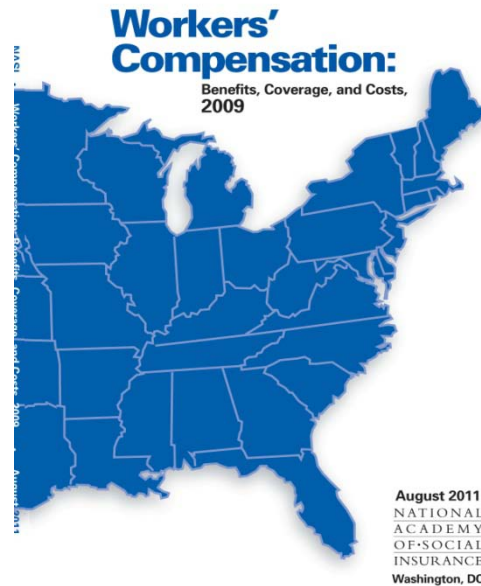


Sources and Methods: A Companion to
Workers' Compensation: Benefits, Coverage, and Costs, 2009
August 2011

With help from Terrell Brown



Introduction

The report [*Workers' Compensation: Benefits, Coverage, and Costs, 2009*](#) 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 2009.

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. In addition to these, the states also have second injury funds and guaranty funds, which are also described. 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, 2009](#) 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 2005-2008.

[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.

Table of Contents

ALABAMA.....	5
ALASKA	6
ARIZONA	7
ARKANSAS.....	8
CALIFORNIA.....	10
COLORADO.....	12
CONNECTICUT	14
DELAWARE	15
DISTRICT OF COLUMBIA.....	16
FLORIDA	17
GEORGIA	18
HAWAII	19
IDAHO	21
ILLINOIS.....	22
INDIANA.....	23
IOWA	24
KANSAS	25
KENTUCKY.....	26
LOUISIANA	28
MAINE.....	30
MARYLAND	31
MASSACHUSETTS	32
MICHIGAN.....	33
MINNESOTA	35
MISSOURI.....	38
MONTANA	40
NEBRASKA.....	42
NEVADA	43
NEW HAMPSHIRE	44

National Academy of Social Insurance

NEW JERSEY 45

NEW MEXICO 46

NEW YORK 48

NORTH CAROLINA 49

NORTH DAKOTA 50

OHIO 51

OKLAHOMA..... 52

OREGON..... 53

PENNSYLVANIA 55

RHODE ISLAND 57

SOUTH CAROLINA..... 58

SOUTH DAKOTA..... 60

TENNESSEE 61

TEXAS..... 62

UTAH..... 64

VERMONT 66

VIRGINIA 67

WASHINGTON 68

WEST VIRGINIA..... 69

WISCONSIN 70

WYOMING..... 71

Alabama

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
625,755	297,824	-	327,930	-	119,836	-	67.6%
Guaranty Funds	Self-Insurance Guaranty Funds						
8,706	-						

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 E](#))

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

Methods**Private Carrier Payments**

The state agency provided total calendar year benefits paid by private carriers, \$289,117 thousand. The guarantee benefits data was added to the private carrier benefit estimates. The guaranty funds data were added to the private carrier estimates.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$327,930 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 119,836 thousand.

Medical Benefits

The procedure used to calculate medical benefits have been described in [Appendix E](#), in [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

The Division of Workers' Compensation provided us with the Guaranty funds data of \$3,935 thousand. The data were added to the private carrier estimates.

Alaska

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
213,372	156,254	-	57,119	2,895	25,635	-	66.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
4,023	-						

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 \$150,124 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$2,895 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be \$156,254 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$56,328 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 \$57,119 thousand. The guarantee benefits data was added to the private carrier benefit estimates.

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 \$25,635 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

The Division of Workers' Compensation provided us with the Guaranty funds data of \$4,023 thousand. The data were added to the private carrier data estimates.

Arizona

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
650,730	225,639	315,649	109,442	14,722	4,767	67,954	62.1%
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 – Method D, Manual Equivalent Premiums (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 \$161,946 thousand. It also provided calendar year total second injury fund benefits at \$14,722 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 \$225,639 thousand.

State Fund Payments

The state agency provided calendar year benefits and deductibles paid by the state fund at \$251,606 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 \$315,649 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$106,426 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 \$109,442 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Arkansas

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
216,216	150,642	-	65,574	6,332	32,041	-	65.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
454		23,030					

Sources

Private Carrier – A.M. Best

Self-Insurance – State Agency (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

Self-Insurance Guaranty Funds- Arkansas Property and Casualty Guaranty Funds

Methods

Private Carrier Payments

A.M. best provided calendar year benefits paid by private carriers at \$150, 642 thousand. The state agency reported calendar year total second injury fund benefits to be \$6,332 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be \$150,642 thousand.

Self-Insurance Benefits

Self-insurance benefits were estimated as described in [Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated \$65,574 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data of \$454 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data for self-insurance guaranty of \$23,030 thousand. The data were added to the state fund data estimates.

California

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
9,317,794	4,814,138	1,597,214	2,895,941	50,385	1,442,942	Not allowed	54.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
170,726	10,430						

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 (CIGA)

Self-Insurance 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 \$6,239,878 thousand. A.M. Best provided total calendar year benefits paid by the state fund, \$1,597,214 thousand which was subtracted out from the WCIRB data to get the private carrier benefits. California Uninsured Employers Fund provided calendar year total second injury fund benefits at \$50,385 thousand, which was added to the private carrier benefits according to their share in total. The guaranty funds provided by CIGA were also added to the estimates. Hence private carrier benefits paid were \$4,814,138 thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,597,214 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$2,866,663 thousand. California Uninsured Employers Fund was added to the Self-insured estimates according to the share of the Self-insured benefits. Self-insured guarantee funds were also added.

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 \$1,442,942 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 \$5,065,094 thousand, which were 54.4% of total benefits.

Guaranty Funds

California Insurance Guarantee Association provided the data of \$170,726 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

California Insurance Guarantee Association provided the data of \$ 10,430 thousand for self insurance guaranty funds. The data were added to the self-insurance benefit estimates.

Colorado

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
884,044	245,494	385,554	252,997	7,243	54,183	86,193	50.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,125	-						

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 \$245,493 thousand. The state agency provided calendar year second injury fund benefits, \$7,243 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be \$245,493 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$385,554 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 \$385,554 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$250,522 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 \$252,966 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Guaranty Funds

Western Guaranty Fund Services provided the data for Colorado guaranty funds of \$3,125 thousand. The data were added to the private carrier estimates.

Connecticut

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
834,673	621,327	-	213,347	39,406	112,806	-	43.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
2,625	-						

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](#))

Guaranty Funds- Workers' Compensation Commission

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$478,178 thousand. Deductibles were estimated to be \$112,806 thousand. The state agency provided calendar year second injury fund benefits, \$39,406 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be \$621,327 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$201,657 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 \$213,347 thousand.

Deductibles

Deductibles for private carriers were estimated to be \$112,806 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Workers' Compensation Commission provided the data of 2,625 for guaranty funds. The data were added to the private carrier estimates.

Delaware

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
205,972	160,236	-	45,736	6,586	49,149	-	55.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	1,068						

Sources

Private Carrier – A.M. Best

Self-Insurance – Delaware Department of Labor

Second Injury Fund – Delaware Department of Labor, Division of Industrial Affairs

Deductibles – Pennsylvania and Delaware Compensation Rating Bureau

Medical – Pennsylvania and Delaware Compensation Rating Bureau

Self-Insurance Guaranty Funds- Delaware Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$106,389 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$49,149 thousand. The state agency provided calendar year second injury fund benefits, \$6,586 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 \$160,236 thousand.

Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$42,779 thousand. The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$45,736 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$49,149 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 55.1% of total benefits.

Self-Insurance Guaranty Funds

Pennsylvania and Delaware Compensation Rating Bureau provided the data of \$1,068 for self-insurance guaranty funds. The data were added to the self-insurance estimates.

District of Columbia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
91,940	78,046	-	13,894	-	13,214	-	37.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,084		-					

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-

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$63,747 thousand. Deductibles for private carriers were estimated to be \$13,214 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$78,046 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in [Step E](#), [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Florida

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,977,465	1,924,139	-	1,053,326	53,950	618,758	-	64.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	2,015						

Sources

Private Carrier – A.M. Best

Self-Insurance – Division of Workers' Compensation

Second Injury Fund- Division of Workers' Compensation's Annual report

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

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

Self-Insurance Guaranty Funds – Division of Workers' Compensation

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$1,275,497 thousand. Deductibles for private carriers were estimated to be \$618,758 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 were estimated to be \$1924, 139 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$1,027,245 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Self-Insurance Guaranty Funds

Division of Workers' Compensation provided the data of \$2,015 for self-insurance guaranty funds. The data were added to the self-insurance estimates.

Georgia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,492,696	1,097,153	-	395,543	152,071	282,458	-	49.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
13,900	2,588						

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 Insurers Insolvency Pool

Self-Insurance Guaranty Funds- Georgia Subsequent Injury Trust Funds

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$695,148 thousand. Deductibles for private carriers were estimated to be \$282,458 thousand (see below). It also provided calendar year total second injury fund benefits at \$152,071 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$1,097,153 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$395,453 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Georgia Insurers Insolvency Pool provided the data of \$13,900 thousand for guaranty funds.

Self-Insurance Guaranty Funds

Georgia Subsequent Injury Trust Funds provided the data of \$2,588 thousand for self-insurance guaranty funds. Georgia Insurers Insolvency Pool provided the medical benefits for self-insurance funds. Using that, we imputed the self-insurance guarantee funds.

Hawaii

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
244,375	131,780	30,571	82,023	14,430	30,890	7,166	43.0%
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, \$153,658 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$93,834 thousand. The state agency provided calendar year second injury fund benefits, \$14,430 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 \$21,768 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 \$21,768 thousand. State fund deductibles were estimated to be \$7,166 thousand. The state agency provided calendar year second injury fund benefits, \$14,430 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 \$30,571 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$76,287 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 \$82,023 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, \$115,602 thousand. The state agency provided total private carrier and state fund benefits, \$153,658 thousand. Hence total deductibles were \$30,890 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 \$7,166 thousand. Private carrier deductibles were estimated by to be \$30,890 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Idaho

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
266,461	85,223	149,948	31,291	4,004	12,429	22,033	61.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
638	-						

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, \$70,901 thousand. Deductibles for private carriers were estimated to be \$12,429 thousand (see below). It also provided calendar year total second injury fund benefits at \$4,004 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$85,223 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$125,689 thousand. Deductibles for the state fund were estimated to be \$22,033 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 were estimated to be \$149,948 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$31,291 thousand as described in [Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The state fund share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Western Guaranty Funds Services provided the data of \$638 thousand for Idaho guaranty funds. These were added to the private carrier data estimates.

Illinois

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,979,286	2,256,602	-	722,684	1,533	503,345	-	47.9%
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, \$1,752,162 thousand. Deductibles for private carriers were estimated to be \$503,345 thousand (see below). The state agency provided calendar year second injury fund benefits, \$1,533 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 \$2,256,602 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

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 \$722,684 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Indiana

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
611,792	544,868	-	66,924	4,989	115,508	-	71.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
277		-					

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](#))

Guaranty Funds- Indiana Workers' Compensation Board

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$1,752,162 thousand. Deductibles for private carriers were estimated to be \$115,508 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$544,868 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$66,924 thousand as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Indiana Workers' Compensation Board provided the data of \$277 thousand for the guaranty funds. These were added to the private carrier data estimates.

Iowa

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
556,817	434,115	-	122,702	2,781	91,097	-	54.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
487	-						

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Iowa Division of Workers' Compensation

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, \$340,506 thousand. The state agency provided calendar year total second injury fund benefits at \$2,782 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Deductibles for private carriers were estimated to be \$91,097 thousand. Hence total private carrier benefits were estimated to be \$434,115 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$122,702 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insurance to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Iowa Insurance Guaranty Association provided us with the data of \$487 thousand. These were added to the private carrier benefits.

Kansas

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
418,656	306,423	-	112,233	3,761	70,238	-	59.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
2,613	-						

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, \$231,030 thousand. Deductibles for private carriers were estimated to be \$70,238 thousand (see below). The state agency provided calendar year second injury fund benefits, \$3,761 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$306,423 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

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 \$112,233 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

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 \$2,613 thousand. The data were added to the private carrier estimates.

Kentucky

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
737,392	387,820	116,655	232,917	67,672	67,289	15,566	57.1
Guaranty Funds	Self-Insurance Guaranty Funds						
4,736	-						

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](#))

Guaranty Funds- Kentucky Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, \$231,030 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 \$67,672. Deductibles for private carriers were estimated to be \$67,289 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$387,820 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$64,699 thousand. State fund deductibles were estimated to be \$15,566 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 \$116,655 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, 2009](#).

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 \$232,917 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Kentucky Insurance Guaranty Association provided the data for the guaranty fund data of \$4,736 thousand. It was added to the private carrier benefit estimates.

Louisiana

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
839,580	434,395	135,109	270,075	38,419	92,399	29,292	54.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
8,199	-						

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Office of Workers' Compensation

Second Injury Fund - Louisiana Workforce Commission's Office of Workers' Compensation

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

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

Guaranty Funds- Louisiana Insurance Guaranty Fund Association

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$315,727 thousand. Deductibles for private carriers were estimated to be \$92,399 thousand. The state agency provided calendar year total second injury fund benefits at \$38,419 thousand. The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$434,395 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$100,089 thousand. Deductibles for the state fund were estimated to be \$29,291 thousand (see below). 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 were estimated to be \$135,109 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$255,455 thousand. The self-insured share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Louisiana Insurance Guaranty Fund Association provided the data for the guaranty fund data of \$8,199 thousand. These were added to the private carrier benefit estimates.

Maine

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
263,512	90,499	96,250	76,762	-	15,314	16,562	46.2
Guaranty Funds	Self-Insurance Guaranty Funds						
1,504	-						

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Maine Bureau of Insurance

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

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

Guaranty Funds- Maine Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles, paid by private carriers, \$73,681 thousand. Deductibles for private carriers were estimated to be \$15,314 thousand (see below). The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$90,499 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$79,688 thousand. Deductibles for the state fund were estimated to be \$16,562 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 were estimated to be \$96,250 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, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

We got the Guaranty Fund data from Guaranty Fund Management services link to Maine Insurance Guaranty Association December Financials. These data were added to the private carrier estimates.

Maryland

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
895,905	463,558	210,192	222,156	14,515	85,247	43,715	44.6%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Maryland 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, \$371,151 thousand. Deductibles for private Carriers were estimated to be \$85,247 thousand. It also provided calendar year total second injury fund benefits at \$14,515 thousand. Hence total private carrier benefits were estimated to be \$463,558 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$163,326 thousand. Deductibles for the state fund were estimated to be \$43,715 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 were estimated to be \$210,192 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, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Massachusetts

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
950,390	748,427	-	201,963	26,575	126,503	-	34.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
6,544							

Sources

Private Carrier – A.M. Best

Self-Insurance – Workers' Compensation Rating and Inspection Bureau

Second Injury Fund – Workers' Compensation Rating and Inspection Bureau

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

Medical – Workers' Compensation Rating and Inspection Bureau

Guaranty Funds- Massachusetts Insurers Insolvency Fund

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$595,188 thousand. Deductibles for private carriers were estimated to be \$126,503 thousand. It also provided calendar year total second injury fund benefits at \$26,575 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$748,427 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 subtraction. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 34.2%.

Guaranty Funds

We got the Guaranty Fund data from Guaranty Fund Management services link to Massachusetts Insurers Insolvency Fund December Financials. We used the subcategory Claims Paid. These data were added to the private carrier estimates.

Michigan

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,509,881	958,184	-	551,697	12,891	318,207	-	35.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,866	5,110						

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

Guaranty Funds-Michigan Property & Casualty Guaranty Association

Self-Insurance Guaranty Funds – Workers' Compensation Agency

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$948,116 thousand. The state agency provided calendar year second injury fund benefits, \$12,891 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$958,184 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$541,898 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$551,697 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 \$318,207 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 35.4%.

Guaranty Funds

Michigan Property & Casualty Guaranty Association provided the data for Guaranty funds at \$1,866 thousand, which was added to the private carrier benefits.

Self-Insurance Guaranty Funds

The Workers' Compensation Agency provided the data for Self-Insurance Guaranty funds at \$5,110 thousand, which was added to the self-insurance estimates.

Minnesota

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,082,620	760,135	54,046	268,439	59,460	200,751	Not allowed	52.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
11,022	3,988						

Sources

Private Carrier – Minnesota Department of Labor and Industry
 State Fund/ Assigned Risk Pool – Minnesota Department of Labor and Industry
 Self-Insurance – Minnesota Department of Labor and Industry
 Special Funds/Second Injury Fund – Minnesota Department of Labor and Industry
 Deductibles – Minnesota Department of Labor and Industry
 Medical – Minnesota Department of Labor and Industry
 Guaranty Funds- Minnesota Department of Labor and Industry
 Self-Insurance Guaranty Funds- Minnesota Department of Labor and Industry

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$707,392 thousand and calendar year second injury fund benefits, \$59,460 thousand.

The private carrier share of the special funds/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 \$760,135 thousand.

State Fund/ Assigned Risk Pool Payments

The state agency provided calendar year benefits paid by the state fund, \$51,036 thousand.

The state fund share of the special funds/second injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total state fund benefits were estimated to be \$54,046 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$249,722 thousand.

The self-insurance share of the special funds/second injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$268,439 thousand.

Deductibles

The state agency provided deductibles for private carriers.

Medical Benefits

The state agency provided the percentage of medical benefits used, 52.1%.

Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at \$11,022 thousand. These data were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for self-insurance guaranty funds at \$3,988 thousand. These were added to the self-insured benefit estimates.

Mississippi

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
318,499	184,327	-	134,171	139,608	27,798	-	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 – Method B, Subtraction (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, \$156,454 thousand. Deductibles for private carriers were estimated to be \$27,798 thousand. The state agency provided calendar year second injury fund benefits, \$139,608 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 \$184,327 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$134,107 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 \$134,171 thousand.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Missouri

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
834,075	556,200	84,185	193,689	53,959	124,812	16,996	54.7%
Guaranty Funds	Self-Insurance Guaranty Funds						
	453						

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](#))

Self-Insurance Guaranty Funds – Missouri Property and Casualty insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$397,742 thousand. Deductibles for private carriers were estimated to be \$124,812 thousand. The state agency provided calendar year second injury fund benefits, \$53,959.

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 \$556,200 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$61,949 thousand. State fund deductibles were estimated to be \$16,996 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 \$84,185 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$178,164 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$193,689 thousand.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Self-Insurance Guaranty Funds

We got the Guaranty fund data from the Missouri Property and Casualty insurance Guaranty Association website www.mo-miga.org. These data were added to the self-insured benefit estimates.

Montana

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
254,118	84,905	127,934	41,279	1,318	26,826	5,508	56.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
2,054		-					

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, \$82,418 thousand and calendar year second injury fund benefits, \$1,318 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$84,905 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$127,265 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 \$127,934 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$41,064 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 \$41,279 thousand.

Deductibles

A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be \$26,826 thousand and state fund deductibles were estimated to be \$5,508 thousand.

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Western guaranty fund Services provided the data for Montana's guaranty funds at \$2,054 thousand. These were added to the private carrier benefit estimates.

Nebraska

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
304,156	236,868	-	67,287	1,588	53,046	-	60.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Workers' Compensation Trust Fund

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, \$182,591 thousand. Deductibles for private carriers were estimated to be \$53,046 thousand. The state agency provided calendar year second injury fund benefits, \$1,588 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 \$236,868 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$67,287 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Nevada

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
432,690	293,133	-	139,557	975	69,909	-	46.1%
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, \$222,615 thousand. Deductibles were estimated to be \$69,909. Second injury fund provided by the agency was \$975 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 \$293,133 thousand.

Self-Insurance Payments

The agency provided the data for self-insurance at 139, 181 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 \$139,557 thousand.

Deductibles

Deductible benefits were estimated to be \$69,909 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

New Hampshire

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
230,971	184,713	-	46,257	12,939	37,001	-	61.3%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

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

Second Injury Fund - New Hampshire Department of Labor (Imputed from last year)

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, \$137,492 thousand. Deductibles for private carriers were estimated to be \$37,001 thousand. The second injury fund benefits were estimated to be \$12,939 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 \$184,713 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$46,257 thousand as described in [Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

New Jersey

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,002,875	1,563,464	-	439,411	170,800	375,778	-	48.6%
Guaranty Funds	Self-Insurance Guaranty Funds						
15,364	-						

Sources

Private Carrier – Compensation Rating & Inspection Bureau

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

Self-Insured – Department of Labor

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

Medical – Compensation Rating & Inspection Bureau

Guaranty Funds - New Jersey Workers' Compensation Security Fund

Methods

Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,408,655 thousand. The state agency provided calendar year second injury fund benefits, \$170,800 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$375,778 thousand as described in Step F, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

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, 48.6%.

Guaranty Funds

The New Jersey Workers' Compensation Security Fund provided the data for guaranty funds at \$15,364 thousand. These were added to the private carrier benefit estimates.

New Mexico

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
282,633	158,641	36,386	87,606	1,437	36,689	8,487	59.9%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,569		-					

Sources

Private Carrier – A.M. Best

State Fund – Agency

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](#))

Guaranty Funds- State of New Mexico Workers' Compensation Administration

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$119,675 thousand. Private carrier deductibles were estimated to be \$36,689. The state agency provided calendar year second injury fund benefits, \$1,437 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$158,641 thousand.

State Fund Payments

New Mexico Mutual Annual Report provided calendar year benefits excluding the second injury fund paid by the state fund, \$36,172 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 \$36,386 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$86,955 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 \$87,606 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 \$8,487 thousand and private carrier deductibles were estimated to be

\$36,689 thousand.

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

State of New Mexico Workers' Compensation Administration provided the data for guaranty funds at \$1,569 thousand. These were added to the private carrier benefit estimates.

New York

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
4,146,728	1,797,434	1,096,455	1,252,838	-	420,298	Not allowed	48.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – New York Compensation Insurance Rating Board

State Fund – A.M. Best

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

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

Medical – New York Compensation Insurance Rating Board

Methods

Private Carrier Payments

New York Compensation Insurance Rating Board provided calendar year benefits including deductibles paid by private carriers, \$1,797,434 thousand. Deductibles for private carriers were estimated to be \$420,298 thousand. Hence total private carrier benefits were estimated to be \$1,797,434 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,096,455 thousand.

Self-Insurance Payments

For Self-insurance benefits we have used the market share of paid indemnity of private carriers, state funds, and self-insurers to determine the self-insurance benefits using AMBest private carriers and state fund benefits.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

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 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,408,926	1,059,199	-	349,728	-	237,367	-	44.7%
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, \$821,832 thousand. Deductibles for private carriers were estimated to be \$237,367 thousand. Hence total private carrier benefits were estimated to be \$1,059,199 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to as described in [Step E](#), [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

There were no data available for the guaranty funds.

North Dakota

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
110,526	-	110,526	-	-	-	4,792	60.5%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carriers –

State Fund – Workforce Safety and Insurance

Deductibles – Workforce Safety and Insurance

Medical – Workforce Safety and Insurance

Methods

Private Carrier Payments

There were no data available for private carrier benefits

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$110,526 thousand.

Deductibles

The state agency provided deductibles for the state fund, \$4,792 thousand.

Medical

The state agency provided the percentage of medical benefits used, 60.5%.

Guaranty Funds

There were no data available for the guaranty funds.

Ohio

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,353,384	20,968	1,925,330	407,086	-	Not allowed	Not allowed	42.4%
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, \$20,968 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,925,330 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$407,086 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 42.4%.

Guaranty Funds

There were no data available for the guaranty funds.

Oklahoma

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
824,855	369,263	262,060	193,532	16,608	74,805	53,088	43.2%
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, \$287,442 thousand. Deductibles for private carriers were estimated to be \$74,805 thousand. The state agency provided calendar year second injury fund benefits, \$16,608 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 \$369,263 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$203,993 thousand. Deductibles for the state fund were estimated to be \$53,088 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 were estimated to be \$262,060 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$188,920 thousand. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Oregon

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
623,095	237,286	278,987	106,822	1,280	61,829	Not allowed	52.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,889	353						

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 – Department of Consumer and Business Services

Self-Insurance Guaranty Funds-

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$234,912 thousand. The state agency provided calendar year second injury fund benefits, \$1,280 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. The Guaranty Funds provided the ganecy were also added to the private carrier estimates.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$278,411 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$106,249 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Deductibles

The state agency provided deductibles for private carriers, \$61,829 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Department of Consumer and Business Services provided the data for guaranty funds at \$1,889 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

Department of Consumer and Business Services provided the data for self-insurance guaranty funds at \$353 thousand. These were added to the self-insured benefit estimates.

Pennsylvania

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,901,339	1,975,878	310,215	615,246	3,332	639,190	405	46.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
30,175		1,450					

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
 Self-Insurance Guaranty Fund- Bureau of Workers’ Compensation

Methods

Private Carrier Payments

The state agency provided calendar year benefits, \$1,943,443 thousand, and calendar year total second injury fund benefits, \$3,332 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be 1,975,878 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$309,855 thousand. The state fund share of the second injury fund was estimated by using the share of State Fund benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total state fund benefits were estimated to be \$310,215 thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$613,084 thousand. The agency also provided with the self-insurance guaranty fund at \$1,450 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. The self-insurance guaranty fund data. Hence total self-insurance benefits were estimated to be \$615,246 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$639,190 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 46.0%.

Guaranty Funds

The Bureau of Workers' Compensation provided the data for guaranty funds at \$30,175 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The Bureau of Workers' Compensation provided the data for self-insurance guaranty funds at \$1,450 thousand. These were added to the self-insurance benefit estimates.

Rhode Island

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
157,720	56,795	79,856	21,069	-	7,903	11,112	33.4%
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 (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, \$48,892 thousand. Deductibles for private carriers were estimated to be \$7,903 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 \$56,795 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$68,744 thousand. Deductibles for the state fund were estimated to be \$11,112 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 \$79,856 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

South Carolina

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
891,830	651,014	56,633	184,183	103,089	207,671	Not allowed	41.3%
Guaranty Funds	Self-Insurance Guaranty Funds						
2,212	-						

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

Guaranty Funds- South Carolina Property and Casualty Insurance Guaranty Association

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$583,455 thousand and second injury fund benefits, \$103,089 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data provided by SC Guaranty Association were also added to the private carrier totals.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$47,758 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$155,316 thousand. The self-insurance share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

Deductibles

The state agency provided deductibles for private carriers, \$207,671 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

National Academy of Social Insurance

The data for South Carolina Guaranty Fund was taken from the South Carolina Property and Casualty Insurance Guaranty Association's Financial Statements. These were added to the private carrier benefit estimates.

South Dakota

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
93,578	90,019	-	3,558	-	13,594	-	65.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – Department of Labor, Division of Labor and Management

Self-Insurance – Department of Labor, Division of Labor and Management

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, \$90,019 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$3,558 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 \$13,594 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

There were no data available for the guaranty funds.

Tennessee

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
783,903	605,574	-	178,329	7,281	183,977	-	53.9%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Department of Labor

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

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

Methods

Private Carriers Payments

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$416,481 thousand. Deductibles for private carriers were estimated to be \$183,977 thousand. The state agency provided calendar year second injury fund benefits, \$7,281 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 \$605,574 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Texas

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,595,358	917,000	348,518	329,840	671	209,846	81,689	59.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
21,716		-					

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](#))

Guaranty Funds- Texas Property & Casualty Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$685,081 thousand. Deductibles for private carriers were estimated to be \$209,846 thousand. The state agency provided calendar year second injury fund benefits, \$671 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$917,000 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$266,690 thousand. Deductibles for the state fund were estimated to be \$81,689 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 were estimated to be \$348,518 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Texas Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$21,716 thousand. These were added to the private carrier estimates.

Utah

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
295,624	109,973	136,676	48,975	20,125	14,633	21,149	69.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
8,758		-					

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund- Employer Reinsurance Fund

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

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

Guaranty Funds- Utah Property & Casualty Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, \$79,693 thousand. Deductibles for private carriers were estimated to be \$14,592 thousand. The state agency provided calendar year second injury fund benefits, \$20,126 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$109,973 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$107,613 thousand. Deductibles for the state fund were estimated to be \$19,704 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 were estimated to be \$136,676 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

Utah Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$8,758 thousand. These were added to the private carrier benefit estimates.

Vermont

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
144,054	124,564	-	19,490	-	19,769	-	49.4%
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, \$104,789 thousand. Deductibles for private carriers were estimated to be \$19,769 thousand. Hence total private carrier benefits were estimated to be \$124,564 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

Guaranty Funds

There were no data available for the guaranty funds.

Virginia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
873,483	658,203	-	215,280	-	175,296	-	57.9%
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, \$658,203 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$215,280 thousand, as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

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 \$175,296 thousand.

Medical Benefits

The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Guaranty Funds

There were no data available for the guaranty funds.

Washington

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,312,186	19,007	1,756,175	537,003	148	Not allowed	Not allowed	34.9%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		1,675					

Sources

Private Carrier – A.M. Best

State Fund – Washington State Fund

Self-Insurance – Washington State Fund

Second Injury Fund – Washington State Fund

Medical – Washington State Fund

Self-Insurance Guaranty Funds- The Washington State Fund

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$19,006 thousand. The state agency provided calendar year second injury fund benefits, \$148 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,756,063 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$535,294 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Medical Benefits

The state agency provided the percentage of medical benefits used, 34.9%.

Self-Insurance Guaranty Funds

The Washington State Fund provided the data for Self-Insurance guaranty funds at \$1,675 thousand. These were added to the self-insured benefit estimates.

West Virginia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
490,531	173,769	271,671	45,091	11,303	-	-	36.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		74,598					

Sources

Private Carrier – A.M. Best

Self-Insurance – West Virginia Offices of the Insurance Commissioner

Second Injury Fund – West Virginia Offices of the Insurance Commissioner

Medical – West Virginia Offices of the Insurance Commissioner

Self-Insurance Guaranty Funds- West Virginia Offices of the Insurance Commissioner

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$169,764 thousand. The state agency provided calendar year second injury fund benefits, \$11,303 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

State Fund Payments

The West Virginia Insurance Commission provided information on fiscal years 2009 and 2010. These figures were converted into estimates of calendar year benefits by averaging; the result was \$265,411 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#). The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009](#).

Self-Insurance Guaranty Funds

The West Virginia Offices of the Insurance Commissioner provided the data for Self-Insurance guaranty funds at \$74,598 thousand. These were added to the self-insured benefit estimates.

Wisconsin

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,113,240	956,730	-	156,511	12,985	-	-	68.8%
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 \$937,855 thousand. The state agency provided calendar year second injury fund benefits of \$12,985 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 \$956,730 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 \$156,511 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 68.8%.

Guaranty Funds

There were no data available for the guaranty funds.

Wyoming

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
136,515	1,751	134,764	-	-	-	-	50.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
69	-						

Sources

Private Carrier – A.M. Best

State Fund – National Association of Insurance Commissioners, NAIC (Imputed from last year)

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 \$1,681 thousand. The guaranty funds benefits data were also added to the private carrier totals.

State Fund Payments

NAIC provided calendar year benefits paid by the state in 2008, we imputed the 2009 figure.

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, 2009](#).

Guaranty Funds

The guaranty funds data of \$69,539 thousand were provided by the Western Guaranty Fund Services.