

Sources and Methods: A Companion to
Workers' Compensation: Benefits, Coverage, and Costs, 2010
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Introduction

The report [*Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#) 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 2010.

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 workers' compensation benefits and costs at state and national level.

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, 2010](#) 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 2006-2009.

[Appendix E](#) describes the methodology of self-insured benefit estimation.

[Appendix F](#) describes the medical benefits estimation.

[Appendix G](#) provides methods of deductible estimation.

[Appendix H](#) provides totals for federal programs of workers' compensation.

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

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

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

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Alabama

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
629,069	306,069	-	323,000	-	120,276	-	69.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
7,700	-						

Sources

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

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

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

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

Guaranty Funds – Alabama Insurance Guaranty Association (imputed from 2009)

Methods

Private Carrier Payments

The state agency provided data on total calendar year benefits paid by private carriers at \$298,369 thousand. The guarantee benefits data were added to the private carrier benefit estimates. The guaranty funds data were added to the private carrier estimates. Hence the total private carrier benefits were estimated to be \$306,069 thousand.

Self-Insurance Payments

The state agency provided data on total calendar year benefits paid by self-insured employers at \$323,000 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 \$120,276 thousand.

Medical Benefits

The share of medical benefits to total benefits was provided by NCCI. The procedure used to calculate medical benefits have been described in [Appendix F](#), in [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

The Alabama Insurance Guaranty Association provided us with the Guaranty funds data for 2009 from which we imputed the 2010 figure of \$7,700 thousand. The data were added to the private carrier estimates.

Alaska

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
221,327	157,954	-	63,373	3,348	25,878	-	65.6%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,933	-						

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 data on calendar year benefits paid by private carriers at \$151,650 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$3,348 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 \$157,954 thousand.

Self-Insurance Payments

The state agency provided data on calendar year benefits paid by self-insurers at \$62,397 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 \$63,373 thousand

Deductibles

A.M. Best provided 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 \$25,878 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure is described in [Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

National Academy of Social Insurance

The Division of Workers' Compensation provided us with the Guaranty funds data of \$3,933 thousand. The data were added to the private carrier data estimates.

Arizona

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
698,459	270,785	289,294	138,379	12,232	60,791	64,947	62.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – Industrial Commission

State Fund – Industrial Commission

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

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

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

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

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers at \$205,509 thousand. The state agency reported calendar year total second injury fund benefits to be \$12,232 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 \$270,785 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by state funds at \$219,556 thousand. The state agency reported calendar year total second injury fund benefits to be \$12,232 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 \$289,294 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$135,424 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 \$138,379 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Arkansas

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
204,066	144,435	-	59,631	4,603	30,170	-	64.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,188		23,986					

Sources

Private Carrier – A.M. Best

Self-Insurance – Arkansas Workers' Compensation Commission (Refer to [Appendix E](#))

Second Injury Fund – Arkansas Workers' Compensation Commission

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- State Agency (imputed from 2009)

Methods

Private Carrier Payments

A.M. Best provided calendar-year benefits paid by private carriers at \$109,670 thousand. The state agency reported calendar-year total second injury fund benefits to be \$4,603 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 \$144,435 thousand.

Self-Insurance Benefits

The state agency provided calendar year self-insurance benefits at \$34,449 thousand.

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 at \$59,631 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data at \$1,188 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

The 2010 self-insurance guaranty funds data were imputed from the 2009 data provided by the state agency. The data, estimated at \$23,986 thousand, were added to the self-insured 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
9,396,443	4,969,994	1,559,424	2,867,026	60,079	1,429,691	Not allowed	54.8%
Guaranty Funds	Self-Insurance Guaranty Funds						
187,732	18,619						

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

Second Injury Fund – California Uninsured Employers Fund

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 Self-Insurers Security Fund

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 \$6,303,657 thousand. A.M. Best provided total calendar year benefits paid by the state fund, \$1,547,351 thousand which was subtracted out from the WCIRB data to get the private carrier benefits.

Subsequent Injury Fund and Uninsured Employers Fund provided calendar year total second injury fund benefits at \$60,079 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 \$4,969,994 thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,547,351 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. The total state fund benefits estimated were at \$1,559,424 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$2,826,355 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. The total self-insured benefits estimated were \$2,867,026 thousand.

Second Injury Fund

The data on the second injury fund is collected from the Report of Uninsured Employers Benefits Trust Fund by the Department of Industrial Relations. We computed the 2010 calendar-year data by averaging the fiscal-year data of 2010 and 2011.

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 \$1,429,691 thousand for private carriers.

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 \$5,147,490 thousand, which were 54.8% of total benefits.

Guaranty Funds

California Insurance Guarantee Association provided the data of \$187,732 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

California Self-Insurer's Security Fund Insurance Guarantee Association provided the data of \$18,619 thousand for self insurance guaranty funds. The data were added to the self-insurance benefit estimates.

Colorado

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
809,707	230,753	379,507	199,448	7,063	49,760	83,088	50.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,474	-						

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 data on calendar-year benefits, excluding deductibles paid by private carriers, at \$175,657 thousand. The state agency provided calendar year second injury fund benefits, \$7,063 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 \$230,753 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$293,310 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 \$379,507 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$197,356 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 \$199,448 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Western Guaranty Fund Services provided the data for Colorado guaranty funds of \$3,474 thousand. The data were added to the private carrier estimates.

Connecticut

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
778,701	614,116	-	174,585	36,404	112,306	-	45.3%
Guaranty Funds	Self-Insurance Guaranty Funds						
2,392	-						

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- Connecticut Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$472,443 thousand. Deductibles were estimated to be \$112,306 thousand. The state agency provided calendar year second injury fund benefits, \$36,404 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 \$614,116 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$165,156 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 \$174,585 thousand.

Deductibles

Deductibles for private carriers were estimated to be \$112,306 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Workers' Compensation Commission provided the data of \$2,392 thousand for guaranty funds. The data were added to the private carrier estimates.

Delaware

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
211,921	176,335	-	35,586	5,860	54,754	-	58.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
859	-						

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

Insurance Guaranty Funds – Delaware Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$116,195 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$54,754 thousand. The state agency provided calendar year second injury fund benefits, \$5,680 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 \$176,335 thousand.

Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$34,252 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 \$35,586 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$54,754 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 58.0% of total benefits.

Guaranty Funds

Delaware Insurance Guaranty Association provided the data of \$859 thousand for insurance guaranty funds. The data were added to the private carrier estimates.

District of Columbia

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
105,636	78,084	-	27,552	3,996	12,237	-	34.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

Self-Insurance – Department of Employment Services, Office of Workers' Compensation

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

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

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$63,029 thousand. Deductibles for private carriers were estimated to be \$12,237 thousand. Hence total private carrier benefits inclusive with deductibles were estimated to be \$78,084 thousand.

Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$26,374 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 \$27,552 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Florida

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,526,580	1,853,387	-	673,194	38,785	600,253	-	65.7%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	989						

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 E](#))

Self-Insurance Guaranty Funds – Division of Workers' Compensation (imputed)

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$1,227,890 thousand. Deductibles for private carriers were estimated to be \$600,253 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 \$1,853,387 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$658,663 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-insured benefits were estimated to be \$673,194 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Self-Insurance Guaranty Funds

Division of Workers' Compensation provided the data for self-insurance fund for the previous year, which we used to impute the 2010 figure of \$989 thousand. The data were added to the self-insurance estimates.

Georgia

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,410,872	1,066,794	-	344,078	127,172	281,800	-	50.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
15,920	708						

Sources

Private Carrier – A.M. Best

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

Second Injury Fund - Georgia Subsequent Injury Trust Funds

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 data on calendar-year benefits, excluding deductibles paid by private carriers, at \$677,580 thousand. Deductibles for private carriers were estimated to be \$281,800 thousand. It also estimated total calendar- year second injury fund benefits at \$127,172 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 \$1,066,794 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$344,078 thousand as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#). 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, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Georgia Insurers Insolvency Pool provided the data of \$15,920 thousand for guaranty funds.

Self-Insurance Guaranty Funds

Georgia Subsequent Injury Trust Funds provided the data of \$708 thousand for self-insurance guaranty funds.

Hawaii

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
242,400	128,738	30,678	82,983	11,280	29,928	7,132	43.5%
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, \$152,695 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$93,382 thousand. The state agency provided calendar year second injury fund benefits, \$11,280 thousand.

The private carrier share of the second injury fund was estimated by using the ratio of private carrier benefits to total benefits. We subtracted out the state fund benefits and deductibles from the state agency provided data to estimate the total private carrier benefits at \$128,738 thousand.

State Fund

A.M. Best provided calendar year paid benefits by the state fund \$22,253 thousand. State fund deductibles were estimated to be \$7,132 thousand. The state agency provided calendar year second injury fund benefits, \$11,280 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 \$30,678 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$78,424 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 \$82,983 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, \$115,635 thousand. The state agency provided total private carrier and state fund benefits, \$152,695 thousand. Hence total deductibles were \$37,060 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 \$7,132 thousand. Private carrier deductibles were estimated by to be \$29,928 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Idaho

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
245,622	83,472	147,143	15,007	3,354	13,425	21,470	62.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
655	-						

Private Carrier – Idaho Industrial Commission

State Fund – A.M. Best

Self-Insurance – Idaho Industrial Commission (Refer to [Appendix E](#))

Second Injury Fund – Idaho Industrial Commission

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

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

Guaranty funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

The Idaho Industrial Commission provided calendar year benefits paid by private carriers, \$81,709 thousand. Deductibles for private carriers were estimated to be \$13,425 thousand. It also provided calendar year total second injury fund benefits at \$3,354 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 \$83,472 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$123,667 thousand. Deductibles for the state fund were estimated to be \$21,470 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 \$147,143 thousand.

Self-Insurance Payments

The Idaho Industrial Commission provided calendar year benefits paid by the self-insurers, \$14,768 thousand. The state fund share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits. Hence total self-insured benefits were \$15,007 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for private carriers, which included deductibles. Thus, private carrier deductible benefits were estimated to be \$13,425 thousand. State fund deductibles were estimated using manual equivalent premiums. Refer to

Appendix G, [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Western Guaranty Funds Services provided the data of \$655 thousand for Idaho guaranty funds. These were added to the private carrier data estimates.

Illinois

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,916,643	2,236,795	-	679,847	1,795	499,245	-	47.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	2,429						

Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Illinois Workers' Compensation Commission

Self-Insurance Guaranty 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, \$1,736,241 thousand. Deductibles for private carriers were estimated to be \$499,245 thousand (see below). The state agency provided calendar year second injury fund benefits, \$1,795 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 \$2,236,795 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

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 \$678,389 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Self-Insurance Guaranty Fund

The Illinois Workers' Compensation Commission provided the data for the self-insurers security fund which we used to estimate self-insurance guaranty fund data.

Indiana

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
603,193	541,115	-	62,079	4,788	109,513	-	71.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
368		-					

Sources

Private Carrier – A.M. Best

Self-Insurance - Workers' Compensation Board of Indiana

Second Injury Fund- Workers' Compensation Board of Indiana

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

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

Guaranty Funds- Indiana Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$427,048 thousand. Deductibles for private carriers were estimated to be \$109,513 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 \$541,115 thousand.

Self-Insurance Payments

The Workers' Compensation Board of Indiana provided the self-insurance benefits at \$61,476 thousand.

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 \$62,079 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Indiana Insurance Guaranty Association provided the data of \$368 thousand for the guaranty funds. These were added to the private carrier data estimates.

Iowa

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
555,973	443,137	-	111,877	3,776	90,123	-	54.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

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](#))

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, \$350,112 thousand. The state agency provided calendar year total second injury fund benefits at \$3,776 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 \$90,123 thousand. Hence total private carrier benefits were estimated to be \$443,137 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$111,648 thousand as described in step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#). 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, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Kansas

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
407,776	286,168	-	121,608	3,858	63,786	-	54.8%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,860	-						

Sources

Private Carrier – A.M. Best

Self-Insurance – Kentucky Department of Labor, 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 Fund - Western Guaranty Fund Services

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$218,035 thousand. Deductibles for private carriers were estimated to be \$63,786 thousand. The state agency provided calendar year second injury fund benefits, \$3,858 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 \$286,168 thousand.

Self-Insurance Payments

The Division of Workers' Compensation provided the self-insurance benefits data at \$120,236 thousand.

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 \$121,608 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Western Guaranty Fund Services provided the data for Kansas guaranty fund data of \$1,860 thousand. The data were added to the private carrier estimates.

Kentucky

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
650,701	378,232	83,692	188,777	66,544	61,878	13,869	56.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
4,257	-						

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, \$273,426 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 \$66,544 thousand. Deductibles for private carriers were estimated to be \$61,878 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 \$378,232 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$61,285 thousand. State fund deductibles were estimated to be \$13,869 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 \$83,692 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, 2010*](#).

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 \$188,777 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Kentucky Insurance Guaranty Association provided the data for the guaranty fund data of \$4,257 thousand. It was added to the private carrier benefit estimates.

Louisiana

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
839,821	443,247	122,267	274,308	43,690	88,811	24,951	53.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
8,042	-						

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

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, \$324,997 thousand. Deductibles for private carriers were estimated to be \$88,810 thousand. The state agency provided calendar year total second injury fund benefits at \$43,690 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 \$443,247 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$91,305 thousand. Deductibles for the state fund were estimated to be \$24,951 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 \$122,267 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, 2010*](#).

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 \$274,308 thousand.

Deductibles

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

[Benefits, Coverage, and Costs, 2010.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2010.](#)

Guaranty Funds

Louisiana Insurance Guaranty Fund Association provided the data for the guaranty fund data of \$8,042 thousand. These were added to the private carrier benefit estimates.

Maine

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
253,872	83,172	95,185	75,515	-	13,000	15,075	48.9
Guaranty Funds	Self-Insurance Guaranty Funds						
1,090	-						

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, \$69,082 thousand. Deductibles for private carriers were estimated to be \$13,000 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$83,172 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$80,110 thousand. Deductibles for the state fund were estimated to be \$15,075 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 \$95,185 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$75,515 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

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 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
953,533	518,960	174,238	260,335	21,620	149,589	24,156	45.7%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

Sources

Private Carrier – Maryland Workers' Compensation Commission

State Fund – Maryland Workers' Compensation Commission

Self-Insurance – Maryland Workers' Compensation Commission

Second Injury Fund - Maryland Workers' Compensation Commission

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

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

Methods

Private Carrier Payments

Maryland Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$507,193 thousand. It also provided calendar year total second injury fund benefits at \$21,620 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 \$518,960 thousand.

State Fund Payments

Maryland Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$170,287 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 \$174,455 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$254,433 thousand.

The self-insured share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits. Hence total self-insured benefits were estimated to be \$260,335 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for private carriers and state fund, which included deductibles. Thus, private carrier deductible benefits were

estimated to be \$149,589 thousand and state fund deductibles were estimated to be \$24,156 thousand. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Massachusetts

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,013,343	742,489	-	270,854	22,589	159,187	-	34.1%
Guaranty Funds	Self-Insurance Guaranty Funds						
5,457	-						

Sources

Private Carrier – Workers' Compensation Rating and Inspection Bureau

Self-Insurance – Department of Industrial Accidents

Second Injury Fund – Department of Industrial Accidents

Deductibles – Workers' Compensation Rating and Inspection Bureau

Medical – Workers' Compensation Rating and Inspection Bureau

Guaranty Funds – Massachusetts Insurers Insolvency Fund

Methods

Private Carrier Payments

Workers' Compensation Rating and Inspection Bureau provided calendar year benefits including deductibles paid by private carriers, \$720,514 thousand. It also provided calendar year total second injury fund benefits at \$22,589 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 \$742,489 thousand.

Self-Insurance Payments

We used the self-insured benefits data from the annual report of the Advisory council of the Department of Industrial Accidents.

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 \$270,854 thousand.

Deductibles

The Rating Bureau provided the figures for deductible benefits.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 34.1%.

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 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,271,892	857,877	-	414,014	13,470	260,253	-	40.0%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,106	10,065						

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, \$845,624 thousand. The state agency provided calendar year second injury fund benefits, \$13,470 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 \$857,877 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$399,626 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 \$414,014 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 \$260,253 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 40.0%.

Guaranty Funds

Michigan Property & Casualty Guaranty Association provided the data for Guaranty funds at \$3,106 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 \$10,065 thousand, which was added to the self-insurance estimates.

Minnesota

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,038,272	735,482	52,213	250,577	54,036	194,971	Not allowed	51.3%
Guaranty Funds	Self-Insurance Guaranty Funds						
10,370	3,421						

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, \$686,866 thousand and calendar year second injury fund benefits, \$54,036 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 \$735,482 thousand.

State Fund/ Assigned Risk Pool Payments

The state agency provided calendar year benefits paid by the state fund, \$49,459 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 \$52,213 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$234,119 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 \$250,577 thousand.

Deductibles

The state agency provided deductibles for private carriers.

Medical Benefits

The state agency provided the percentage of medical benefits used, 51.3%.

Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at \$10,370 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 \$3,421 thousand. These were added to the self-insured benefit estimates.

Mississippi

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
337,633	211,942	-	125,691	122	42,128	-	62.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,665	-						

Sources

Private Carrier – Mississippi Workers’ Compensation Commission

Self-Insurance – Mississippi Workers’ Compensation Commission

Second Injury Fund – Mississippi Workers’ Compensation Commission

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

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

Guaranty Fund- Mississippi Insurance Guaranty Association

Methods

Private Carrier Payments

Mississippi Workers’ Compensation Commission provided calendar year benefits including deductibles paid by private carriers, \$208,202 thousand. Deductibles for private carriers were estimated to be \$42,128 thousand. The state agency provided calendar year second injury fund benefits, \$122 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 \$211,942 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$125,645 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 \$125,691 thousand.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Mississippi Insurance Guaranty Association provided the figures for the guaranty fund benefits. These figures were added to the private carrier benefit estimates.

Missouri

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
811,427	520,758	83,274	207,396	35,636	108,068	17,281	55.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		1,031					

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](#))

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

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$391,222 thousand. Deductibles for private carriers were estimated to be \$108,068 thousand. The state agency provided calendar year second injury fund benefits, \$35,636.

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 \$520,758 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$62,560 thousand. State fund deductibles were estimated to be \$17,281 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 \$83,274 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$195,630 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 \$207,396 thousand.

Deductibles

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

[Compensation: Benefits, Coverage, and Costs, 2010.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in Appendix E, [Workers' Compensation: Benefits, Coverage, and Costs, 2010.](#)

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 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
266,850	82,520	141,102	43,229	971	23,367	17,280	60.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
3,148		-					

Sources

Private Carrier – Department of Labor and Industry

State Fund – A.M. Best

Self-Insurance – Department of Labor and Industry

Second Injury Fund – Department of Labor and Industry

Deductibles – Method B, Subtraction (Private Carrier) and Manual Premium Method (State Fund) (Refer to [Appendix G](#))

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

Guaranty Funds – Western Guaranty Fund Services

Methods**Private Carrier Payments**

The state agency provided calendar year benefits paid by private carriers, \$75,059 thousand and calendar year second injury fund benefits, \$971 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 \$82,520 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by state fund, \$123,334 thousand.

Deductibles for state fund were estimated to be \$17,280 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 \$141,102 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$43,058 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 \$43,229 thousand.

Deductibles

A.M. Best figures were subtracted from private carrier figures to estimate private carrier deductibles. State Fund deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

The guaranty funds benefits data were also added to the private carrier totals. Western guaranty fund Services provided the data for Montana's guaranty funds at \$3,148 thousand. These were added to the private carrier benefit estimates.

Nebraska

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
313,066	250,734	-	62,332	1,563	54,289	-	61.1%
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 data on calendar-year benefits, excluding deductibles paid by private carriers, at \$195,245 thousand. Deductibles for private carriers were estimated to be \$54,289 thousand.

The state agency also provided calendar year second injury fund benefits, \$1,563 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 \$250,734 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$62,227 thousand as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

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, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Nevada

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
429,686	296,096	-	133,589	980	91,459	-	43.7%
Guaranty Funds		Self-Insurance Guaranty Funds					
417		-					

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](#))
 Guaranty Funds – Department of Business and Industry

Methods**Private Carrier Payments**

The Department of Business and Industry provided calendar year benefits including private carrier losses, \$295,004 thousand. Second injury fund provided by the agency was \$980 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 \$296,096 thousand.

Self-Insurance Payments

The agency provided the data for self-insurance at 133,284 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 \$133,589 thousand.

Deductibles

Deductible benefits were estimated to be \$91,459 thousand using the subtraction method. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

The agency also provided the data for Guaranty fund benefits which were added to the private carrier totals.

New Hampshire

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
237,168	188,435	-	48,733	13,767	37,410	-	61.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,360	-						

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](#))

Guaranty Fund – New Hampshire Insurance Guaranty Fund Association

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$139,038 thousand. Deductibles for private carriers were estimated to be \$37,410 thousand.

The second injury fund benefits were estimated to be \$13,767 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 \$188,435 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$48,657 thousand as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

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, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

New Hampshire Insurance Guaranty Fund Association provided the figures for the guaranty fund at 1,360 thousand. These figures were added to the private carrier benefits.

New Jersey

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,999,930	1,612,081	-	387,849	176,300	395,561	-	49.7%
Guaranty Funds	Self-Insurance Guaranty Funds						
15,411	1,900						

Sources

Private Carrier – Compensation Rating & Inspection Bureau

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

Second Injury Fund- New Jersey Department of Labor and Workforce Development

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

Medical – Compensation Rating & Inspection Bureau

Guaranty Funds - New Jersey Workers' Compensation Security Fund

Self-Insurance Guaranty Fund - Department of Labor and Workforce Development, Uninsured Employers Fund

Methods

Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,451,429 thousand. The state agency provided calendar year second injury fund benefits, \$176,300 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 figures were 1,612,081 thousand.

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, 2010](#).

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits, which then added up to the total self-insurance benefit.

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 \$395,561 thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 49.7%.

Guaranty Funds

The New Jersey Workers' Compensation Security Fund provided the data for guaranty funds at \$15,411 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The New Department of Labor and Workforce Development provide the figures for uninsured Employers Fund which we used to estimate the self-insurance guaranty fund.

New Mexico

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
276,697	162,654	28,858	85,185	2,070	49,050	8,824	58.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
2,239		-					

Sources

Private Carrier – Workers' Compensation Administration

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Administration

Second Injury Fund – Workers' Compensation Administration

Deductibles – Method B, Subtraction (Private Carrier) and Manual Premium Method (State Fund) (Refer to [Appendix G](#))

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

Guaranty Funds- State of New Mexico Workers' Compensation Administration

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$188,018 thousand. Private carrier deductibles were estimated to be \$77,716. The state agency provided calendar year second injury fund benefits, \$2,070 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 \$191,321 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles at the second injury fund paid by the state fund, \$19,843 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 \$24,896 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$84,543 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 \$85,888 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. State Fund deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

State of New Mexico Workers' Compensation Administration provided the data for guaranty funds at \$2,239 thousand. These were added to the private carrier benefit estimates.

New York

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
4,606,295	2,008,174	1,186,354	1,411,767	-	506,746	Not allowed	37.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – New York Compensation Insurance Rating Board

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Board,

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, \$2,008,172 thousand. Deductibles for private carriers were estimated to be \$506,746 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,186,354 thousand.

Self-Insurance Payments

Self-Insurance benefits were estimated to be \$1,411,767 thousand. We have used the market share of paid indemnity of private carriers, state funds, and self-insurers to determine the self-insurance benefits using A.M. Best private carriers and state fund benefits.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 37.2%.

North Carolina

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,316,291	1,018,912	-	297,379	-	226,491	-	44.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

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

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

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

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$792,421 thousand. Deductibles for private carriers were estimated to be \$226,491 thousand. Hence total private carrier benefits were estimated to be \$1,018,912 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$297,379 thousand. The imputation steps are described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

North Dakota

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
114,985	98	114,887	-	-	4	4,796	59.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carriers – A.M. Best

State Fund – Workforce Safety and Insurance

Deductibles – Workforce Safety and Insurance (State Fund) and Manual Premium Method (Private Carriers)
(Refer to [Appendix G](#))

Medical – Workforce Safety and Insurance

Methods

Private Carrier Payments

A.M. Best provided the data for private carriers. Deductibles were estimated to be \$4 thousand. Hence, the total private carrier benefits were estimated to be \$98 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund including deductibles, \$114,987. Deductibles were provided by the agency.

Deductibles

The state agency provided deductibles for the state fund, \$4,792 thousand. Private carrier deductibles were estimated using manual premium method. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Medical

The state agency provided the percentage of medical benefits used, 59.8%.

Ohio

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,268,515	12,674	1,859,505	396,336	-	Not allowed	Not allowed	42.5%
Guaranty Funds	Self-Insurance Guaranty Funds						
-	-						

Sources

Private Carrier – A.M. Best

State Fund – Bureau of Workers' Compensation

Self-Insurance – Imputed from previous years' data

Medical – Bureau of Workers' Compensation

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, \$12,674 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,859,505 thousand.

Self-Insurance Payments

The self-insured data was imputed previous year's data, \$396,336 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 42.5%.

Oklahoma

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
845,726	437,041	252,036	156,649	15,933	85,602	49,365	44.2%
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 data on calendar-year benefits, excluding deductibles paid by private carriers, at \$343,561 thousand. Deductibles for private carriers were estimated to be \$85,602 thousand.

The state agency provided calendar year second injury fund benefits, \$15,933 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 \$437,041 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$198,127 thousand. Deductibles for the state fund were estimated to be \$49,365 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 \$252,036 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$153,137 thousand. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence the total self-insured benefits were estimated to be \$156,569 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Oregon

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
633,054	228,089	296,946	108,019	608	57,920	Not allowed	50.7%
Guaranty Funds		Self-Insurance Guaranty Funds					
1,828		951					

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- Department of Consumer and Business Services

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers including benefits at \$226,043 thousand. The state agency provided calendar year second injury fund benefits, \$608 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 agency were also added to the private carrier estimates. Hence the total private carrier benefits were estimated to be \$228,089 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$296,659 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence the total private carrier benefits were estimated to be \$296,946 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$106,965 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-insured benefits were estimated to be \$108,019 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$57,920 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Department of Consumer and Business Services provided the data for guaranty funds at \$1,828 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 \$951 thousand. These were added to the self-insured benefit estimates.

Pennsylvania

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,909,341	2,047,166	257,511	604,664	3,624	668,259	-	44.4%
Guaranty Funds	Self-Insurance Guaranty Funds						
25,224	1,393						

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 inclusive of deductible benefits, \$2,019,400 thousand, and calendar year total second injury fund benefits, \$3,624 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 2,047,166 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$257,187 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 \$257,511 thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$602,512 thousand. The agency also provided with the self-insurance guaranty fund at \$1,393 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 \$604,664 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$668,259 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 44.4%.

Guaranty Funds

The Bureau of Workers' Compensation provided the data for guaranty funds at \$25,224 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 \$1,393 thousand. These were added to the self-insurance benefit estimates.

Rhode Island

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
160,105	59,605	76,345	24,155	1,952	7,833	10,177	33.2%
Guaranty Funds		Self-Insurance Guaranty Funds					
839		-					

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund- Department of Labor and Training, Division of Workers' Compensation

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

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

Guaranty Fund- Guaranty Fund Management Service

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$50,229 thousand. Deductibles for private carriers were estimated to be \$7,833 thousand. The agency provided the data for the second injury fund at \$1,952 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 \$59,605 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$65,254 thousand. Deductibles for the state fund were estimated to be \$10,177 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 \$76,345 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated using the data available in the agency's annual report on the share of injuries serviced by the self-insured. Hence total self-insured benefits were estimated to be \$24,155 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Fund

The Guaranty Fund management services provided the data for the guaranty fund benefit estimates at \$839 thousand. This data were added to the private carrier benefits.

South Carolina

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
891,283	664,303	52,928	174,052	102,544	253,353	Not allowed	43.2%
Guaranty Funds	Self-Insurance Guaranty Funds						
3,177	-						

Sources

Private Carrier – South Carolina Second Injury Fund

State Fund – South Carolina Second Injury Fund

Self-Insurance – South Carolina Second Injury Fund

Second Injury Fund – South Carolina Second Injury Fund

Deductibles – South Carolina Second Injury Fund

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

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 inclusive of deductible benefits at \$584,790 thousand and second injury fund benefits, \$102,544 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. Hence total private carrier benefits were estimated to be \$664,303 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$46,816 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 \$52,928 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$153,955 thousand. The self-insurance share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total self-insured benefits were estimated to be \$174,052 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$253,353 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

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 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
100,348	96,450	-	3,898	-	24,475	-	61.7%
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, \$96,450 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$3,898 thousand.

Deductibles

A.M. Best figures for private carrier benefits, which did not include deductible benefits, were subtracted from agency provided private carrier figures, which included deductibles. Thus, deductible benefits were estimated to be \$24,475 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Tennessee

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
782,091	619,133	-	162,958	6,088	186,529	-	56.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		-					

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Department of Labor & Workforce Development, Workers' Compensation Division

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

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

Methods

Private Carriers Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$428,128 thousand. Deductibles for private carriers were estimated to be \$186,529 thousand.

The state agency provided calendar year second injury fund benefits, \$6,088 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 \$619,133 thousand.

Self-Insurance Payments

The state agency provided the data for self-insured benefits at \$161,293 thousand.

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence total self-insured benefits were estimated to be \$162,958 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Texas

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,483,802	846,957	345,078	291,767	600	199,708	83,457	59.4%
Guaranty Funds		Self-Insurance Guaranty Funds					
21,206		-					

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 E](#))

Guaranty Funds- Texas Property & Casualty Insurance Guaranty Association

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$625,723 thousand. Deductibles for private carriers were estimated to be \$199,708 thousand. The state agency provided calendar year second injury fund benefits, \$600 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 \$846,947 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$261,487 thousand. Deductibles for the state fund were estimated to be \$83,457 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 \$345,078 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence total self-insured benefits were estimated to be \$291,767 thousand.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

Texas Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$21,206 thousand. These were added to the private carrier estimates.

Utah

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
257,522	90,076	124,522	42,924	20,821	11,808	16,720	68.6%
Guaranty Funds		Self-Insurance Guaranty Funds					
2,136		-					

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 data on calendar-year benefits, excluding deductibles paid by private carriers, at \$68,996 thousand. Deductibles for private carriers were estimated to be \$11,808 thousand. The state agency provided calendar year second injury fund benefits, \$20,821 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 \$90,076 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$97,698 thousand. Deductibles for the state fund were estimated to be \$16,720 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 \$124,522 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence total self-insured benefits were estimated to be \$42,924 thousand.

Deductibles

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

[Benefits, Coverage, and Costs, 2010.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2010.](#)

Guaranty Funds

Utah Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$2,136 thousand. These were added to the private carrier benefit estimates.

Vermont

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
138,370	120,570	-	17,801	-	18,184	-	51.9%
Guaranty Funds	Self-Insurance Guaranty Funds						
1,023	-						

Sources

Private Carrier – A.M. Best

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

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

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

Guaranty Fund- Vermont Property and Casualty Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$101,362 thousand. Deductibles for private carriers were estimated to be \$18,184 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$120,570 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#). Total self-insured benefits were estimated to be \$17,801 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Vermont Property and Casualty Insurance Guaranty Association provide the data for guaranty fund benefits at \$1,023 thousand. These were added to the private carrier benefit estimates.

Virginia

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
790,025	611,732	-	178,294	-	151,671	-	59.8%
Guaranty Funds	Self-Insurance Guaranty Funds						
4,033	-						

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 Fund - Virginia Property and Casualty Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$456,028 thousand. Deductibles for private carriers were estimated to be \$151,671 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be \$611,732 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$178,294 thousand, as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Guaranty Funds

Virginia Property and Casualty Insurance Guaranty Association provided the data for guaranty fund benefits at \$4,033 thousand. It was added to private carrier benefit estimates.

Washington

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,308,748	20,608	1,756,529	531,612	69	Not allowed	Not allowed	33.0%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		1,336					

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 \$20,607 thousand. The state agency provided calendar year second injury fund benefits, \$69 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 \$20,608 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,756,476 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 \$1,756,529 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$530,260 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-insured benefits were estimated to be \$531,612 thousand.

Medical Benefits

The state agency provided the percentage share of medical benefits.

Self-Insurance Guaranty Funds

The Washington State Fund provided the data for Self-Insurance guaranty funds at \$1,336 thousand. These were added to the self-insurance benefit estimates.

West Virginia

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
362,375	39,603	280,937	41,835	11,098	4,902	18,318	24.8%
Guaranty Funds		Self-Insurance Guaranty Funds					
-		67					

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

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

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 \$33,624 thousand. The state agency provided calendar year second injury fund benefits, \$11,098 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 \$39,603 thousand.

State Fund Payments

The West Virginia Insurance Commission provided information on fiscal years 2010 and 2011. These figures were converted into estimates of calendar year benefits by averaging; the result was \$272,213 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 \$280,937 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$40,471 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-insured benefits were estimated to be \$41,835 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2010](#).

Medical Benefits

The state agency provided the percentage share of medical benefits.

Self-Insurance Guaranty Funds

The West Virginia Offices of the Insurance Commissioner provided the data for Self-Insurance guaranty funds at \$66 thousand. These were added to the self-insured benefit estimates.

Wisconsin

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,070,534	929,001	-	141,533	3,522	-	-	69.9%
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 \$925,945 thousand. The state agency provided calendar year second injury fund benefits of \$3,522 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 \$929,001 thousand.

Self-Insurance Payments

The state agency provided calendar year cash benefits paid by self-insurers. We used the share of cash benefits in total paid by private carriers to estimate the total benefits paid by self-insured which was \$141,068 thousand.

The self-insurance share of the second injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$141,533 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 69.9%.

Wyoming

Workers' Compensation Benefits Paid in 2010 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
163,497	1,364	162,133	-	-	-	-	50.1%
Guaranty Funds		Self-Insurance Guaranty Funds					
17		-					

Sources

Private Carrier – A.M. Best

State Fund – National Association of Insurance Commissioners, NAIC

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

Guaranty Funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$1,347 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, \$162,133 thousand.

Medical Benefits

The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to [Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2010*](#).

Guaranty Funds

The guaranty funds data of \$17 thousand were provided by the Western Guaranty Fund Services.