655 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$2,816 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. Hence total private carrier benefits including deductibles were estimated to be $130,655 + 2,816 * (130,655/181,264) = \$132,685$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$50,609 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be $50,609 + 2,816 * (50,609/181,264) = \$51,395$ thousand.

Deductibles

A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which include policies with deductible benefits. Thus, deductible benefits were estimated to be $130,655 - 110,015 = \$20,640$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

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Arizona

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
647,417	154,150	384,964	108,303	4,206	69,726	68.9%

Sources

Private Carrier – Industrial Commission

State Fund – Industrial Commission

Self-Insurance – Industrial Commission

Second Injury Fund – Industrial Commission

Deductibles – Industrial Commission, 2005; Method A, (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers at \$146,082 thousand. It also provided calendar year total second injury fund benefits at \$14,768 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $146,082 + 4,206 + 14,768 * (146,082/558,716) = \$154,150$ thousand.

State Fund Payments

The state agency provided calendar year benefits and deductibles paid by the state fund at \$307,120 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total state fund benefits including deductibles were estimated to be $307,120 + 69,726 + 14,768 * (307,120 / 558,716) = \$384,964$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$105,514 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be $105,514 + 14,768 * (105,514/558,716) = \$108,303$ thousand.

Deductibles

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The Industrial Commission provided deductible information in 2005. Deductibles for 2007 were estimated assuming that the share of deductibles to non-deductible benefits did not change from 2005. Hence private carrier deductibles were estimated to be $(3,647/126,640) * 146,082 = \$4,206$ thousand and state fund deductibles were estimated to be $(55,224/243,241) * 307,120 = \$69,726$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Arkansas

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
242,743	154,463	-	88,280	34,460	-	63.6%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Second Injury Fund – State Agency

Deductibles – Method D, Manual Equivalent Premiums (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. best provided calendar year benefits paid by private carriers at \$111,326 thousand. The state agency reported calendar year total second injury fund benefits to be \$14,817 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $111,326 + 34,460 + 14,817 * (111,326/190,110) = \$154,463$ thousand.

Self-Insurance Benefits

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated \$88,280 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

California

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
9,916,028	4,738,130	1,982,559	3,195,339	1,975,327	Not Allowed	54.3%

Sources

Private Carrier – Workers' Compensation Insurance Rating Bureau

State Fund – A.M. Best

Self Insurance – Office of Self-Insurance Plans at the Department of Industrial Relations

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Workers' Compensation Insurance Rating Bureau

Methods

Private Carrier Payments

The rating bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies at \$6,720,689 thousand.

A.M. Best provided total calendar year benefits paid by the state fund, \$1,982,559 thousand. Hence private carrier benefits paid were $6,720,689 - 1,982,559 = \$4,738,130$ thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,982,559 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$3,195,339 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $6,720,689 - 4,745,362 = \$1,975,327$ thousand.

Medical Benefits

The rating bureau and the Office of Self-Insurance Plans provided total medical benefits for insurance carriers and self-insurers. These were added to obtain total medical benefits of \$5,384,926 thousand, which were 54.3% of total benefits.

Colorado

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
829,747	229,988	408,023	191,736	50,858	90,228	47.5%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Division of Workers' Compensation

Second Injury Fund – Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers at \$176,917 thousand. The state agency provided calendar year second injury fund benefits, \$8,504 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits obtained from A.M. Best to total benefits. Hence total private carrier benefits including deductibles were estimated to be $176,917 + 50,858 + 8,504 * (176,917/680,156) = \$229,988$ thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$313,870 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total state fund benefits including deductibles were estimated to be $313,870 + 90,228 + 8,504 * (313,870/680,156) = \$408,023$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$189,369 thousand. The self-insurance share of the second injury fund was estimated using the ratio of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $189,369 + 8,504 * (189,369/680,156) = \$191,736$ thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#),

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Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Connecticut

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
725,915	538,338	-	187,577	103,616	-	43.7%

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Commission

Second Injury Fund – Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$410,246 thousand. Deductibles were estimated to be \$103,616 thousand. The state agency provided calendar year second injury fund benefits, \$35,038 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $410,246 + 103,616 + 35,038 * (410,246/587,261) = \$538,338$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$177,015 thousand.

The self-insurance share of the second injury fund was estimated using the Agency's reported ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $177,015 + 35,038 * (177,015/587,261) = \$187,577$ thousand.

Deductibles

Deductibles for private carriers were estimated to be \$103,616 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Delaware

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
195,339	146,158	-	49,181	43,563	-	57.1%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Second Injury Fund – Pennsylvania and Delaware Compensation Rating Bureau

Deductibles – Pennsylvania and Delaware Compensation Rating Bureau

Medical – Pennsylvania Compensation Rating Bureau

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$98,811 thousand. Deductibles were estimated to be \$43,563 thousand. The rating bureau provided calendar year second injury fund benefits, \$5,886 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $98,811 + 43,563 + 5,886 * (98,811/153,742) = \$146,158$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$49,181 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$43,563 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 57.1% of total benefits.

District of Columbia

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
87,695	70,704	-	16,991	13,496	-	36.6

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$57,208 thousand. Deductibles for private carriers were estimated to be \$13,496 thousand. Hence total private carrier benefits were estimated to be \$57,208 + \$13,496 = \$70,704 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Florida

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,684,761	1,959,011	-	725,749	631,240	-	62.3%

Sources

Private Carrier – A.M. Best

Self-Insurance – Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$1,327,771 thousand. Deductibles for private carriers were estimated to be \$631,240 thousand (see below). Hence total private carrier benefits were estimated to be $1,327,771 + 631,240 = \$1,959,011$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$725,749 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

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Georgia

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,339,121	961,999	-	377,122	279,664	-	48.5

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$682,335 thousand. Deductibles for private carriers were estimated to be \$279,664 thousand (see below). Hence total private carrier benefits were estimated to be 682,335 + 279,664 = \$961,999 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$377,122 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Hawaii

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
247,294	129,383	33,022	84,889	40,879	10,434	42.3%

Sources

Private Carrier – The Department of Labor and Industrial Relations

State Fund – A.M. Best

Self-Insurance – The Department of Labor and Industrial Relations

Second Injury Fund – The Department of Labor and Industrial Relations

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, \$152,064 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$80,265 thousand. The state agency provided calendar year second injury fund benefits, \$18,243 thousand.

The private carrier share of the second injury fund was estimated by using the ratio of private carrier benefits to total benefits. Total calendar year benefits paid by the state fund were \$20,486 thousand as provided by A.M. Best. State fund deductibles were estimated to be \$10,434 thousand (see below). Hence total private carrier benefits were estimated to be $152,064 - 20,486 - 10,434 + 18,243 * (80,265 / 177,738) = \$129,383$ thousand.

State Fund

A.M. Best provided calendar year paid benefits by the state fund \$20,486 thousand. State fund deductibles were estimated to be \$10,434 thousand (see below). The state agency provided calendar year second injury fund benefits, \$18,243 thousand.

The state fund share of the second injury fund was estimated by using the ratio of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $20,486 + 10,434 + 18,243 * (20,486 / 177,738) = \$33,022$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$76,987 thousand.

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The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $76,987 + 18,243 * (76,987/177,738) = \$84,889$ thousand.

Deductibles

Deductibles were estimated as the difference between the state agency's data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. A.M. Best provided calendar year paid benefits by private carriers and the state fund, \$100,751 thousand. The state agency provided total private carrier and state fund benefits, \$152,064 thousand. Hence total deductibles were $152,064 - 100,751 = \$51,313$ thousand.

Of total deductibles, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be \$10,434 thousand. Private carrier deductibles were estimated by to be \$40,879 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Idaho

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
276,108	72,310	146,649	57,149	9,365	18,992	60.9%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$62,945 thousand. Deductibles for private carriers were estimated to be \$9,365 thousand (see below). Hence total private carrier benefits were estimated to be $62,945 + 9,365 = \$72,310$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$127,657 thousand. Deductibles for the state fund were estimated to be \$18,992 thousand (see below). Hence total state fund benefits were estimated to be $127,657 + 18,992 = \$146,649$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$57,149 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Illinois

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,722,402	2,024,567	-	697,836	463,588	-	47.2

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Second Injury Fund – Illinois Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$1,560,738 thousand.

Deductibles for private carriers were estimated to be \$463,588 thousand (see below).

The state agency provided calendar year second injury fund benefits, \$1,426 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $1,560,738 + 463,588 + 1,426 * (1,560,738/9,259,053) = \$2,024,567$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$697,836 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Indiana

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
643,783	535,086	-	108,697	116,794	-	70.2

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$418,292 thousand. Deductibles for private carriers were estimated to be \$116,794 thousand (see below). Hence total private carrier benefits were estimated to be $418,292 + 116,794 = \$535,086$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$108,697 thousand as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

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Iowa

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
509,546	393,463	-	116,083	96,850	-	51.6

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, \$296,613 thousand. Deductibles for private carriers were estimated to be \$96,850 thousand. Hence total private carrier benefits were estimated to be 296,613 + 96,850 = \$393,463 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$116,083 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Kansas

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
393,722	273,370	-	120,352	67,143	-	61.3%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Second Injury Fund - Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$203,535 thousand. Deductibles for private carriers were estimated to be \$67,143 thousand (see below). The state agency provided calendar year second injury fund benefits, \$4,263 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $203,535 + 67,143 + 4,263 * (203,535/322,316) = \$273,370$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

The self-insurance share of the second injury fund was estimated by using the ratio of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$120,352 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Kentucky

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
647,706	350,376	85,220	212,111	60,917	14,817	58.0%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Second Injury Fund – Kentucky Labor Cabinet, Division of Workers' Compensation Funds

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, \$255,460 thousand.

Calendar year second injury fund benefits were estimated by averaging second injury fund benefits reported by the state agency for fiscal years 2007 and 2008. Thus second injury fund benefits were estimated to be $(70,356 + 68,585) / 2 = \$69,471$. Deductibles for private carriers were estimated to be \$60,917 thousand (see below).

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $255,460 + 60,917 + 69,471 * (255,460/521,996) = \$350,376$ thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$62,134 thousand. State fund deductibles were estimated to be \$14,817 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $62,134 + 14,817 + 69,471 * (62,134 / 521,996) = \$85,220$ thousand.

Self-Insurance Payments

Self-insurance benefits excluding the second injury fund were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

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The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$212,111 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Louisiana

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
579,810	292,128	151,785	135,896	72,722	37,785	52.6%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Office of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$219,406 thousand. Deductibles for private carriers were estimated to be \$72,722 thousand (see below). Hence total private carrier benefits were estimated to be $219,406 + 72,722 = \$292,128$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$114,000 thousand. Deductibles for the state fund were estimated to be \$37,785 thousand (see below). Hence total state fund benefits were estimated to be $114,000 + 37,785 = \$151,785$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$135,896 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Maine

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
271,495	95,085	90,873	85,537	15,630	14,937	43.3%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Bureau of Insurance

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles, paid by private carriers, \$79,455 thousand. Deductibles for private carriers were estimated to be \$15,630 thousand (see below). Hence total private carrier benefits were estimated to be $79,455 + 15,630 = \$95,085$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$75,936 thousand. Deductibles for the state fund were estimated to be \$14,937 thousand (see below). Hence total state fund benefits were estimated to be $75,936 + 14,937 = \$90,873$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Maryland

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
830,927	440,618	234,812	155,497	121,231	64,606	43.1

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Bureau of Insurance

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$319,387 thousand. Deductibles for private Carriers were estimated to be \$121,231 thousand. Hence total private carrier benefits were estimated to be $319,387 + 121,231 = \$440,618$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$170,206 thousand. Deductibles for the state fund were estimated to be \$64,606 thousand. Hence total state fund benefits were estimated to be $170,206 + 64,606 = \$234,812$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Massachusetts

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
887,673	766,945	-	120,729	166,848	-	34.7

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Rating and Inspection Bureau

Second Injury Fund – Workers' Compensation Rating and Inspection Bureau

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – Workers' Compensation Rating and Inspection Bureau

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$584,819 thousand. Deductibles for private carriers were estimated to be \$166,848 thousand (see below).

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $584,819 + 166,848 + 20,726 * (584,819 / 793,378) = \$766,945$ thousand.

Self-Insurance Payments

The rating bureau reported self-insurance benefits as \$117,655 thousand. The self-insurance share of the second injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $117,655 + 20,726 * (117,655 / 793,378) = \$120,729$ thousand.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 34.7%.

Michigan

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,501,538	912,633	-	588,906	201,650	-	35.6%

Sources

Private Carrier – Workers' Compensation Agency

Self-Insurance – Workers' Compensation Agency

Second Injury Fund – Workers' Compensation Agency

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Workers' Compensation Agency

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$902,754 thousand. The state agency provided calendar year second injury fund benefits, \$16,254 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $902,754 + 16,254 * (902,754/1,485,285) = \$912,633$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$582,530 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $582,530 + 16,254 * (582,530/1,485,285) = \$588,906$ thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures. Thus, deductible benefits were estimated to be $902,754 - 701,104 = \$201,650$ thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 35.6%.

Minnesota

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
936,085	630,571	55,222	250,292	165,116	Not allowed	51.8

Sources

Private Carrier – Department of Labor and Industry

State Fund – Department of Labor and Industry

Self-Insurance – Department of Labor and Industry

Second Injury Fund – Department of Labor and Industry

Deductibles – Department of Labor and Industry

Medical – Department of Labor and Industry

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$591,082 thousand and calendar year second injury fund benefits, \$58,622 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $591,082 + 58,622 * (591,082/877,464) = \$630,571$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$58,776 thousand.

The state fund share of the second injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. Hence total state fund benefits were estimated to be $51,764 + 58,622 * (51,764/877,464) = \$55,222$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$234,618 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Hence total self-insurance benefits were estimated to be $234,618 + 58,622 * (234,618 / 877,464) = \$250,292$ thousand.

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Deductibles

The state agency provided deductibles for private carriers.

Medical Benefits

The state agency provided the percentage of medical benefits used, 51.8%.

Mississippi

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
331,508	184,455	-	147,053	48,834	-	57.9

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Commission

Second Injury Fund – Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$135,564 thousand. Deductibles for private carriers were estimated to be \$48,834 thousand. The state agency provided calendar year second injury fund benefits, \$119 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $135,564 + 48,834 + 119 * (135,564/282,555) = \$184,455$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$146,991 thousand. The self-insurance share of the second injury fund was estimated by using the share of reported self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $146,991 + 119 * (146,991/282,555) = \$147,053$ thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Missouri

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
853,967	536,166	85,672	232,129	109,533	17,502	54.6

Sources

Private Carrier – Division of Workers' Compensation

State Fund – Missouri Employers' Mutual Insurance (MEMI)

Self-Insurance – Division of Workers' Compensation

Second Injury Fund – Division of Workers' Compensation

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$386,824 thousand. Deductibles for private carriers were estimated to be \$109,533 thousand. The state agency provided calendar year second injury fund benefits, \$67,829.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $386,824 + 109,533 + 67,829 * (386,824/659,102) = \$536,166$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$61,809 thousand. State fund deductibles were estimated to be \$17,502 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $61,809 + 17,502 + 67,829 * (61,809 / 659,102) = \$85,672$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$210,469 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $210,469 + 67,829 * (210,469/659,102) = \$232,129$ thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#),

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Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Montana

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
240,997	70,821	126,090	44,086	18,890	9,378	56.7

Sources

Private Carrier – Department of Labor and Industry

State Fund – Department of Labor and Industry

Self-Insurance – Department of Labor and Industry

Second Injury Fund – Department of Labor and Industry

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$70,336 thousand and calendar year second injury fund benefits, \$1,649 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $70,336 + 1,649 * (70,336/239,347) = \$70,821$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$125,227 thousand. The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to $125,227 + 1,649 * (125,227/239,347) = \$126,090$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$43,784 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total state fund benefits were estimated to $43,784 + 1,649 * (43,784/239,347) = \$44,086$ thousand.

Deductibles

A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be $70,336 - 51,446 = \$18,890$ thousand and state fund deductibles were estimated to be $125,227 - 115,849 = \$9,378$ thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs*, 2007.

Nebraska

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
291,068	219,885	-	71,183	53,162	-	62.8

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$166,723 thousand. Deductibles for private carriers were estimated to be \$53,162 thousand (see below). Hence total private carrier benefits were estimated to be 166,723 + 53,162 = \$219,885 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$71,183 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Nevada

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
377,749	255,528	-	122,221	33,133	-	45.6

Sources

Private Carrier – Department of Business and Industry

Self-Insurance – Department of Business and Industry

Second Injury Fund – Department of Business and Industry

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$253,730 thousand. The state agency provided calendar year second injury fund benefits, \$2,659 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $253,730 + 2,659 * (253,730/375,091) = \$255,528$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$121,361 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $121,361 + 2,659 * (121,361/375,097) = \$122,221$ thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductible benefits. Thus, deductible benefits were estimated to be $253,730 - 220,597 = \$33,133$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

New Hampshire

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
200,208	158,924	-	41,283	33,481	-	61.4

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$125,440 thousand. Deductibles for private carriers were estimated to be \$33,481 thousand (see below). Hence total private carrier benefits were estimated to be 125,440 + 33,481 = \$158,924 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$41,283 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

New Jersey

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,967,609	1,501,895	-	465,714	370,274	-	48.0%

Sources

Private Carrier – Compensation Rating & Inspection Bureau

Self-Insurance – Imputation by average (Refer to [Appendix E](#))

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Compensation Rating & Inspection Bureau

Methods

Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,501,895 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$465,714 thousand as described in Step F, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be $1,346,930 - 976,656 = \$370,274$ thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 48.0%.

New Mexico

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
239,536	123,101	31,188	85,247	36,520	9,253	58.6%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Administration

Second Injury Fund – Workers' Compensation Administration

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$85,721 thousand.

Private carrier deductibles were estimated to be \$36,520 (see below). The state agency provided calendar year second injury fund benefits, \$1,917 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $85,721 + 36,520 + 1,917 * (85,721/191,191) = \$123,101$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding the second injury fund paid by the state fund, \$21,718 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $21,718 + 9,235 + 1,917 * (21,718/191,191) = \$31,188$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$83,752 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $83,752 + 1,917 * (83,752/107,439) = \$85,247$ thousand.

Deductibles

Private carrier deductibles were estimated as the difference between the state agency's

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data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. Hence state fund deductibles were estimated to be $(153,212 - 85,721 - 21,718) * (21,718/107,439) = \$9,253$ thousand and private carrier deductibles were estimated to be $153,212 - 85,721 - 21,718 - 9,253 = \$36,520$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

New York

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
3,204,053	1,486,568	959,117	758,368	329,975	Not allowed	36.0%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation by average (Refer to [Appendix E](#))

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – New York Compensation Insurance Rating Board

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$1,156,593 thousand. Deductibles for private carriers were estimated to be \$329,975 thousand. Hence total private carrier benefits were estimated to be 1,156,593 + 329,975 = \$1,486,568 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$959,117 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step F, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 36.0%.

North Carolina

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,340,245	968,220	-	372,025	217,932	-	45.7%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$750,288 thousand. Deductibles for private carriers were estimated to be \$217,932 thousand. Hence total private carrier benefits were estimated to be $750,288 + 217,932 = 968,220$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

North Dakota

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
91,612		91,612	-		4,131	56.2

Sources

Private Carriers – A.M. Best

State Fund – Workforce Safety and Insurance

Deductibles – Workforce Safety and Insurance

Medical – Workforce Safety and Insurance

Methods

Private Carrier Payments

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State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$91,612 thousand.

Deductibles

The state agency provided deductibles for the state fund, \$4,131 thousand. Private carrier deductibles were estimated by using the ratio of state fund deductibles to state fund benefits. Thus private carrier deductibles were estimated to be $(4,131/91,612) * 129 = \$6$ thousand.

Medical

The state agency provided the percentage of medical benefits used, 56.1%.

National Academy of Social Insurance

Ohio

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,478,080	19,335	2,017,613	441,131	Not allowed	Not allowed	41.5%

Sources

Private Carrier – A.M. Best

State Fund – Bureau of Workers' Compensation

Self-Insurance – Bureau of Workers' Compensation

Medical – Bureau of Workers' Compensation

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$19,335 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$2,017,613 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$441,131 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 41.5%.

Oklahoma

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
656,359	265,417	261,465	129,477	59,996	59,103	43.0%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Court

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$205,421 thousand. Deductibles for private carriers were estimated to be \$59,996 thousand (see below). Hence total private carrier benefits were estimated to be 205,421 + 59,996 = \$265,417 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$202,362 thousand. Deductibles for the state fund were estimated to be \$59,103 thousand. Hence total state fund benefits were estimated to be 202,362 + 59,103 = \$261,465 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$129,477 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Oregon

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
585,699	229,444	273,909	82,346	44,304	Not Allowed	53.5%

Sources

Private Carrier – Department of Consumer and Business Services

State Fund – Department of Consumer and Business Services

Self-Insurance – Department of Consumer and Business Services

Deductibles – Department of Consumer and Business Services

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$229,444 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$273,909 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$82,346 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$44,304 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Pennsylvania

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,747,847	1,793,764	342,184	611,899	465,931	398	44.6%

Sources

Private Carrier – Bureau of Workers' Compensation

State Fund – Bureau of Workers' Compensation

Self-Insurance – Bureau of Workers' Compensation

Second Injury Fund – Bureau of Workers' Compensation

Deductibles – Bureau of Workers' Compensation

Medical – Bureau of Workers' Compensation

Methods

Private Carrier Payments

The state agency provided calendar year benefits, \$1,793,592 thousand, and calendar year total second injury fund benefits, \$264 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $1,793,592 + 264 * (1,793,592/2,747,583) = \$1,793,764$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$342,151 thousand. The state fund share of the second injury fund was estimated by using the share of State Fund benefits to total benefits. Hence total State Fund benefits were estimated to be $342,151 + 264 * (342,151/2,747,583) = \$342,184$ thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$611,840 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $611,840 + 264 * (611,840/2,747,583) = \$611,899$ thousand.

Deductibles

The state agency provided deductibles for private carriers, \$465,931 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 44.6%.

Rhode Island

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
154,931	42,676	91,609	20,645	5,927	12,723	34.6%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Second Injury Fund – Rhode Island Department of Labor and Training

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$35,917 thousand. The state agency provided calendar year second injury fund benefits, \$2,617 thousand. Deductibles for private carriers were estimated to be \$5,927 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $35,917 + 5,927 + 2,617 * (35,917/113,017) = \$42,676$ thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$77,100 thousand. Deductibles for the state fund were estimated to be \$12,723 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits obtained from A.M. Best to total benefits. Hence total state fund benefits were estimated to be $77,100 + 12,723 + 2,617 * (77,100/113,017) = \$91,609$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

South Carolina

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
771,281	555,769	41,619	173,893	191,297	Not allowed	41.9%

Sources

Private Carrier – Second Injury Fund
 State Fund – Second Injury Fund
 Self-Insurance – Second Injury Fund
 Second Injury Fund – Second Injury Fund
 Deductibles – Second Injury Fund
 Medical – Second Injury Fund

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$555,769 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$41,619 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$173,893 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$191,297 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

South Dakota

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
119,351	102,731	-	16,620	37,782	-	66.6%

Sources

Private Carrier – Department of Labor

Self-Insurance – Department of Industrial Relations, Workers' Compensation Division

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$102,731 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$16,620 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $102,731 - 64,949 = \$37,782$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Tennessee

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
764,896	632,731	-	132,165	215,367	-	54.0%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$417,364 thousand. Deductibles for private carriers were estimated to be \$215,367 thousand. Hence total private carrier benefits were estimated to be $417,364 + 215,367 = \$632,731$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

National Academy of Social Insurance

Texas

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,432,150	814,669	313,324	295,157	180,833	69,549	61.0%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$633,836 thousand. Deductibles for private carriers were estimated to be \$180,833 thousand. Hence total private carrier benefits were estimated to be $633,836 + 180,833 = \$814,669$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$243,775 thousand. Deductibles for the state fund were estimated to be \$69,549 thousand. Hence total state fund benefits were estimated to be $243,775 + 69,549 = \$313,324$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Utah

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
267,856	81,644	133,282	52,929	12,381	20,212	70.5%

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$69,263 thousand. Deductibles for private carriers were estimated to be \$12,381 thousand (see below). Hence total private carrier benefits were estimated to be $69,263 + 12,381 = \$81,644$ thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$113,070 thousand. Deductibles for the state fund were estimated to be \$20,212 thousand. Hence total state fund benefits were estimated to be $113,070 + 20,212 = \$133,282$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Vermont

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
118,987	102,831	-	16,156	15,911	-	50.4%

Sources

Private Carrier – A.M. Best

Self-Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$86,920 thousand. Deductibles for private carriers were estimated to be \$15,911 thousand. Hence total private carrier benefits were estimated to be $86,920 + 15,911 = 102,831$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Virginia

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,058,759	796,504	-	262,255	304,660	-	57.4%

Sources

Private Carrier – Workers' Compensation Commission

Self-Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$796,504 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$262,255 thousand, as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which did include benefits. Thus, deductible benefits were estimated to be $796,504 - 491,844 = \$304,660$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

National Academy of Social Insurance

Washington

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,994,598	21,894	1,501,961	470,743	Not allowed	Not allowed	36.3%

Sources

Private Carrier – A.M. Best

State Fund – Department of Labor and Industries

Self-Insurance – Department of Labor and Industries

Second Injury Fund – Department of Labor and Industries

Medical – Department of Labor and Industries

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$21,894 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,501,961 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$470,743 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 36.3%.

West Virginia

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
699,748	192,785	411,953	95,009	-	-	50.1%

Sources

Private Carrier – Workers' Compensation Division

Self-Insurance – Workers' Compensation Division

Second Injury Fund – Workers' Compensation Division

Medical – Workers' Compensation Division

Methods

Private Carrier Payments

The state agency reported calendar year benefits paid by private carriers to be \$192,785 thousand.

State Fund Payments

The West Virginia Insurance Commission provided information on fiscal years 2004 and 2005. These figures were converted into estimates of calendar year benefits by averaging; the result was \$411,953 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).

Wisconsin

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,094,074	930,006	-	164,068	-	-	74.2%

Sources

Private Carrier – AM Best

Self-Insurance – Workers' Compensation Division

Second Injury Fund – Workers' Compensation Division

Medical – Workers' Compensation Division

Methods**Private Carrier Payments**

A.M. Best reported calendar year benefits paid by private carriers to be \$916,371 thousand. The state agency provided calendar year second injury fund benefits of \$16,041 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $916,371 + 16,041 * (916,371/1,078,033) = \$930,006$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$181,069 thousand. The self-insurance share of the second injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $161,662 + 16,041 * (161,662/1,078,033) = \$164,068$ thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 74.2%.

Wyoming

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
126,983	4,024	122,959	-	-	-	50.1%

Sources

Private Carrier – A.M. Best

State Fund – National Association of Insurance Commissioners, NAIC

Medical – National Average (Refer to [Appendix F](#))

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$4,024 thousand.

State Fund Payments

NAIC provided calendar year benefits paid by the state fund, \$122,959 thousand.

Medical Benefits

The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007](#).