

Sources and Methods: A Companion to
[Workers' Compensation: Benefits, Coverage, and Costs, 2008](#)

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Introduction

The report *Workers' Compensation: Benefits, Coverage, and Costs, 2008* 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 2008.

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.

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, 2008](#) 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 2004-2007.

[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.

[Appendix I](#) gives workers' compensation under state laws

[Appendix J](#) describes second injury funds and guaranty funds

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 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
648,094	305,029	-	343,065	-	119,319	-	68.8%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$305,029 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$343,065 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 119,319 thousand.

Medical Benefits

The procedure used to calculate medical benefits have been described in [Appendix F](#), in [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the Guaranty funds.

Alaska

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
205,363	151,424	-	53,939	4,105	24,283	-	64.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,935							

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](#))

Guaranty Funds – Department of Labor, Division of Workers' Compensation

Methods**Private Carrier Payments**

The state agency provided calendar year benefits paid by private carriers at \$144,482 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$4,105 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 \$151,424 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$52,840 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 \$53,939 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 \$24,283 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

The Division of Workers' Compensation provided us with the Guaranty funds data of \$3,935 thousand.

Arizona

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
648,094	175,152	358,955	114,558	16,472	4,767	64,868	68.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 \$165,538 thousand. It also provided calendar year total second injury fund benefits at \$16,472 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 \$175,152 thousand.

State Fund Payments

The state agency provided calendar year benefits and deductibles paid by the state fund at \$285,721 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 \$358,955 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$111,299 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 \$114,558 thousand.

Deductibles

The Industrial Commission provided deductible information in 2005. Deductibles for 2008 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 \$4,767 thousand and state fund deductibles were estimated to be \$64,868 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the Guaranty funds.

Arkansas

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
215,404	163,223	-	52,181	5,617	35,606	-	65.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
866		-					

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](#))

Guaranty Funds – Arkansas Property and Casualty Guaranty Funds

Methods

Private Carrier Payments

A.M. best provided calendar year benefits paid by private carriers at \$122,727 thousand. The state agency reported calendar year total second injury fund benefits to be \$5,617 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 \$163,223 thousand.

Self-Insurance Benefits

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

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 \$52,181 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data of \$866 thousand.

California

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
9,426,019	4,690,810	1,836,083	2,899,126	11,017	1,423,496	Not allowed	54.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
156,705	-						

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

Guaranty Funds – California Insurance Guarantee Association

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 \$6,363,242 thousand. A.M. Best provided total calendar year benefits paid by the state fund, \$1,836,083 thousand. It also provided calendar year total second injury fund benefits at \$11,017 thousand. Hence private carrier benefits paid were \$4,690,810 thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,836,083 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$2,899,126 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 \$1,423,496 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 \$5,134,209 thousand, which were 54.5% of total benefits.

Guaranty Funds

California Insurance Guarantee Association provided the data of \$156,705 thousand.

Colorado

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
875,440	278,209	389,858	207,373	8,227	61,815	87,729	49.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,511	-						

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](#))

Guaranty Funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers at \$210,459 thousand. The state agency provided calendar year second injury fund benefits, \$8,227 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 \$278,209 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$298,688 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 \$389,857 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$205,011 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 \$207,373 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Western Guaranty Fund Services provided the data for Colorado guaranty funds of \$3,511 thousand.

Connecticut

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
781,480	565,001	-	216,479	39,707	108,284	-	44.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$429,778 thousand. Deductibles were estimated to be \$108,284 thousand. The state agency provided calendar year second injury fund benefits, \$39,707 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 \$565,001 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$203,710 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 \$216,479 thousand.

Deductibles

Deductibles for private carriers were estimated to be \$108,284 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Delaware

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
208,562	157,278	-	51,284	5,789	44,244	-	60.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$108,833 thousand. Deductibles were estimated to be \$44,243 thousand. The rating bureau provided calendar year second injury fund benefits, \$5,789 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 \$157,278 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

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 \$51,284 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$44,244 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 60.0% of total benefits.

Guaranty Funds

There were no data available for the guaranty funds.

District of Columbia

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
81,263	67,417	-	13,846	-	12,600	-	35.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$54,817 thousand. Deductibles for private carriers were estimated to be \$12,600 thousand. Hence total private carrier benefits were estimated to be \$67,417 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Florida

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,787,023	1,959,695	-	827,327	-	651,450	-	64.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$1,308,245 thousand. Deductibles for private carriers were estimated to be \$651,450 thousand (see below). Hence total private carrier benefits were estimated to be \$1,959,695 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$827,327 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Georgia

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,601,644	1,125,712	-	475,931	146,692	297,841	-	48.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,980	186						

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](#))

Guaranty Funds – Georgia Subsequent Injury Trust Funds

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$727,900 thousand. Deductibles for private carriers were estimated to be \$297,841 thousand (see below). It also provided calendar year total second injury fund benefits at \$146,692 thousand. Hence total private carrier benefits were estimated to be \$1,125,712 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$475,931 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Georgia Subsequent Injury Trust Funds provided the data of \$1,980 thousand for guaranty funds and \$186 thousand for self-insurance guaranty funds.

Hawaii

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
245,763	131,389	28,589	85,784	15,821	36,018	7,837	43.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$150,880 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$87,898 thousand. The state agency provided calendar year second injury fund benefits, \$15,821 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 \$19,126 thousand as provided by A.M. Best. State fund deductibles were estimated to be \$7,837 thousand. Hence total private carrier benefits were estimated to be \$131,389 thousand.

State Fund

A.M. Best provided calendar year paid benefits by the state fund \$19,126 thousand. State fund deductibles were estimated to be \$7,837 thousand. The state agency provided calendar year second injury fund benefits, \$15,821 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 \$28,589 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$79,062 thousand.

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 \$85,889 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, \$107,024 thousand. The state agency provided total private carrier and state fund benefits, \$150,880 thousand. Hence total deductibles were \$43,856 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 \$7,837 thousand. Private carrier deductibles were estimated by to be \$36,018 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Idaho

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
280,276	78,956	154,891	46,429	1,052	10,833	21,484	61.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
853	-						

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](#))

Guaranty funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$66,976 thousand. Deductibles for private carriers were estimated to be \$10,833 thousand (see below). It also provided calendar year total second injury fund benefits at \$1,052 thousand. Hence total private carrier benefits were estimated to be \$78,956 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$132,826 thousand. Deductibles for the state fund were estimated to be \$21,484 thousand (see below). Hence total state fund benefits were estimated to be \$154,891 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$46,429 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Western Guaranty Funds Services provided the data of \$853 thousand for Idaho guaranty funds.

Illinois

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,994,420	2,162,134	-	832,286	2,704	486,286	-	48.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$1,673,986 thousand. Deductibles for private carriers were estimated to be \$486,286 thousand (see below). The state agency provided calendar year second injury fund benefits, \$2,704 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 \$2,162,134 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

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 \$832,286 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Indiana

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
623,737	557,342	-	66,395	1,095	119,780	-	71.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$436,611 thousand. Deductibles for private carriers were estimated to be \$119,780 thousand (see below). Hence total private carrier benefits were estimated to be \$557,342 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$66,395 thousand as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Iowa

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
575,072	441,506	-	133,567	2,465	100,195	-	54.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,441	-						

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](#))

Guaranty Funds – Iowa Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, \$338,123 thousand. Deductibles for private carriers were estimated to be \$100,195 thousand. It also provided calendar year total second injury fund benefits at \$2,465 thousand. Hence total private carrier benefits were estimated to be \$438,318 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$133,567 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Iowa Insurance Guaranty Association provided us with the data of \$1,441 thousand.

Kansas

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
417,517	300,116	-	117,234	4,263	71,219	-	60.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,767	-						

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](#))

Guaranty Fund - Western Guaranty Fund Services

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$224,485 thousand. Deductibles for private carriers were estimated to be \$71,219 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 \$300,116 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

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 \$117,234 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

Western Guaranty Fund Services provided the data for Kansas guaranty fund data of \$1,767 thousand.

Kentucky

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
696,185	381,116	88,808	226,261	67,592	66,302	15,450	57.5
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$278,696 thousand.

Calendar year second injury fund benefits were estimated by averaging second injury fund benefits reported by the state agency for fiscal years 2008 and 2009. Thus second injury fund benefits were estimated to be \$67,592. Deductibles for private carriers were estimated to be \$66,302 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 \$381,116 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$64,942 thousand. State fund deductibles were estimated to be \$15,450 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 \$88,808 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, 2008](#).

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 \$226,261 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Louisiana

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
733,650	413,675	158,039	161,936	42,181	92,355	35,283	50.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$298,955 thousand. Deductibles for private carriers were estimated to be \$92,355 thousand. It also provided calendar year total second injury fund benefits at \$42,181 thousand. Hence total private carrier benefits were estimated to be \$413,675 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$114,202 thousand. Deductibles for the state fund were estimated to be \$35,283 thousand (see below). Hence total state fund benefits were estimated to be \$158,039 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$161,936 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Maine

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
261,736	86,281	91,856	83,600	-	14,694	15,644	47.2
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$71,587 thousand. Deductibles for private carriers were estimated to be \$14,694 thousand (see below). Hence total private carrier benefits were estimated to be \$86,281 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$76,212 thousand. Deductibles for the state fund were estimated to be \$15,644 thousand. Hence total state fund benefits were estimated to be \$91,856 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, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Maryland

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
935,948	507,854	228,218	199,876	17,921	152,590	62,543	44.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$346,431 thousand. Deductibles for private Carriers were estimated to be \$152,590 thousand. It also provided calendar year total second injury fund benefits at \$17,921 thousand. Hence total private carrier benefits were estimated to be \$507,854 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$161,556 thousand. Deductibles for the state fund were estimated to be \$58,701 thousand. Hence total state fund benefits were estimated to be \$228,217 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, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Massachusetts

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
842,705	723,454	-	119,250	24,078	119,858	-	35.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$583,466 thousand. Deductibles for private carriers were estimated to be \$164,319 thousand. It also provided calendar year total second injury fund benefits at \$24,078 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 \$723,454 thousand.

Self-Insurance Payments

The rating bureau reported self-insurance benefits as \$115,278 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 \$119,250 thousand.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 35.7%.

Guaranty Funds

There were no data available for the guaranty funds.

Michigan

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,404,976	851,600	-	553,377	14,473	165,182	-	36.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		4,994					

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

Self-Insurance Guaranty Funds – Workers' Compensation Agency

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$842,796 thousand. The state agency provided calendar year second injury fund benefits, \$14,473 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 \$851,600 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$542,714 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 \$553,377 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 \$165,182 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 36.2%.

Guaranty Funds

The Workers' Compensation Agency provided the data for Self-Insurance Guaranty funds at \$4,994 thousand.

Minnesota

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,007,193	697,018	55,568	254,607	49,058	178,236	Not allowed	53.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
10,883	3,947						

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
 Guaranty Funds- Minnesota Department of Labor and Industry

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$652,215 thousand and calendar year second injury fund benefits, \$49,058 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 \$697,018 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$52,821 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 \$55,568 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$238,268 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 \$254,607 thousand.

Deductibles

The state agency provided deductibles for private carriers.

Medical Benefits

The state agency provided the percentage of medical benefits used, 53.2%.

Guaranty Funds

The Department of Labor and Industry provided the data for Minnesota guaranty funds at \$10,883 thousand and self-insurance guaranty funds at \$3,947 thousand.

Mississippi

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
361,015	223,753	-	137,262	105	56,940	-	59.3%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 E](#))

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$166,756 thousand. Deductibles for private carriers were estimated to be \$56,940 thousand. The state agency provided calendar year second injury fund benefits, \$105 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 \$223,753 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$137,215 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 \$137,261 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Missouri

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
937,299	612,933	89,286	235,080	69,642	146,884	17,465	55.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
772	-						

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](#))

Guaranty Funds – Division of Workers' Compensation

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$423,315 thousand. Deductibles for private carriers were estimated to be \$113,140 thousand. The state agency provided calendar year second injury fund benefits, \$69,642.

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 \$612,933 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$65,344 thousand. State fund deductibles were estimated to be \$17,465 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 \$89,286 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$213,878 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 \$235,080 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

The Missouri Division of Workers' Compensation provided the data for guaranty funds at \$771 thousand.

Montana

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
252,648	79,665	128,197	44,787	1,538	24,817	4,441	59.3%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,855		-					

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 E](#))

Guaranty Funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$79,665 thousand and calendar year second injury fund benefits, \$1,538 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 \$79,821 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$127,411 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 \$128,197 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$44,512 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 \$44,787 thousand.

Deductibles

A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be \$24,817 thousand and state fund deductibles were estimated to be \$4,441 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

Western guaranty fund Services provided the data for Montana's guaranty funds at \$1,855 thousand.

Nebraska

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
345,108	260,828	-	84,280	6,455	61,262	-	62.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$194,968 thousand. Deductibles for private carriers were estimated to be \$61,262 thousand. The state agency provided calendar year second injury fund benefits, \$6,456 thousand. Hence total private carrier benefits were estimated to be \$260,828 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$84,280 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Nevada

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
392,663	282,880	-	109,783	-	62,160	-	46.3%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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**

A.M. Best provided calendar year benefits including private carrier losses, \$220,719 thousand. Deductible were estimated to be \$62,160. Hence, total private carrier benefits were estimated to be \$282,880 thousand.

Self-Insurance Payments

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 \$116,785 thousand.

Deductibles

Deductible benefits were estimated to be \$62,160 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

New Hampshire

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
239,290	189,068	-	50,222	15,298	37,279	-	61.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$140,097 thousand. Deductibles for private carriers were estimated to be \$37,279 thousand. The state agency provided calendar year second injury fund benefits, \$15,298 thousand. Hence total private carrier benefits were estimated to be \$189,068 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$50,222 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

New Jersey

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,916,466	1,539,188	-	377,278	164,300	372,973	-	48.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
18,731	1,700						

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

Guaranty Funds - New Jersey Compensation Rating and Inspection Bureau

Self-Insurance Guaranty Funds – New Jersey Department of Labor

Methods**Private Carrier Payments**

The state agency provided calendar year second injury fund benefits, \$164,300 thousand. The rating bureau provided calendar year benefits paid by private carriers, \$1,539,188 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$377,278 thousand as described in Step F, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

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 \$372,973 thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 48.2%.

Guaranty Funds

The Compensation Rating and Inspection Bureau provided the data for guaranty funds at \$18,731 thousand and New Jersey department of Labor provided the data for self-insurance guaranty funds at \$1,700 thousand.

New Mexico

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
271,573	148,793	32,783	89,996	1,674	30,237	8,736	59.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$117,733 thousand. Private carrier deductibles were estimated to be \$30,237. The state agency provided calendar year second injury fund benefits, \$1,674 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 \$148,793 thousand.

State Fund Payments

New Mexico Mutual Annual Report provided calendar year benefits excluding the second injury fund paid by the state fund, \$32,555 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 \$32,783 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$89,005 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 \$89,996 thousand.

Deductibles

Private carrier 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. Hence state fund deductibles were estimated to be \$8,736 thousand and private carrier deductibles were estimated to be \$30,237 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

New York

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
3,536,944	1,683,293	1,032,617	821,034	-	369,888	Not allowed	51.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$1,313,405 thousand. Deductibles for private carriers were estimated to be \$369,888 thousand. Hence total private carrier benefits were estimated to be \$1,683,293 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,032,617 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step F, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 51.0%.

Guaranty Funds

There were no data available for the guaranty funds.

North Carolina

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,526,320	1,065,094	-	461,226	-	235,375	-	45.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$829,719 thousand. Deductibles for private carriers were estimated to be \$233,375 thousand. Hence total private carrier benefits were estimated to be \$1,065,094 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

North Dakota

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
105,837	57	105,780	-	-	2	4,586	58.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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

A.M. Best provided calendar year benefits paid by private carriers, \$55 thousand. Private carrier deductibles were estimated to be \$2 thousand. Thus total private carrier benefits were estimated to be \$57 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$105,780 thousand.

Deductibles

The state agency provided deductibles for the state fund, \$4,586 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 \$2 thousand.

Medical

The state agency provided the percentage of medical benefits used, 58.5%.

Guaranty Funds

There were no data available for the guaranty funds.

Ohio

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,490,080	23,746	2,055,456	410,878	-	Not allowed	Not allowed	43.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$23,746 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$2,055,456 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$410,878 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 43.9%.

Guaranty Funds

There were no data available for the guaranty funds.

Oklahoma

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
782,091	323,987	280,056	178,048	17,921	69,825	60,357	43.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$247,175 thousand. Deductibles for private carriers were estimated to be \$69,825 thousand. The state agency provided calendar year second injury fund benefits, \$17,921 thousand. Hence total private carrier benefits were estimated to be \$323,987 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$213,659 thousand. Deductibles for the state fund were estimated to be \$60,357 thousand. Hence total state fund benefits were estimated to be \$280,056 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$178,048 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Oregon

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
601,849	238,359	282,015	81,475	367	60,002	Not allowed	51.9%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,213		371					

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](#))

Guaranty Funds – Oregon Insurance Guaranty Association

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$238,359 thousand. The state agency provided calendar year second injury fund benefits, \$367 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$282,015 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$81,475 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$60,002 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

The Oregon Insurance Guaranty Association provided the data for guaranty funds at \$1,213 thousand and for self-insurance guaranty funds at \$371 thousand.

Pennsylvania

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,902,243	1,929,826	348,716	623,700	687	623,891	405	46.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
43,321	4,498						

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
 Guaranty Fund – Bureau of Workers’ Compensation

Methods

Private Carrier Payments

The state agency provided calendar year benefits, \$1,886,051 thousand, and calendar year total second injury fund benefits, \$687 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 1,929,826 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$348,632 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 \$348,632 thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$619,053 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 \$623,700 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$623,891 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 46.5%.

Guaranty Funds

The Bureau of Workers' Compensation provided the data for guaranty funds at \$43,321 thousand and for self-insurance guaranty funds at \$4,498 thousand.

Rhode Island

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
158,006	47,150	90,060	20,795	2,673	6,240	11,920	32.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 E](#))

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$40,128 thousand.

The state agency provided calendar year second injury fund benefits, \$2,673 thousand. Deductibles for private carriers were estimated to be \$6,240 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 \$47,150 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$76,647 thousand.

Deductibles for the state fund were estimated to be \$11,920 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 \$90,060 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

South Carolina

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
915,014	669,375	55,853	189,785	113,716	267,000	Not allowed	41.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$669,375 thousand and second injury fund benefits, \$113,716 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$55,853 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$189,785 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$267,000 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

South Dakota

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
113,555	109,563	-	3,992	3,857	32,654	-	67.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$109,563 thousand and second injury fund benefits, \$3,857 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$3,992 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 \$32,654 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Tennessee

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
827,757	631,401	-	196,355	9,073	201,132	-	52.9%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$424,039 thousand. Deductibles for private carriers were estimated to be \$201,132 thousand. The state agency provided calendar year second injury fund benefits, \$9,073 thousand. Hence total private carrier benefits were estimated to be \$631,401 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Texas

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,514,130	874,047	338,783	301,299	633	191,991	74,416	61.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$681,727 thousand. Deductibles for private carriers were estimated to be \$191,991 thousand. The state agency provided calendar year second injury fund benefits, \$633 thousand. Hence total private carrier benefits were estimated to be \$874,047 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$264,239 thousand. Deductibles for the state fund were estimated to be \$74,416 thousand. Hence total state fund benefits were estimated to be \$338,783 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Utah

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
301,116	100,142	144,733	56,241	19,823	14,633	21,149	71.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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, \$79,120 thousand. Deductibles for private carriers were estimated to be \$14,633 thousand. The state agency provided calendar year second injury fund benefits, \$19,823 thousand. Hence total private carrier benefits were estimated to be \$100,142 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$114,351 thousand. Deductibles for the state fund were estimated to be \$21,149 thousand. Hence total state fund benefits were estimated to be \$144,733 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Vermont

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
127,204	110,641	-	16,564	-	17,489	-	53.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$93,152 thousand. Deductibles for private carriers were estimated to be \$17,489 thousand. Hence total private carrier benefits were estimated to be \$110,641 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2008*.

Guaranty Funds

There were no data available for the guaranty funds.

Virginia

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,148,354	839,691	-	308,663	-	319,153	-	58.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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, \$839,691 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$303,663 thousand, as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

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 \$319,153 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Washington

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,192,885	21,340	1,665,190	506,355	129	Not allowed	Not allowed	36.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 \$21,340 thousand. The state agency provided calendar year second injury fund benefits, \$129 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,665,190 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$506,354 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 36.4%.

Guaranty Funds

There were no data available for the guaranty funds.

West Virginia

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
603,073	207,109	306,332	89,632	96,709	-	-	51.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 \$207,109 thousand. The state agency provided calendar year second injury fund benefits, \$96,709 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 \$306,332 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008](#).

Guaranty Funds

There were no data available for the guaranty funds.

Wisconsin

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,011,334	963,812	-	47,521	4,170	-	-	73.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

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 \$251,889 thousand. The state agency provided calendar year second injury fund benefits of \$4,170 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 \$963,812 thousand.

Self-Insurance Payments

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 \$47,521 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 73.8%.

Guaranty Funds

There were no data available for the guaranty funds.

Wyoming

Workers' Compensation Benefits Paid in 2008 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
137,133	2,227	134,906	-	-	-	-	51.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
143		-					

Sources

Private Carrier – A.M. Best

State Fund – National Association of Insurance Commissioners, NAIC

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

Guaranty Funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$2,227 thousand.

State Fund Payments

NAIC provided calendar year benefits paid by the state fund, \$134,906 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, 2008](#).

Guaranty Funds

The guaranty funds data of \$143 thousand were provided by the Western Guaranty Fund Services.