

Workers' Compensation: Benefits, Coverage, and Costs

Sources, Methods, and State Summaries

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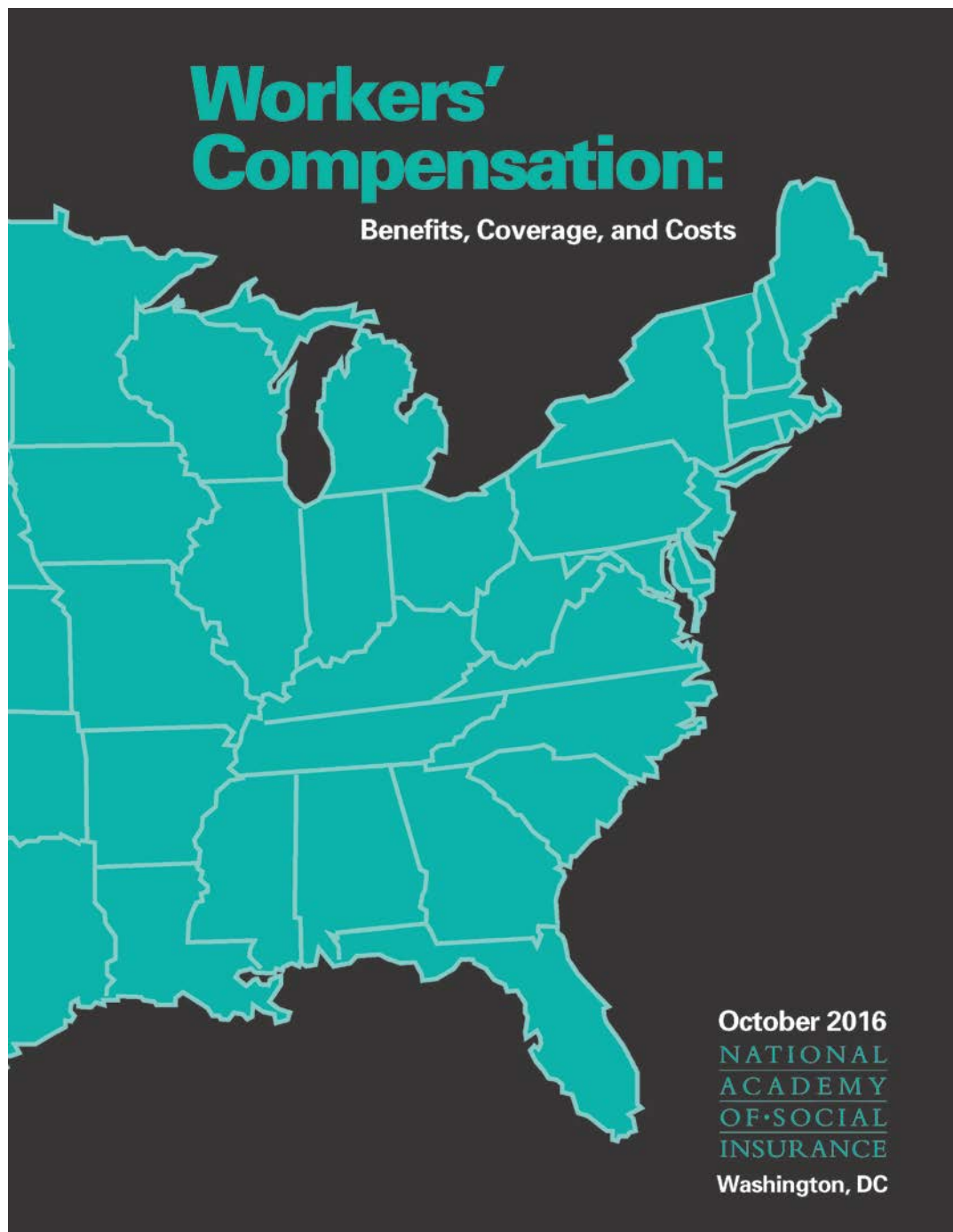


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I. Introduction

[*Workers' Compensation: Benefits, Coverage, and Costs*](#) provides estimates of benefits paid, employer costs, and numbers of workers covered by workers' compensation (WC) nationally, by state, and federally. This document provides additional information on the data sources and methods that we used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record keeping activities. We hope that publishing this companion to the primary report will lead to discussions about improving and refining state information systems that will ultimately enhance the quality of data and aid our understanding of trends in WC benefits, coverage, and costs at the state and national level.

The rest of this document is organized as follows: Section II describes the data sources we used, and Table A.1 summarizes the specific sources for each state by type of WC coverage. Section III reports on our methods for estimating WC benefits and costs by type of coverage, including a description of how we estimate benefits paid through deductible policies and self-insured benefits. Section III also provides detailed information on second injury, guaranty, and special funds, including trends across time. Section IV reports the updated version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*. Section V includes two tables for each state: one that summarizes and reports key metrics between 2010 and 2014, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2014.

II. Data Sources

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

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

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

NCCI data. The primary source of data on medical benefits is NCCI (2016a). Where NCCI data are not available, estimates of medical benefits are based on reports from the states. NCCI also provides data on reimbursements paid through deductible policies.

Table A.1 reports the data sources for each state, including the specific state agencies, and for each type of WC coverage. We also report the names of special funds that reported benefits paid in 2014 and the source of medical benefits paid. For any data that is estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

Table A.1. Data Sources for 2014.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Alabama	Dept. of Industrial Relations	-	Dept. of Industrial Relations	-	-	-	-	Subtraction	-	NCCI
Alaska	Dept. of Labor & Workforce Development	-	Dept. of Labor & Workforce Development	Dept. of Labor & Workforce Development	WC Fund; Commercial Fishermen's Fund	Dept. of Labor & Workforce Development	-	Subtraction	-	NCCI
Arizona	A.M. Best	-	Industrial Commission of AZ	Industrial Commission of AZ	-	-	-	MPM	-	NCCI
Arkansas	A.M. Best	-	AR WC Commission	AR WC Commission	Death and Permanent Disability Trust Fund	-	-	MPM	-	NCCI
California	Rating Bureau	A.M. Best	Dept. of Industrial Relations Office of SI Plans	Dept. of Industrial Relations Office of SI Plans	Uninsured Employers Fund	CA Insurance Guaranty Assn.	-	Subtraction	Not Allowed	Commission on Health and Safety and WC
Colorado	A.M. Best	A.M. Best	CO Dept. of Labor & Employment, Division of WC	CO Dept. of Labor & Employment, Division of WC	Medical Disaster	CO Insurance Guaranty Association	CO Dept. of Labor & Employment, Division of WC	MPM	MPM	NCCI
Connecticut	A.M. Best	-	Estimated	Estimated	-	-	-	MPM	-	NCCI
Delaware	A.M. Best	-	Dept. of Labor, Division of Industrial Affairs	Dept. of Labor, Division of Industrial Affairs	-	DE Insurance Guaranty Assn.	-	Rating Bureau	-	DE/PA Compensation Rating Bureau
District of Columbia	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI
Florida	A.M. Best	-	FL Division of WC	-	-	-	-	Subtraction	-	NCCI
Georgia	A.M. Best	-	Estimated	Estimated	-	GA Insurers Insolvency Pool	-	MPM	-	NCCI
Hawaii	A.M. Best	A.M. Best	Dept. of Labor & Industrial Relations	-	WC Fund	-	-	Subtraction	Subtraction	NCCI
Idaho	A.M. Best	A.M. Best	ID Industrial Commission	ID Industrial Commission	-	ID Insurance Guaranty Association	-	MPM	MPM	NCCI
Illinois	A.M. Best	-	Estimated	WC Commission	Uninsured Employers Fund	-	WC Commission	MPM	-	NCCI
Indiana	A.M. Best	-	WC Board of IN	WC Board of IN	-	-	-	MPM	-	NCCI
Iowa	A.M. Best	-	Estimated	Division of WC	-	-	-	MPM	-	NCCI
Kansas	A.M. Best	-	Dept. of Labor, Division of WC	-	WC Fund	KS Insurance Guaranty Association	-	MPM	-	NCCI

Table A.1. Data Sources for 2014, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Kentucky	A.M. Best	A.M. Best	Estimated	-	Special Fund; Coal Workers Pneumoconiosis Fund;	-	-	MPM	MPM	NCCI
Louisiana	A.M. Best	A.M. Best	Estimated	LA Workforce Commission	-	-	-	MPM	MPM	NCCI
Maine	A.M. Best	-	ME Bureau of Insurance	-	-	-	-	MPM	-	NCCI
Maryland	MD WC Commission	MD WC Commission	MD WC Commission	-	-	-	-	Subtraction	MPM	NCCI
Massachusetts	Rating Bureau	-	MA WC Advisory Council Annual Report	MA WC Advisory Council Annual Report	Uninsured Employers Fund	-	-	Subtraction	-	Rating Bureau
Michigan	Dept. of Consumer and Industry Services, WC Agency	-	Dept. of Consumer and Industry Services, WC Agency	Dept. of Consumer and Industry Services, WC Agency	-	-	Dept. of Consumer and Industry Services, WC Agency	Subtraction	-	Dept. of Consumer and Industry Services, WC Agency
Minnesota	Dept. of Labor and Industry	-	Dept. of Labor and Industry	Dept. of Labor and Industry	Uninsured Employers Fund; Supplementary benefits; Asbestosis and Temporary Orders;	Dept. of Labor and Industry	Dept. of Labor and Industry	Dept. of Labor and Industry	Not Allowed	Dept. of Labor and Industry
Mississippi	MS WC Commission	-	MS WC Commission	MS WC Commission	-	-	-	Subtraction	-	NCCI
Missouri	A.M. Best	A.M. Best	MO Dept. of Labor and Industrial Relations, Division of WC	MO Dept. of Labor and Industrial Relations, Division of WC	-	-	MO Dept. of Labor and Industrial Relations, Division of WC	MPM	MPM	NCCI
Montana	Dept. of Labor and Industry, Employment Relations Division	A.M. Best	Dept. of Labor and Industry Employment Relations Division	Dept. of Labor and Industry, Employment Relations Division	Uninsured Employers Fund;	MT Insurance Guaranty Association	-	Subtraction	MPM	NCCI
Nebraska	A.M. Best	-	Estimated	WC Court	-	NE Insurance Guaranty Association	-	MPM	-	NCCI
Nevada	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI

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Table A.1. Data Sources for 2014, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
New Hampshire	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI
New Jersey	Rating Bureau	-	Estimated	NJ Dept. of Labor and Workforce Development	Uninsured Employers Fund	-	-	Subtraction	-	Rating Bureau
New Mexico	A.M. Best	A.M. Best	WC Administration	WC Administration	-	-	-	MPM	MPM	NCCI
New York	Rating Bureau	A.M. Best	WC Board data	-	-	-	-	Subtraction	Not Allowed	Rating Bureau
North Carolina	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI
North Dakota	A.M. Best	ND Workforce Safety and Insurance	-	-	-	-	-	Not Allowed	Not Allowed	ND Workforce Safety and Insurance
Ohio	A.M. Best	OH Bureau of WC	Estimated	-	-	-	-	Not Allowed	Not Allowed	OH Bureau of WC
Oklahoma	A.M. Best	A.M. Best	OK WC Commission	-	-	-	-	MPM	MPM	NCCI
Oregon	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	-	Uninsured Employers Fund; Benefit Adjustment Fund for Long-term Cases; Supplemental Disability for Multiple Jobs; Reopened Case Fund; Workers' with Disability Fund; Preferred Worker Program Premium Exception; Preferred Worker Program Contract Costs; Employer at Injury Program	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Subtraction	Not Allowed	NCCI
Pennsylvania	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	Uninsured Employers Fund; WC Fund	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	Rating Bureau	Not allowed	PA Dept. of Labor & Industry
Rhode Island	A.M. Best	A.M. Best	RI Dept. of Labor and Training, Division of WC	RI Dept. of Labor and Training, Division of WC	-	-	-	MPM	Not Allowed	NCCI

Table A.1. Data Sources for 2014, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
South Carolina	SC WC Commission	SC WC Commission	SC WC Commission	SC WC Commission	-	-	-	Subtraction	Not Allowed	NCCI
South Dakota	A.M. Best	-	Dept. of Labor and Regulation, Division of Labor and Management	-	-	-	-	MPM	-	NCCI
Tennessee	A.M. Best	-	TN Dept. of Labor and Workforce Development, Division of WC	TN Dept. of Labor and Workforce Development, Division of WC	-	-	-	MPM	-	NCCI
Texas	A.M. Best	A.M. Best	Estimated	-	-	-	-	MPM	MPM	NCCI
Utah	A.M. Best	A.M. Best	Estimated	-	Uninsured Employers Fund; Employer Reinsurance Fund	-	-	MPM	MPM	NCCI
Vermont	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI
Virginia	A.M. Best	-	Estimated	-	-	-	-	MPM	-	NCCI
Washington	A.M. Best	Dept. of Labor and Industries	Dept. of Labor and Industries	Dept. of Labor and Industries	Benefit Adjustment for Long-term Cases;	Washington Insurance Guaranty Fund	Dept. of Labor and Industries	Not Allowed	Not Allowed	Dept. of Labor and Industries
West Virginia	A.M. Best	WV Offices of the Insurance Commissioner	WV Offices of the Insurance Commissioner	-	Uninsured Employers Fund; WC Fund; Coal Workers Pneumoconiosis Fund	-	WV Offices of the Insurance Commissioner	MPM	Not Allowed	NCCI
Wisconsin	A.M. Best	-	Dept. of Workforce Development, Division of WC	Dept. of Workforce Development, Division of WC	Uninsured Employers Fund; Children's Fund; Barred Claims;	-	-	Not Allowed	-	Dept. of Workforce Development, Division of WC
Wyoming	A.M. Best	WY Dept. of Workforce Services	-	-	-	-	-	Not Allowed	Not Allowed	WY Dept. of Workforce Services

NOTES: Illinois and North Carolina Medical and Deductible data was obtained through NCCI, however, the data was provided to NCCI by their Rating Bureaus'. Please refer to Section II for an overview of our methods to estimate benefits and costs. Benefits paid through deductible policies are estimated using a Subtraction method or a Manual Premium Method (MPM), which are both described in Section II.

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

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

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

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

Where PC = private carriers, SF = state funds, and SI=self-insured employers.

The rest of this section provides details on each component of WC benefits and costs described above, including information on the number of states that reported payments, where the data came from, and our methods for generating estimates, when necessary.

Private Carriers

Benefits

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

Costs

The Academy estimates of employer costs for benefits paid under private insurance are the sum of “direct premiums written,” as reported by A.M. Best and the National Association of Insurance Commissioners

¹ North Dakota, Wyoming, Ohio, and Washington have exclusive state funds and do not allow private carrier WC policies.

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

State Funds

Benefits

In 2014, a total of 23 states had state funds that paid WC benefits. Of these, 17 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009, but was still paying benefits on some claims in 2014. We relied on state-provided data for 9 states (including the states with exclusive funds) and A.M. Best data for the remaining 14 states.

Costs

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

Deductibles

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

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,² and 12 jurisdictions allow deductible policies for state-funds.³ In 2014, three states reported the amount of

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

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

benefits paid through deductible policies: Delaware, Minnesota, and Pennsylvania. The Academy has two methods for estimating benefits paid through deductible policies for the jurisdictions where they are allowed and not reported:

Method 1: Subtraction

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

$$\text{Benefits paid through Deductible Policies} = \text{State Reported Total Benefits} - \text{A.M. Best Net Losses Paid}$$

In 2014, we used this method to estimate benefits paid through deductible policies in 14 jurisdictions: Alabama, Alaska, California, Florida, Hawaii, Maryland, Massachusetts, Michigan, Mississippi, Montana, New Jersey, New York, Oregon, and South Carolina.

Method 2: Manual Equivalent Premiums

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

The MEPs reported by NCCI are the estimated premiums that would have been paid under deductible policies. These amounts are broken down into two categories:

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

We compare the total MEP reported by NCCI with the A.M. Best equivalent amount, which does not include MEP for large deductible policies. This gives us a MEP Ratio:

$$\text{MEP Ratio} = \frac{\text{Total NCCI MEP}}{\text{A.M. Best MEP}}$$

We use the MEP Ratio and multiply it by the A.M. Best actual reported losses and estimate benefits paid through deductible policies as:

$$\text{Deductible Benefits Paid} = \text{A.M. Best Reported Losses} * (\text{MEP Ratio} - 1)$$

To distinguish the amount paid by private carriers compared to state funds (when allowed), we estimate the total deductible benefits paid and weight it by the ratio of A.M. Best Reported Losses for private carriers and state funds.

In 2014, we used this approach to estimate benefits paid under deductible policies in 29 jurisdictions: Arizona, Arkansas, Colorado, Connecticut, the District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, Oklahoma, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, and West Virginia.

Self-Insured Employers

Benefits

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

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

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

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

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

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

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

Method 1: Using Historical Data on Self-Insured Benefits

We use historical data on self-insured benefits as a fraction of total benefits when available. In 2014, we used this approach to estimate self-insured benefits for 6 jurisdictions: Connecticut, Ohio, Nevada, New Hampshire, Texas, and Vermont. For each of these jurisdictions, we used the most current year of data available on self-insured benefits and calculated the SI benefits %.

However, to account for current trends in self-insurance rates, we weight the historical SI benefits % by the current average SI benefits % of the 32 jurisdictions where the data are available. For each jurisdiction, j , where we use historical self-insured benefits data, we calculate the current SI benefits % as:

$$\text{SI benefits \%}_j = \text{SI benefits \% (most recent year)}_j * \frac{\sum_{i=1}^n \frac{\text{SI benefits}_i}{\text{Total benefits}_i}}{n}$$

Where i = each of the 32 jurisdictions with current self-insured benefits paid data.

Method 2: Using Current Payroll and Self-Insured Benefits

For the remaining 11 jurisdictions (the District of Columbia, Georgia, Illinois, Iowa, Kentucky, Louisiana, Nebraska, New Jersey, North Carolina, Utah, and Virginia) without historical self-insured benefits paid data, we use payroll data and self-insured benefits paid across the country. First, we estimate the share of payroll covered by self-insured employers in these jurisdictions. Second, we weight that share of payroll by the average relationship of SI benefits % to SI payroll % for the jurisdictions where data are available.

To estimate the share of payroll covered by self-insured employers, we rely on data from the Department of Labor (DOL), NCCI, rating bureaus, and state agencies. The DOL provides the total non-federal payroll, while the NCCI provides private carrier and state fund payrolls for 38 states. Rating bureaus and state

agencies provide payroll information specifically for workers at self-insured firms, as well as for workers covered by private carriers and state funds in an additional 10 jurisdictions.

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

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

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

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

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

Where i = each of the 32 jurisdictions where self-insured and total benefits paid data are available.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 32 jurisdictions where the data were available in 2014. As the table reports, the ratio has been less than one since 2010, and in 2014 it was 0.759, slightly up from 2013. If the ratio were equal to 1, that would mean that there is a one-for-one relationship – for instance, if SI benefits % was 50, then SI payroll % would also be 50. A ratio of less than 1 means that the benefits paid by self-insured employers as a fraction of total benefits are less than their representation in the total payroll. This result makes sense because self-insured employers have stronger incentives to improve injured worker outcomes compared to privately and state-fund-insured employers, since they bear the full costs of work-related injuries and directly benefit from reductions in the frequency and duration of these injuries.

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

Year	Ratio
2010	0.792
2011	0.821
2012	0.786
2013	0.750
2014	0.759

Source: National Academy of Social Insurance estimates. The ratio reported is the average ratio of SI benefits as a percent of total benefits to SI payroll as a percent of total payroll for 32 jurisdictions where the data were available.

For each of the 11 jurisdictions where we estimate SI benefits % using this approach, we multiply the SI payroll % of the particular jurisdiction, j , with the average ratio of SI benefits % to SI payroll %:

$$\text{SI benefits \%}_j = \text{SI payroll \%}_j * [\text{Average Ratio of SI benefits \% to SI payroll \%}]$$

Costs

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

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

Year	Administrative Costs (%)
2010	16.1
2011	17.2
2012	17.7
2013	15.3
2014	17.1

Source: NAIC Statistical Compilation

⁴ Private insurers face some cost factors – such as commissions, profit allowances, and taxes on premiums – that self-insurers do not face. Therefore, our estimates of the administrative costs of self-insurance costs are likely to be an upper bound.

Second-Injury Funds, Special Funds, and Guaranty Funds

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

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

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

Benefits

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

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

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

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

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

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

Twenty-seven states provided data on second injury fund (SIF) benefits paid in 2014. Three states with second injury funds did not provide data: Connecticut, Georgia, and South Carolina. We estimated SIF benefit payments for these states using the trend from the previous five years. Eighteen states provided data on special fund benefits paid in 2014, 18 states provided data for insurance guaranty funds, and 10 states provided the data for self-insurance guaranty funds.

Costs

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

Trends

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2010 and 2014, the percent change from 2010 to 2014, and the percent of non-federal WC benefits paid. Benefits paid for each type of fund declined between 2010 and 2014, with the total amount falling from just over

\$1.9 billion in 2010 to roughly \$1.7 billion in 2014. As a percent of non-federal WC benefits paid, total fund payments declined from 3.5 percent to 2.9 percent between 2010 and 2014.

Self-insured guaranty funds experienced the greatest percentage decline between 2010 and 2014 at 28 percent, but these payments also represented the smallest amount of payments out of any other type of fund reported in Table A.4. The most notable decline was in benefits paid through second injury funds, since they make up a much larger portion of total benefits paid compared to self-insured guaranty funds. The total amount of benefits paid through second injury funds declined by 23 percent from just over \$700 million in 2010 to roughly \$545 million in 2014.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2010 to 2014

	2010	2011	2012	2013	2014	2010 to 2014 Percent Change
Second Injury Funds	\$708,041	\$693,944	\$571,544	\$536,596	\$545,208	-23%
Guaranty Funds	\$358,533	\$322,295	\$329,186	\$313,556	\$323,681	-10%
Self-Insured Guaranty Funds	\$62,174	\$38,522	\$41,278	\$37,101	\$44,866	-28%
Special Funds	\$778,329	\$794,976	\$798,184	\$768,502	\$770,162	-1%
Total	\$1,907,077	\$1,849,737	\$1,740,192	\$1,655,755	\$1,683,917	-12%
Percent of Non-Federal WC Benefits Paid	3.5%	3.2%	2.9%	2.8%	2.9%	-17%

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

A number of states experienced large percentage declines in benefits paid by second-injury funds between 2010 and 2014, but in most cases, the amounts were relatively small to begin with. Two notable exceptions were Maryland and Oklahoma, who both saw significant declines in the absolute amount and percent of benefits paid. On the other hand, Missouri experienced a significant increase in benefits paid over the same time period, up from roughly \$36 million in 2010 to just over \$72 million in 2014. Total benefits paid through guaranty funds and special funds declined by relatively small amounts between 2010 and 2014.

Table A.5. Second Injury Funds Benefits Paid: 2010-2014.

States	2010	2011	2012	2013	2014
Alabama					
Alaska	\$3,078,752	\$3,448,121	\$3,453,684	\$3,088,025	\$3,064,978
Arizona	\$12,232,074	\$13,163,465	\$5,046,616	\$12,897,789	\$7,990,097
Arkansas	\$219,646	\$238,818	\$204,296	\$115,648	\$58,790
California	\$19,370,132	\$17,359,314	\$23,877,938	\$24,397,541	\$21,248,995
Colorado	\$7,062,617	\$7,244,316	\$1,434,062	\$1,469,436	\$1,510,151
Connecticut	\$36,404,167	\$29,553,226	\$29,835,968	\$32,770,625	\$27,642,286
Delaware	\$5,860,424	\$6,339,781	\$6,124,660	\$6,232,213	\$5,627,534
District of Columbia	\$3,996,024	\$2,456,930			
Florida					
Georgia	\$124,769,883	\$118,823,034	\$94,580,517	\$95,040,308	\$99,496,244
Hawaii					
Idaho	\$4,815,909	\$3,571,384	\$4,270,305	\$3,976,434	\$4,099,996
Illinois	\$1,544,570	\$1,607,880	\$1,265,866	\$1,198,890	\$1,180,816
Indiana	\$4,788,361	\$4,680,142	\$5,811,218	\$5,811,434	\$6,441,647
Iowa	\$3,776,132	\$5,066,516	\$1,486,172	\$1,177,065	\$1,475,571
Kansas	\$3,857,921	\$4,209,609			
Kentucky					
Louisiana	\$43,690,296	\$49,605,570	\$37,755,535	\$32,394,616	\$45,379,348
Maine					
Maryland	\$21,620,290	\$19,245,939			
Massachusetts	\$22,588,821	\$23,249,202	\$23,249,202	\$25,498,989	\$27,633,505
Michigan	\$13,470,410	\$11,873,030	\$11,391,765	\$11,281,023	\$10,894,132
Minnesota	\$10,734,019	\$9,759,952	\$11,207,525	\$8,557,539	\$9,274,203
Mississippi	\$121,911	\$138,862	\$118,291	\$90,717	\$17,107
Missouri	\$36,090,717	\$37,310,927	\$42,068,847	\$41,089,587	\$72,296,313
Montana	\$244,923	\$394,056	\$691,820	\$1,029,293	\$825,658
Nebraska	\$1,562,695	\$1,539,571	\$1,533,610	\$1,469,146	\$1,363,763
Nevada	\$979,802				
New Hampshire	\$13,767,394				
New Jersey	\$176,300,000	\$180,500,000	\$182,400,000	\$186,000,000	\$188,000,000
New Mexico	\$2,070,187	\$2,239,261	\$1,335,617	\$1,572,372	\$2,088,158
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma	\$16,451,245	\$20,243,798	\$27,057,330		
Oregon					
Pennsylvania	\$197,039	\$197,748	\$190,424	\$197,748	\$190,424
Rhode Island	\$1,952,465	\$2,213,004	\$2,034,380	\$1,937,799	\$1,821,135
South Carolina	\$102,544,424	\$100,891,673	\$45,529,169	\$31,008,012	
South Dakota					
Tennessee	\$5,853,260	\$6,057,167	\$6,132,071	\$5,720,794	\$4,840,428
Texas	\$600,304				
Utah	\$1,832,974				
Vermont					
Virginia					
Washington	\$69,000	\$22,000	\$74,000	\$53,000	\$40,000
West Virginia					
Wisconsin	\$3,521,796	\$10,699,726	\$1,383,396	\$520,180	\$706,990
Wyoming					

Table A.6. Special Funds Benefits Paid: 2010-2014.

States	2010	2011	2012	2013	2014
Alabama			\$5,695,772		
Alaska	\$897,433	\$984,305	\$1,169,377	\$1,299,873	\$1,417,670
Arizona					
Arkansas	\$15,030,295	\$15,600,682	\$15,557,205		\$15,121,275
California	\$13,408,232	\$16,785,141	\$16,799,565	\$40,491,733	\$33,177,475
Colorado			\$5,695,772	\$4,981,928	\$4,861,201
Connecticut					
Delaware					
District of Columbia					
Florida	\$55,301,181	\$67,148,097	\$59,968,842		
Georgia					
Hawaii	\$11,280,234	\$16,536,009	\$15,722,545	\$14,775,964	\$16,444,051
Idaho					
Illinois	\$1,564,184	\$2,154,684	\$1,324,314	\$1,145,479	\$1,194,536
Indiana					
Iowa					
Kansas		\$1,076,438	\$1,110,292	\$5,945,725	\$3,170,019
Kentucky	\$65,313,618	\$64,002,582	\$62,039,860	\$61,398,728	\$62,210,387
Louisiana					
Maine					
Maryland					
Massachusetts		\$7,088,714	\$7,739,534	\$6,865,554	\$7,292,030
Michigan					
Minnesota	\$49,114,498	\$49,774,029	\$45,216,828	\$48,432,361	\$41,229,185
Mississippi					
Missouri					
Montana	\$726,443	\$673,969	\$524,122	\$659,535	\$1,005,751
Nebraska					
Nevada					
New Hampshire					
New Jersey	\$1,900,000	\$1,500,000	\$700,000	\$2,000,000	\$300,000
New Mexico					
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$87,390,837	\$88,008,966	\$86,267,686	\$84,363,307	\$79,715,086
Pennsylvania	\$30,689,542	\$29,349,148	\$26,403,744	\$29,934,048	\$31,546,564
Rhode Island					
South Carolina					
South Dakota					
Tennessee					
Texas					
Utah	\$26,484,359	\$19,109,363	\$18,695,984	\$17,725,053	\$17,334,185
Vermont					
Virginia	\$3,569,482	\$3,652,134	\$5,027,812		
Washington	\$404,019,000	\$397,790,000	\$397,706,000	\$418,072,000	\$428,558,000
West Virginia	\$11,640,028	\$13,741,419	\$20,919,375	\$26,164,927	\$22,453,098
Wisconsin			\$3,899,021	\$4,246,010	\$3,131,419
Wyoming					

Table A.7. Guaranty Funds Benefits Paid: 2010-2014.

States	2010	2011	2012	2013	2014
Alabama	\$7,699,972				
Alaska	\$3,932,553	\$4,816,197	\$3,301,357	\$3,959,367	\$1,908,419
Arizona					
Arkansas	\$1,187,585	\$687,949	\$432,056		
California	\$206,854,620	\$189,972,409	\$209,664,331	\$232,738,620	\$248,615,108
Colorado	\$3,429,100	\$3,173,915	\$4,315,669	\$3,772,652	\$3,080,857
Connecticut	\$2,392,177	\$3,352,257	\$6,678,961		
Delaware	\$859,456	\$761,707	\$1,069,654	\$1,173,693	\$2,377,105
District of Columbia		\$500,098	\$694,634		
Florida					
Georgia	\$15,919,839	\$14,543,115	\$13,051,742	\$14,134,584	\$13,589,797
Hawaii					
Idaho	\$649,379	\$659,547	\$509,612	\$1,112,018	\$738,404
Illinois				188,045	
Indiana	\$378,805	\$393,204	\$199,797		\$436,224
Iowa	465,347	\$403,135	\$656,377	\$681,444	\$934,833
Kansas	\$1,825,821	\$1,618,082	\$1,541,562	\$1,657,102	\$2,144,820
Kentucky	\$4,256,739	\$4,004,924			
Louisiana	\$8,041,616				
Maine	\$1,090,117	\$838,993	\$3,395,744		
Maryland					
Massachusetts	\$5,456,650	\$8,166,043	\$5,244,244		
Michigan	\$3,105,869	\$1,866,002			
Minnesota	\$10,369,569	\$9,325,639	\$10,358,343	\$9,409,476	\$10,245,317
Mississippi	\$3,664,532				
Missouri					
Montana	\$3,109,127	\$2,599,920	\$3,291,108	\$2,738,622	\$2,189,548
Nebraska	\$810,137	\$1,348,316	\$584,603	\$855,066	\$1,061,266
Nevada	\$416,719				
New Hampshire	\$1,360,025	\$1,803,542	\$2,149,716		
New Jersey	\$15,410,764	\$18,100,000	\$15,965,586		
New Mexico	\$2,106,641	\$2,252,394	\$1,647,396		
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$1,827,724	\$1,491,981	\$1,476,444	\$2,139,721	\$1,959,695
Pennsylvania	\$25,224,208	\$25,947,926	\$21,957,633	\$21,961,056	\$20,081,254
Rhode Island	\$839,068	\$678,460	\$688,527		
South Carolina	\$3,176,635	\$2,568,022			
South Dakota					
Tennessee					
Texas	\$15,462,356	\$14,407,728	\$14,117,769	16,821,093	\$13,922,018
Utah	\$2,136,298				
Vermont	\$1,023,143	\$948,896	\$885,089		
Virginia	\$4,033,094	\$5,055,096	\$5,294,351		
Washington				\$191,091	\$344,539
West Virginia				3,761	\$18,914
Wisconsin					
Wyoming	\$17,301	\$9,314	\$13,826	18,761	\$32,421

Table A.8. Self- Insurance Guaranty Funds Paid Benefits: 2010-2014.

States	2010	2011	2012	2013	2014
Alabama					
Alaska					
Arizona					
Arkansas	\$23,986,413				
California	\$17,435,951	\$22,419,161	\$26,180,683	\$24,845,099	\$30,710,103
Colorado	\$238,236	\$631,020	\$293,051	\$474,786	\$277,205
Connecticut					
Delaware					
District of Columbia					
Florida	\$989,074				
Georgia	\$708,265	\$2,142,104	\$3,348,253		
Hawaii					
Idaho					
Illinois	\$1,903,547	\$2,027,473	\$1,824,690	\$1,876,066	\$1,278,187
Indiana					
Iowa					
Kansas					
Kentucky					
Louisiana					
Maine					
Maryland					
Massachusetts					
Michigan	\$10,064,914	\$5,743,634	\$4,581,110	\$3,949,422	\$6,591,323
Minnesota	\$3,421,098	\$3,002,396	\$3,134,152	\$2,898,902	\$2,602,565
Mississippi					
Missouri	\$1,030,749	\$367,358	\$190,688	\$990,742	\$1,700,040
Montana					
Nebraska					
Nevada					
New Hampshire					
New Jersey					
New Mexico					
New York					
North Carolina					
North Dakota					
Ohio					
Oklahoma					
Oregon	\$951,224	\$1,219,238	\$910,276	\$392,098	\$483,209
Pennsylvania	\$41,805	\$44,120	\$41,614	\$56,206	\$81,151
Rhode Island					
South Carolina					
South Dakota					
Tennessee					
Texas					
Utah					
Vermont					
Virginia					
Washington	\$1,336,000	\$897,000	\$327,000	\$663,000	\$120,000
West Virginia	\$66,764	\$28,802	\$446,268	\$954,250	\$1,022,621
Wisconsin					
Wyoming					

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2014**

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

Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*, cont.

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (thousands)							Costs per \$100 of covered payroll	Benefits per \$100 of covered payroll
		Total	Type of Insurance				Type of Benefits			
			Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation Payments		
1998	121.5	43,987	23,579	7,187	2,868	10,354	18,622	25,365	1.42	1.13
1999	124.3	46,313	26,383	7,083	2,862	9,985	20,055	26,258	1.36	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	0.99
2009	124.9	58,752	31,330	9,907	3,543	13,972	28,601	30,152	1.30	1.04
2010	124.6	58,939	31,654	9,751	3,672	13,861	29,278	29,661	1.25	1.01
2011	126.0	60,956	32,715	9,828	3,777	14,636	30,519	30,437	1.28	1.01
2012	128.1	63,062	34,387	10,021	3,776	14,878	31,512	31,550	1.33	1.00
2013	130.2	62,510	34,585	9,509	3,691	14,725	31,395	31,116	1.35	0.97
2014	132.7	62,307	34,350	9,224	3,681	15,052	31,375	30,932	1.35	0.91

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

V. State Summary Tables

This section provides two data summary tables for each state: (1) *State Summary Table: 2010-2014*, and (2) *State Reported Data 2014*.

The *State Summary Table: 2010-2014* reports the following for each state for each year between 2010 and 2014:

- Covered workers
- Covered wages
- Benefits paid by type of coverage (private carrier, self-insurance, state-fund)
- Distribution of benefits paid by type of coverage
- Total benefits paid
- Medical benefits (percent of total)
- Benefits per \$100 of covered payroll
- Costs by type of coverage (private carrier, self-insurance, state-fund)
- Total employer costs
- Costs per \$100 of covered payroll

The *State Reported Data 2014* tables report the following, along with the source, for each state for the year 2014:

- Benefits paid by type of coverage (private carrier, self-insurance, state-fund)
- Benefits paid by second injury and guaranty funds (private and self-insured)
- Benefits paid by special funds
- Benefits paid through deductible policies
- Private carrier and state fund premiums paid

Please note that totals may not add up due to rounding. Some state reported benefits for private carriers and state funds include payments made through deductible policies. Please refer to Section II for a review of states that do include deductible payments in their totals (we use the subtraction method to estimate deductible payments in these states).

ALABAMA***Alabama State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,681 (95.7)	1,683 (95.7)	1,697 (95.7)	1,717 (95.8)	1,736 (95.9)
Covered Wages (millions)	\$66,021	\$67,443	\$69,494	\$70,846	\$73,377
<i>Benefits (thousands)</i>					
Private Carriers	\$306,069 (48.7)	\$295,654 (48.0)	\$317,646 (48.9)	\$307,539 (48.1)	\$305,002 (47.9)
State Fund					
Self-Insured	\$323,000 (51.3)	\$320,368 (52.0)	\$332,036 (51.1)	\$332,036 (51.1)	\$331,573 (52.1)
Total Benefits	\$629,069	\$616,022	\$649,682	\$639,311	\$636,575
Medical Benefits (% of total)	69.0	67.7	67.5	67.5	68.7
Benefits per \$100 of Payroll	\$0.95	\$0.91	\$0.93	\$0.90	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$422,889 (52.9)	\$420,918 (52.8)	\$435,280 (52.6)	\$428,970 (52.8)	\$454,490 (53.9)
State Fund					
Self-Insured	\$375,781 (47.1)	\$376,073 (47.2)	\$391,761 (47.4)	\$383,460 (47.2)	\$389,039 (46.1)
Total Costs	\$798,670	\$796,991	\$827,041	\$812,430	\$843,529
Costs per \$100 of Payroll	\$1.21	\$1.18	\$1.19	\$1.15	\$1.15

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Alabama State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$305,002
State Fund	–
Self-Insured	331,573
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	122,816
State Fund	–
Premiums	
Private Carrier Premiums	331,235
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier— Alabama Department of Industrial Relations

Self-Insurance— Alabama Department of Industrial Relations

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

ALASKA***Alaska State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	299 (100.0)	305 (100.0)	311 (100.0)	313 (100.0)	315 (100.0)
Covered Wages (millions)	\$14,062	\$14,677	\$15,367	\$15,822	\$16,499
<i>Benefits (thousands)</i>					
Private Carriers	\$157,954 (71.4)	\$168,535 (70.6)	\$176,196 (71.0)	\$185,820 (73.4)	\$167,111 (77.7)
State Fund					
Self-Insured	\$63,373 (28.6)	\$70,254 (29.4)	\$71,842 (29.0)	\$67,261 (26.6)	\$47,883 (22.3)
Total Benefits	\$221,955	\$239,635	\$248,038	\$253,081	\$214,995
Medical Benefits (% of total)	(65.6)	(67.7)	(67.7)	(70.2)	(68.7)
Benefits per \$100 of Payroll	\$1.58	\$1.63	\$1.61	\$1.60	\$1.30
<i>Costs (thousands)</i>					
Private Carriers	\$260,349 (77.9)	\$277,632 (77.0)	\$335,384 (79.8)	\$329,887 (80.9)	\$307,278 (84.5)
State Fund					
Self-Insured	\$73,795 (22.0)	\$82,602 (22.9)	\$84,902 (20.2)	\$77,885 (19.1)	\$56,312 (15.4)
Total Costs	\$334,144	\$360,234	\$420,287	\$407,773	\$363,590
Costs per \$100 of Payroll	\$2.38	\$2.45	\$2.74	\$2.58	\$2.20

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Alaska State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$161,728
State Fund	–
Self-Insured	46,876
Second Injury and Guaranty Funds	
Second Injury Fund	3,065
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	1,908
Special Funds	
Workers' Compensation Fund	403
Commercial Fishermen's Fund	1,015
Deductibles	
Private Carrier	23,245
State Fund	–
Premiums	
Private Carrier Premiums	283,324
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Alaska Department of Labor
 Self-Insurance—Alaska Department of Labor
 Second Injury Fund—Alaska Department of Labor
 Special Funds—Alaska Department of Labor
 Guaranty Funds—Alaska Department of Labor
 Deductibles—Estimated (Refer to Section II)
 Medical—NCCI
 Premiums—A.M. Best

ARIZONA***Arizona State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	2,295 (100.0)	2,326 (100.0)	2,374 (100.0)	2,431 (100.0)	2,485 (100.0)
Covered Wages (millions)	\$98,288	\$102,162	\$106,986	\$110,455	\$115,300
<i>Benefits (thousands)</i>					
Private Carriers	\$270,785 (38.8)	\$330,100 (46.4)	\$367,367 (51.6)	\$620,815 (82.5)	\$583,712 (79.2)
State Fund	\$289,294 (41.4)	\$241,522 (33.9)	\$217,218 (30.5)		
Self-Insured	\$138,379 (19.8)	\$140,180 (19.7)	\$127,739 (17.9)	\$131,308 (17.5)	\$153,383 (20.8)
Total Benefits	\$701,624	\$719,616	\$755,440	\$716,087	\$737,095
Medical Benefits (% of total)	(62.6)	(63.5)	(65.7)	(65.9)	(66.3)
Benefits per \$100 of Payroll	\$0.71	\$0.70	\$0.71	\$0.65	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$498,410 (60.5)	\$553,519 (64.3)	\$703,054 (70.3)	\$919,168 (85.5)	\$976,687 (84.1)
State Fund	\$161,576 (19.6)	\$138,941 (16.1)	\$142,735 (14.2)		
Self-Insured	\$163,870 (19.8)	\$167,561 (19.4)	\$154,040 (15.4)	\$155,756 (14.4)	\$184,413 (15.8)
Total Costs	\$823,857	\$860,021	\$999,830	\$1,074,924	\$1,161,100
Costs per \$100 of Payroll	\$0.84	\$0.84	\$0.89	\$0.99	\$0.99

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Arizona State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$432,770
State Fund	–
Self-Insured	153,383
Second Injury and Guaranty Funds	
Second Injury Fund	7,990
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	134,798
State Fund	–
Premiums	
Private Carrier Premiums	818,076
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Industrial Commission of Arizona

Second Injury Fund—Industrial Commission of Arizona

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

ARKANSAS***Arkansas State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,083 (96.8)	1,090 (96.9)	1,098 (96.9)	1,098 (95.2)	1,109 (97.5)
Covered Wages (millions)	\$38,652	\$40,169	\$41,484	\$41,290	\$43,846
<i>Benefits (thousands)</i>					
Private Carriers	\$144,530 (70.8)	\$149,920 (79.3)	\$163,837 (76.6)	\$152,249 (75.3)	\$153,224 (74.2)
State Fund					
Self-Insured	\$59,536 (29.2)	\$39,202 (20.7)	\$50,134 (23.4)	\$49,987 (24.7)	\$58,409 (27.6)
Total Benefits	\$213,970	\$199,254	\$207,165	\$208,110	\$211,633
Medical Benefits (% of total)	(64.4)	(64.1)	(65.6)	(65.9)	(65.6)
Benefits per \$100 of Payroll	\$0.55	\$0.50	\$0.50	\$0.50	\$0.48
<i>Costs (thousands)</i>					
Private Carriers	\$244,143 (77.2)	\$267,397 (84.0)	\$265,281 (81.8)	\$296,691 (83.7)	\$280,309 (80.3)
State Fund					
Self-Insured	\$72,082 (22.8)	\$50,789 (15.9)	\$59,023 (18.2)	\$57,656 (16.2)	\$68,391 (19.6)
Total Costs	\$316,225	\$318,186	\$324,304	\$354,347	\$348,700
Costs per \$100 of Payroll	\$0.82	\$0.79	\$0.80	\$0.84	\$0.80

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Arkansas State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$115,772
State Fund	-
Self-Insured	53,605
Second Injury and Guaranty Funds	
Second Injury Fund	59
Self-Insured Guaranty Fund	-
Insurance Guaranty Fund	-
Special Funds	
Death and Permanent Disability Fund	15,121
Deductibles	
Private Carrier	28,620
State Fund	-
Premiums	
Private Carrier Premiums	253,233
State Fund Premiums	-

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Arkansas Workers' Compensation Commission

Second Injury Fund—Arkansas Workers' Compensation Commission

Special Fund—Arkansas Workers' Compensation Commission

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

CALIFORNIA**California State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	14,171 (100.0)	14,310 (100.0)	14,674 (100.0)	15,139 (100.0)	15,567 (100.0)
Covered Wages (millions)	\$749,264	\$783,390	\$831,610	\$861,194	\$914,844
Benefits (thousands)					
Private Carriers	\$4,969,994 (52.9)	\$5,726,868 (54.7)	\$6,602,542 (57.4)	\$7,127,798 (58.9)	\$7,258,056 (60.0)
State Fund	\$1,559,424 (16.6)	\$1,464,753 (14.0)	\$1,535,318 (13.3)	\$1,569,806 (13.0)	\$1,231,947 (10.2)
Self-Insured	\$2,867,026 (30.5)	\$3,285,464 (31.4)	\$3,365,794 (29.3)	\$3,402,576 (28.1)	\$3,603,238 (29.8)
Total Benefits	\$10,101,786	\$10,835,059	\$11,507,681	\$12,125,026	\$12,093,241
Medical Benefits (% of total)	(54.8)	(56.4)	(57.7)	(54.7)	(57.7)
Benefits per \$100 of Payroll	\$1.35	\$1.38	\$1.38	\$1.41	\$1.32
Costs (thousands)					
Private Carriers	\$8,118,461 (64.5)	\$8,899,592 (64.5)	\$10,511,348 (68.2)	\$11,735,175 (69.7)	\$12,529,220 (68.4)
State Fund	\$1,144,328 (9.0)	\$1,018,998 (7.3)	\$907,841 (5.8)	\$1,117,521 (6.6)	\$1,532,862 (8.3)
Self-Insured	\$3,323,504 (26.4)	\$3,878,361 (28.1)	\$3,983,800 (25.8)	\$3,964,285 (23.5)	\$4,230,760 (23.1)
Total Costs	\$12,586,294	\$13,796,952	\$15,402,990	\$16,816,982	\$18,292,844
Costs per \$100 of Payroll	\$1.61	\$1.76	\$1.85	\$1.95	\$2.00

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

California State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$6,983,472
State Fund	1,224,650
Self-Insured	3,551,367
Second Injury and Guaranty Funds	
Second Injury Fund	21,249
Self-Insured Guaranty Fund	30,710
Insurance Guaranty Fund	248,615
Special Funds	
Uninsured Employers Fund	33,177
Deductibles	
Private Carrier	2,625,323
State Fund	-
Premiums	
Private Carrier Premiums	9,889,720
State Fund Premiums	1,528,879

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Workers' Compensation Insurance Rating Bureau

State Fund—A.M. Best

Self Insurance—Office of Self-Insurance Plans, Department of Industrial Relations

Second Injury Fund—Office of Self-Insurance Plans, Department of Industrial Relation

Uninsured Employers Fund—Office of Self-Insurance Plans, Department of Industrial Relation

Guaranty Funds—California Insurance Guarantee Association (CIGA)

Deductibles— Estimated (Refer to Section II)

Medical—Commission on Health and Safety and Workers' Compensation

Premiums—A.M. Best

COLORADO***Colorado State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	2,110 (99.5)	2,147 (99.5)	2,200 (99.5)	2,271 (99.5)	2,353 (99.5)
Covered Wages (millions)	\$99,804	\$104,124	\$110,073	\$114,426	\$122,942
<i>Benefits (thousands)</i>					
Private Carriers	\$230,753 (28.5)	\$238,542 (31.4)	\$251,983 (29.8)	\$248,976 (29.0)	\$230,693 (28.9)
State Fund	\$379,507 (46.9)	\$395,936 (52.1)	\$428,536 (50.7)	\$447,175 (52.1)	\$398,040 (49.8)
Self-Insured	\$199,448 (24.6)	\$126,121 (16.6)	\$164,618 (19.5)	\$162,796 (19.0)	\$169,978 (21.3)
Total Benefits	\$800,294	\$762,559	\$879,675	\$826,788	\$798,711
Medical Benefits (% of total)	(50.5)	(56.1)	(56.9)	(58.3)	(57.2)
Benefits per \$100 of Payroll	\$0.80	\$0.73	\$0.80	\$0.72	\$0.65
<i>Costs (thousands)</i>					
Private Carriers	\$300,785 (31.9)	\$303,465 (33.7)	\$358,938 (33.2)	\$385,131 (33.7)	\$428,750 (33.5)
State Fund	\$407,534 (43.3)	\$448,240 (49.7)	\$526,453 (48.7)	\$568,397 (49.8)	\$648,962 (50.8)
Self-Insured	\$231,855 (24.6)	\$148,493 (16.5)	\$195,395 (18.0)	\$187,774 (16.4)	\$199,027 (15.5)
Total Costs	\$940,174	\$900,198	\$1,080,788	\$1,141,303	\$1,276,740
Costs per \$100 of Payroll	\$0.94	\$0.87	\$0.95	\$1.03	\$1.04

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Colorado State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$181,693
State Fund	317,739
Self-Insured	168,097
Second Injury and Guaranty Funds	
Second Injury Fund	1,510
Self-Insured Guaranty Fund	277
Insurance Guaranty Fund	3,081
Special Funds	
Medical Disaster	4,861
Deductibles	
Private Carrier	43,762
State Fund	76,529
Premiums	
Private Carrier Premiums	384,566
State Fund Premiums	571,694

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier— A.M. Best

State Fund— A.M. Best

Self-Insurance— Division of Workers' Compensation, Colorado Department of Labor

Second Injury Fund— Division of Workers' Compensation, Colorado Department of Labor

Special Fund— Division of Workers' Compensation, Colorado Department of Labor

Guaranty Funds— Colorado Insurance Guaranty Association

Self-Insurance Guaranty Funds— Division of Workers' Compensation, Colorado Department of Labor

Deductibles— Estimated (Refer to Section II)

Medical— NCCI

Premiums— A.M. Best

CONNECTICUT**Connecticut State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	1,576 (100.0)	1,594 (100.0)	1,611 (100.0)	1,623 (100.0)	1,636 (100.0)
Covered Wages (millions)	\$93,616	\$97,281	\$99,935	\$101,064	\$104,441
Benefits (thousands)					
Private Carriers	\$614,116 (77.9)	\$639,800 (73.9)	\$644,541 (72.6)	\$717,102 (75.5)	\$640,139 (72.2)
State Fund					
Self-Insured	\$174,585 (22.1)	\$226,120 (26.1)	\$242,685 (27.4)	\$232,963 (24.5)	\$245,877 (27.8)
Total Benefits	\$794,728	\$867,539	\$920,041	\$916,977	\$886,015
Medical Benefits (% of total)	(45.3)	(46.6)	(46.4)	(45.3)	(47.2)
Benefits per \$100 of Payroll	\$0.85	\$0.89	\$0.92	\$0.91	\$0.85
Costs (thousands)					
Private Carriers	\$720,886 (78.0)	\$802,039 (75.1)	\$896,631 (76.5)	\$952,790 (78.0)	\$995,835 (77.5)
State Fund					
Self-Insured	\$202,654 (21.9)	\$264,906 (24.8)	\$274,841 (23.4)	\$268,706 (22.0)	\$287,897 (22.4)
Total Costs	\$923,541	\$1,066,946	\$1,171,472	\$1,221,496	\$1,283,733
Costs per \$100 of Payroll	\$0.99	\$1.10	\$1.15	\$1.24	\$1.23

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Connecticut State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$493,871
State Fund	–
Self-Insured	223,205
Second Injury and Guaranty Funds	
Second Injury Fund	32,771
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	118,460
State Fund	–
Premiums	
Private Carrier Premiums	868,249
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance— Estimated (Refer to Section II)

Second Injury Fund—Estimated from previous year's data

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

DELEWARE**Delaware State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	392 (99.7)	396 (99.7)	398 (99.7)	407 (99.7)	417 (99.7)
Covered Wages (millions)	\$19,023	\$19,913	\$20,553	\$21,108	\$22,104
Benefits (thousands)					
Private Carriers	\$176,335 (83.2)	\$186,344 (84.7)	\$177,725 (82.5)	\$193,163 (80.4)	\$199,431 (80.0)
State Fund					
Self-Insured	\$35,586 (16.8)	\$33,628 (15.3)	\$37,793 (17.5)	\$47,150 (19.6)	\$49,954 (20.0)
Total Benefits	\$211,921	\$220,830	\$216,588	\$240,313	\$249,385
Medical Benefits (% of total)	(58.0)	(59.2)	(60.1)	(59.5)	(57.1)
Benefits per \$100 of Payroll	\$1.11	\$1.11	\$1.05	\$1.14	\$1.13
Costs (thousands)					
Private Carriers	\$181,279 (81.2)	\$196,839 (82.6)	\$208,740 (82.0)	\$245,902 (81.2)	\$256,287 (80.8)
State Fund					
Self-Insured	\$41,903 (18.7)	\$41,329 (17.3)	\$45,765 (17.9)	\$56,689 (18.7)	\$60,829 (19.1)
Total Costs	\$223,183	\$238,168	\$254,505	\$302,591	\$317,116
Costs per \$100 of Payroll	\$1.17	\$1.20	\$1.24	\$1.39	\$1.40

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Delaware State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$130,306
State Fund	–
Self-Insured	48,429
Second Injury and Guaranty Funds	
Second Injury Fund	5,628
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	2,377
Special Funds	
	–
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	187,541
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Delaware Department of Labor

Second Injury Fund—Delaware Department of Labor

Guaranty Fund—Delaware Insurance Guaranty Association

Deductibles—Pennsylvania and Delaware Compensation Rating Bureau

Medical—Pennsylvania and Delaware Compensation Rating Bureau

Premiums—A.M. Best

DISTRICT OF COLUMBIA***District of Columbia State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	483 (100.0)	494 (100.0)	506 (100.0)	519 (100.0)	532 (100.0)
Covered Wages (millions)	\$35,214	\$36,805	\$38,542	\$39,756	\$41,850
<i>Benefits (thousands)</i>					
Private Carriers	\$78,084 (73.9)	\$78,368 (70.5)	\$85,053 (85.9)	\$87,111 (85.7)	\$85,196 (84.2)
State Fund					
Self-Insured	\$27,552 (26.1)	\$32,773 (29.5)	\$13,932 (14.1)	\$14,519 (14.3)	\$16,011 (15.8)
Total Benefits	\$104,948	\$110,316	\$90,511	\$110,307	\$101,207
Medical Benefits (% of total)	(34.0)	(34.2)	(34.6)	(36.6)	(34.5)
Benefits per \$100 of Payroll	\$0.30	\$0.30	\$0.23	\$0.28	\$0.24
<i>Costs (thousands)</i>					
Private Carriers	\$151,911 (81.1)	\$149,771 (78.1)	\$160,046 (91.1)	\$190,010 (90.4)	\$183,270 (89.6)
State Fund					
Self-Insured	\$35,276 (18.8)	\$41,986 (21.9)	\$15,552 (8.8)	\$20,134 (9.5)	\$21,163 (10.3)
Total Costs	\$187,187	\$191,757	\$175,598	\$210,145	\$204,434
Costs per \$100 of Payroll	\$0.53	\$0.52	\$0.48	\$0.47	\$0.46

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

District of Columbia State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$71,113
State Fund	–
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	13,765
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	158,453
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

FLORIDA**Florida State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	6,644 (94.9)	6,727 (94.7)	6,865 (94.8)	7,045 (93.7)	7,269 (95.3)
Covered Wages (millions)	\$273,103	\$281,411	\$293,267	\$299,051	\$322,419
Benefits (thousands)					
Private Carriers	\$1,853,387 (73.4)	\$1,962,337 (72.4)	\$1,952,927 (68.9)	\$2,249,512 (71.8)	\$2,262,870 (71.9)
State Fund					
Self-Insured	\$673,194 (26.6)	\$748,810 (27.6)	\$882,823 (31.1)	\$881,781 (28.2)	\$884,898 (28.1)
Total Benefits	\$2,777,207	\$2,858,363	\$3,085,225	\$3,131,293	\$3,147,769
Medical Benefits (% of total)	(65.7)	(65.4)	(66.2)	(66.5)	(67.6)
Benefits per \$100 of Payroll	\$1.02	\$1.02	\$1.05	\$1.05	\$0.98
Costs (thousands)					
Private Carriers	\$2,220,524 (67.3)	\$2,439,009 (69.6)	\$2,895,012 (72.9)	\$3,209,652 (75.7)	\$3,589,128 (77.3)
State Fund					
Self-Insured	\$1,074,607 (32.6)	\$1,062,980 (30.3)	\$1,073,636 (27.0)	\$1,029,369 (24.2)	\$1,049,193 (22.6)
Total Costs	\$3,295,132	\$3,501,990	\$3,968,649	\$4,239,022	\$4,638,321
Costs per \$100 of Payroll	\$1.20	\$1.24	\$1.27	\$1.41	\$1.43

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Florida State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$1,228,843
State Fund	–
Self-Insured	884,898
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	1,034,027
State Fund	–
Premiums	
Private Carrier Premiums	2,536,960
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Florida Division of Worker Compensation, Department of Financial Services

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

GEORGIA**Georgia State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	3,566 (97.1)	3,608 (97.1)	3,658 (97.2)	3,737 (95.4)	3,847 (97.8)
Covered Wages (millions)	\$154,199	\$160,163	\$167,030	\$168,319	\$182,994
Benefits (thousands)					
Private Carriers	\$1,066,794 (75.6)	\$1,016,834 (73.2)	\$1,067,496 (73.5)	\$1,155,895 (73.8)	\$1,043,602 (72.8)
State Fund					
Self-Insured	\$343,959 (24.4)	\$372,912 (26.8)	\$384,315 (26.5)	\$410,291 (26.2)	\$389,767 (27.2)
Total Benefits	\$1,458,682	\$1,397,596	\$1,574,991	\$1,417,566	\$1,433,369
Medical Benefits (% of total)	(50.2)	(50.4)	(50.6)	(50.6)	(49.5)
Benefits per \$100 of Payroll	\$0.95	\$0.87	\$0.94	\$0.84	\$0.78
Costs (thousands)					
Private Carriers	\$1,274,362 (73.4)	\$1,331,535 (74.2)	\$1,559,225 (75.8)	\$1,520,885 (78.1)	\$1,614,544 (77.9)
State Fund					
Self-Insured	\$460,469 (26.5)	\$461,625 (25.7)	\$497,063 (24.1)	\$426,293 (21.8)	\$456,523 (22.0)
Total Costs	\$1,734,831	\$1,793,161	\$2,056,289	\$1,947,178	\$2,071,068
Costs per \$100 of Payroll	\$1.13	\$1.12	\$1.15	\$1.25	\$1.13

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Georgia State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$696,425
State Fund	–
Self-Insured	55,782
Second Injury and Guaranty Funds	
Second Injury Fund	99,496
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	274,885
State Fund	–
Premiums	
Private Carrier Premiums	1,348,558
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Estimated (Refer to Section II)

Second Injury Fund—Estimated from previous year's data

Guaranty Funds—Georgia Insurers Insolvency Pool

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

HAWAII***Hawaii State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	551 (100.0)	558 (100.0)	569 (100.0)	583 (100.0)	593 (100.0)
Covered Wages (millions)	\$22,130	\$22,753	\$23,760	\$24,753	\$25,911
<i>Benefits (thousands)</i>					
Private Carriers	\$128,738 (53.1)	\$131,535 (53.3)	\$131,783 (53.0)	\$135,674 (52.1)	\$140,092 (51.7)
State Fund	\$30,678 (12.7)	\$28,821 (11.7)	\$30,825 (12.4)	\$32,160 (12.4)	\$33,167 (12.3)
Self-Insured	\$82,983 (34.2)	\$86,425 (35.0)	\$85,825 (34.5)	\$92,517 (35.5)	\$97,461 (36.0)
Total Benefits	\$242,400	\$246,780	\$248,433	\$260,352	\$270,720
Medical Benefits (% of total)	(43.5)	(44.9)	(43.5)	(42.8)	(44.9)
Benefits per \$100 of Payroll	\$1.10	\$1.08	\$1.05	\$1.05	\$1.04
<i>Costs (thousands)</i>					
Private Carriers	\$175,901 (56.5)	\$188,508 (57.2)	\$194,576 (57.2)	\$201,360 (54.9)	\$212,395 (53.0)
State Fund	\$38,804 (12.4)	\$39,809 (12.0)	\$44,163 (13.0)	\$58,080 (15.8)	\$74,221 (18.5)
Self-Insured	\$96,351 (30.9)	\$101,249 (30.7)	\$101,042 (29.7)	\$106,712 (29.1)	\$114,116 (28.4)
Total Costs	\$311,057	\$329,567	\$339,782	\$366,153	\$400,734
Costs per \$100 of Payroll	\$1.41	\$1.45	\$1.43	\$1.48	\$1.55

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Hawaii State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$97,622
State Fund	23,112
Self-Insured	90,419
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
Workers' Compensation Fund	16,444
<i>Deductibles</i>	
Private Carrier	34,868
State Fund	8,255
<i>Premiums</i>	
Private Carrier Premiums	177,528
State Fund Premiums	65,967

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier— A.M. Best

State Fund— A.M. Best

Self-Insurance — Department of Labor and Industrial Relations-Research

Special Fund—Workers' Compensation Fund

Deductibles — Estimated (Refer to Section II)

Medical— NCCI

Premiums— A.M. Best

IDAHO***Idaho State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	592 (100.0)	595 (100.0)	602 (100.0)	618 (100.0)	634 (100.0)
Covered Wages (millions)	\$20,335	\$20,868	\$21,463	\$22,475	\$23,768
<i>Benefits (thousands)</i>					
Private Carriers	\$83,472 (34.0)	\$100,346 (40.9)	\$91,998 (38.5)	\$87,895 (34.9)	\$84,470 (33.2)
State Fund	\$147,143 (59.9)	\$137,825 (56.2)	\$138,146 (57.9)	\$149,076 (59.2)	\$161,190 (63.4)
Self-Insured	\$15,007 (6.1)	\$7,257 (3.0)	\$8,578 (3.6)	\$14,875 (5.9)	\$8,391 (3.3)
Total Benefits	\$239,549	\$249,292	\$237,099	\$247,284	\$254,050
Medical Benefits (% of total)	(62.9)	(64.1)	(64.9)	(64.9)	(63.5)
Benefits per \$100 of Payroll	\$1.18	\$1.19	\$1.10	\$1.10	\$1.07
<i>Costs (thousands)</i>					
Private Carriers	\$132,110 (43.1)	\$148,196 (45.0)	\$153,853 (44.1)	\$144,357 (38.4)	\$146,930 (36.9)
State Fund	\$166,109 (54.2)	\$171,791 (52.2)	\$183,993 (52.8)	\$221,995 (59.1)	\$240,204 (60.4)
Self-Insured	\$7,729 (2.5)	\$8,743 (2.6)	\$10,355 (2.9)	\$8,799 (2.3)	\$10,096 (2.5)
Total Costs	\$305,950	\$328,731	\$348,202	\$375,152	\$397,231
Costs per \$100 of Payroll	\$1.51	\$1.58	\$1.63	\$1.66	\$1.64

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Idaho State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$69,514
State Fund	133,819
Self-Insured	8,231
Second Injury and Guaranty Funds	
Second Injury Fund	4,100
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	738
Special Funds	
	–
Deductibles	
Private Carrier	11,621
State Fund	22,371
Premiums	
Private Carrier Premiums	131,808
State Fund Premiums	211,093

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Idaho Industrial Commission

Second Injury Fund—Idaho Industrial Commission

Guaranty Fund—Idaho Insurance Guaranty Association

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

ILLINOIS***Illinois State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	5,397 (99.8)	5,467 (99.8)	5,537 (99.8)	5,590 (99.7)	5,669 (99.8)
Covered Wages (millions)	\$265,517	\$276,331	\$287,520	\$292,573	\$305,179
<i>Benefits (thousands)</i>					
Private Carriers	\$2,236,795 (76.7)	\$2,278,440 (74.1)	\$2,021,103 (74.8)	\$2,214,113 (75.7)	\$2,066,712 (75.1)
State Fund					
Self-Insured	\$679,584 (23.3)	\$795,966 (25.9)	\$681,369 (25.2)	\$708,912 (24.3)	\$685,638 (24.9)
Total Benefits	\$3,003,117	\$3,026,156	\$2,952,905	\$2,623,840	\$2,752,350
Medical Benefits (% of total)	(47.5)	(47.7)	(43.9)	(45.0)	(45.1)
Benefits per \$100 of Payroll	\$1.13	\$1.10	\$1.03	\$0.90	\$0.90
<i>Costs (thousands)</i>					
Private Carriers	\$2,757,232 (75.7)	\$2,907,127 (76.1)	\$3,250,142 (79.2)	\$3,112,390 (81.0)	\$3,193,966 (79.8)
State Fund					
Self-Insured	\$880,988 (24.2)	\$910,981 (23.8)	\$853,419 (20.8)	\$727,898 (18.9)	\$805,228 (20.1)
Total Costs	\$3,638,220	\$3,818,109	\$4,103,561	\$3,840,288	\$3,999,195
Costs per \$100 of Payroll	\$1.37	\$1.39	\$1.34	\$1.42	\$1.31

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Illinois State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$1,630,428
State Fund	–
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	1,181
Self-Insured Guaranty Fund	1,278
Insurance Guaranty Fund	–
Special Funds	
Uninsured Employers Fund	1,195
Deductibles	
Private Carrier	433,605
State Fund	–
Premiums	
Private Carrier Premiums	2,753,626
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Estimated (Refer to Section II)

Second Injury Fund—Illinois Workers' Compensation Commission

Special Fund—Illinois Workers' Compensation Commission

Self-Insurance Guaranty Fund—Illinois Workers' Compensation Commission

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

INDIANA**Indiana State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	2,655 (99.6)	2,705 (99.6)	2,762 (99.5)	2,799 (99.5)	2,842 (99.6)
Covered Wages (millions)	\$103,299	\$107,900	\$113,017	\$115,798	\$120,024
Benefits (thousands)					
Private Carriers	\$541,115 (89.7)	\$547,074 (87.5)	\$562,404 (90.2)	\$606,979 (90.0)	\$524,001 (88.9)
State Fund					
Self-Insured	\$62,079 (10.3)	\$78,037 (12.5)	\$61,338 (9.8)	\$67,227 (10.0)	\$65,224 (11.1)
Total Benefits	\$598,678	\$627,671	\$653,189	\$644,445	\$589,225
Medical Benefits (% of total)	(71.6)	(73.2)	(73.4)	(73.3)	(73.3)
Benefits per \$100 of Payroll	\$0.58	\$0.58	\$0.58	\$0.56	\$0.49
Costs (thousands)					
Private Carriers	\$721,093 (90.9)	\$801,755 (89.7)	\$922,688 (92.6)	\$943,948 (92.4)	\$949,564 (92.5)
State Fund					
Self-Insured	\$72,078 (9.0)	\$91,423 (10.2)	\$73,403 (7.3)	\$77,541 (7.5)	\$76,371 (7.4)
Total Costs	\$793,172	\$893,178	\$996,092	\$1,021,490	\$1,025,935
Costs per \$100 of Payroll	\$0.77	\$0.83	\$0.86	\$0.91	\$0.85

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Indiana State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$416,215
State Fund	–
Self-Insured	64,361
Second Injury and Guaranty Funds	
Second Injury Fund	6,442
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	436
Special Funds	
	–
Deductibles	
Private Carrier	98,757
State Fund	–
Premiums	
Private Carrier Premiums	847,794
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Workers' Compensation Board of Indiana

Second Injury Fund—Workers' Compensation Board of Indiana

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

IOWA***Iowa State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,402 (99.1)	1,419 (99.1)	1,443 (99.1)	1,464 (99.0)	1,483 (99.0)
Covered Wages (millions)	\$53,097	\$55,306	\$57,861	\$59,873	\$62,775
<i>Benefits (thousands)</i>					
Private Carriers	\$443,137 (79.8)	\$489,958 (78.2)	\$503,022 (78.3)	\$524,101 (78.4)	\$506,085 (77.9)
State Fund					
Self-Insured	\$111,836 (20.2)	\$136,762 (21.8)	\$139,125 (21.7)	\$144,545 (21.6)	\$143,636 (22.1)
Total Benefits	\$563,025	\$621,556	\$659,408	\$638,924	\$649,721
Medical Benefits (% of total)	(54.4)	(53.5)	(56.4)	(53.7)	(52.5)
Benefits per \$100 of Payroll	\$1.06	\$1.12	\$1.14	\$1.07	\$1.03
<i>Costs (thousands)</i>					
Private Carriers	\$629,612 (82.2)	\$702,428 (81.8)	\$802,108 (83.2)	\$832,304 (83.9)	\$853,177 (83.4)
State Fund					
Self-Insured	135,480 (17.7)	156,105 (18.1)	161,872 (16.7)	158,783 (16.0)	169,560 (16.5)
Total Costs	\$765,093	\$858,533	\$963,981	\$991,087	\$1,022,737
Costs per \$100 of Payroll	\$1.44	\$1.55	\$1.64	\$1.70	\$1.62

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Iowa State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$403,364
State Fund	–
Self-Insured	4,937
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	1,476
Self-Insured Guaranty Fund	935
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	98,681
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	748,622
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Estimated (Refer to Section II)

Second Injury Fund—Iowa Division of Workers' Compensation

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

KANSAS***Kansas State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,261 (99.3)	1,268 (99.3)	1,285 (99.3)	1,303 (99.3)	1,322 (99.2)
Covered Wages (millions)	\$48,552	\$50,106	\$52,268	\$53,607	\$55,958
<i>Benefits (thousands)</i>					
Private Carriers	\$286,168 (70.2)	\$310,763 (71.3)	\$305,543 (72.0)	\$275,277 (71.1)	\$273,810 (72.2)
State Fund					
Self-Insured	\$121,608 (29.8)	\$124,878 (28.7)	\$118,579 (28.0)	\$112,107 (28.9)	\$105,602 (27.8)
Total Benefits	\$405,400	\$436,122	\$427,871	\$383,633	\$379,413
Medical Benefits (% of total)	(54.8)	(56.1)	(58.5)	(59.3)	(61.9)
Benefits per \$100 of Payroll	\$0.83	\$0.87	\$0.82	\$0.72	\$0.68
<i>Costs (thousands)</i>					
Private Carriers	\$450,705 (76.0)	\$477,069 (76.3)	\$518,783 (78.6)	\$535,361 (80.4)	\$547,695 (81.5)
State Fund					
Self-Insured	\$142,119 (23.9)	\$147,557 (23.6)	\$140,631 (21.3)	\$129,910 (19.5)	\$124,217 (18.4)
Total Costs	\$592,824	\$624,627	\$659,415	\$665,271	\$671,912
Costs per \$100 of Payroll	\$1.22	\$1.25	\$1.25	\$1.25	\$1.20

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Kansas State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$215,637
State Fund	–
Self-Insured	104,567
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	2,145
<i>Special Funds</i>	
Workers' Compensation Fund	3,170
<i>Deductibles</i>	
Private Carrier	56,175
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	492,644
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Kansas Department of Labor, Division of Workers' Compensation

Special Fund— Kansas Department of Labor, Division of Workers' Compensation

Guaranty Fund —Kansas Insurance Guaranty Association

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

KENTUCKY***Kentucky State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,665 (99.8)	1,689 (99.8)	1,718 (99.8)	1,738 (99.7)	1,765 (99.7)
Covered Wages (millions)	\$63,736	\$66,097	\$68,692	\$70,161	\$73,262
<i>Benefits (thousands)</i>					
Private Carriers	\$378,232 (58.1)	\$367,500 (56.0)	\$363,387 (55.1)	\$383,642 (55.0)	\$347,580 (52.9)
State Fund	\$83,692 (12.9)	\$83,726 (12.8)	\$89,496 (13.6)	\$99,582 (14.3)	\$109,792 (16.7)
Self-Insured	\$188,777 (29.0)	\$205,215 (31.3)	\$206,309 (31.3)	\$214,751 (30.8)	\$199,333 (30.4)
Total Benefits	\$663,280	\$679,668	\$685,712	\$676,132	\$656,706
Medical Benefits (% of total)	(56.9)	(56.3)	(55.6)	(54.7)	55.6)
Benefits per \$100 of Payroll	\$1.04	\$1.03	\$1.00	\$0.96	\$0.90
<i>Costs (thousands)</i>					
Private Carriers	\$430,035 (54.5)	\$459,516 (54.1)	\$427,501 (51.8)	\$419,931 (51.2)	\$423,025 (50.6)
State Fund	\$119,906 (15.2)	\$129,587 (15.3)	\$146,023 (17.7)	\$162,662 (19.8)	\$179,437 (21.4)
Self-Insured	\$239,054 (30.3)	\$259,619 (30.6)	\$251,167 (30.5)	\$237,878 (29.0)	\$233,399 (27.9)
Total Costs	\$788,995	\$848,724	\$824,693	\$820,471	\$835,862
Costs per \$100 of Payroll	\$1.24	\$1.29	\$1.16	\$1.20	\$1.14

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Kentucky State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$248,420
State Fund	78,470
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
Special Fund	56,989
Coal Workers Pneumoconiosis Fund	5,221
<i>Deductibles</i>	
Private Carrier	68,776
State Fund	21,725
<i>Premiums</i>	
Private Carrier Premiums	355,622
State Fund Premiums	158,146

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Estimated (Refer to Section II)

Special Fund— Labor Cabinet, Division of Workers' Compensation Funds

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

LOUISIANA**Louisiana State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	1,796 (99.7)	1,811 (99.8)	1,833 (99.7)	1,858 (99.8)	1,889 (99.8)
Covered Wages (millions)	\$73,643	\$76,078	\$78,716	\$81,171	\$84,992
Benefits (thousands)					
Private Carriers	\$443,247 (52.8)	\$479,534 (55.1)	\$475,721 (55.3)	\$520,241 (59.8)	\$479,651 (60.3)
State Fund	\$122,267 (14.6)	\$102,336 (11.8)	\$103,533 (12.0)	\$104,972 (12.1)	\$89,491 (11.2)
Self-Insured	\$274,308 (32.7)	\$287,892 (33.1)	\$281,076 (32.7)	\$244,873 (28.1)	\$226,422 (28.5)
Total Benefits	\$802,424	\$842,548	\$853,685	\$821,440	\$795,563
Medical Benefits (% of total)	(53.2)	(53.1)	(52.7)	(53.8)	(54.0)
Benefits per \$100 of Payroll	\$1.09	\$1.11	\$1.08	\$1.01	\$0.94
Costs (thousands)					
Private Carriers	\$644,584 (57.8)	\$668,107 (57.7)	\$768,146 (61.1)	\$749,231 (60.6)	\$782,953 (61.1)
State Fund	\$179,372 (16.0)	\$183,256 (15.8)	\$197,893 (15.7)	\$210,091 (17.0)	\$220,689 (17.2)
Self-Insured	\$290,630 (26.0)	\$306,269 (26.4)	\$290,778 (23.1)	\$275,113 (22.2)	\$276,338 (21.5)
Total Costs	\$1,114,586	\$1,157,633	\$1,256,818	\$1,234,435	\$1,279,982
Costs per \$100 of Payroll	\$1.57	\$1.58	\$1.61	\$1.59	\$1.51

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Louisiana State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$357,648
State Fund	66,728
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	45,379
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	95,929
State Fund	17,898
Premiums	
Private Carrier Premiums	669,343
State Fund Premiums	199,493

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance —Estimated (Refer to Section II)

Second Injury Fund—Louisiana Workforce Commission

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

MAINE***Maine State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	559 (99.5)	562 (99.5)	565 (99.5)	569 (99.5)	573 (99.5)
Covered Wages (millions)	\$20,502	\$20,959	\$21,426	\$21,976	\$22,783
<i>Benefits (thousands)</i>					
Private Carriers	\$176,079 (70.3)	\$171,566 (68.1)	\$226,562 (74.0)	\$172,550 (69.6)	\$173,618 (68.6)
State Fund					
Self-Insured	\$75,515 (29.7)	\$80,452 (31.9)	\$79,531 (26.0)	\$75,216 (30.4)	\$79,599 (31.4)
Total Benefits	\$251,593	\$252,735	\$245,926	\$252,607	\$253,217
Medical Benefits (% of total)	(48.9)	(48.9)	(46.6)	(48.0)	(47.6)
Benefits per \$100 of Payroll	\$1.23	\$1.21	\$1.15	\$1.15	\$1.11
<i>Costs (thousands)</i>					
Private Carriers	\$215,026 (71.0)	\$232,164 (71.1)	\$218,913 (70.0)	\$230,837 (72.6)	\$233,627 (71.4)
State Fund					
Self-Insured	\$87,680 (28.9)	\$94,251 (28.8)	\$93,633 (29.9)	\$86,756 (27.3)	\$93,202 (28.5)
Total Costs	\$302,706	\$326,415	\$312,547	\$317,593	\$326,830
Costs per \$100 of Payroll	\$1.48	\$1.56	\$1.48	\$1.42	\$1.43

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Maine State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$147,984
State Fund	–
Self-Insured	79,599
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	26,847
State Fund	–
Premiums	
Private Carrier Premiums	207,994
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Maine Bureau of Insurance

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

MARYLAND**Maryland State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	2,310 (99.8)	2,330 (99.8)	2,363 (99.8)	2,384 (99.8)	2,406 (99.8)
Covered Wages (millions)	\$114,291	\$117,735	\$122,148	\$123,586	\$127,741
Benefits (thousands)					
Private Carriers	\$518,960 (54.4)	\$544,174 (54.0)	\$531,858 (54.8)	\$502,810 (53.2)	\$523,589 (54.8)
State Fund	\$174,238 (18.3)	\$172,928 (17.2)	\$169,528 (17.5)	\$152,231 (16.1)	\$166,926 (17.5)
Self-Insured	\$260,335 (27.3)	\$289,896 (28.8)	\$269,348 (27.7)	\$289,572 (30.7)	\$264,958 (27.7)
Total Benefits	\$953,533	\$1,006,998	\$970,734	\$944,612	\$955,474
Medical Benefits (% of total)	(45.7)	(46.2)	(45.4)	(46.7)	(46.7)
Benefits per \$100 of Payroll	\$0.83	\$0.86	\$0.79	\$0.76	\$0.75
Costs (thousands)					
Private Carriers	\$699,393 (59.0)	\$724,817 (58.4)	\$775,258 (59.4)	\$760,000 (55.5)	\$841,464 (59.1)
State Fund	\$183,409 (15.5)	\$175,582 (14.1)	\$211,178 (16.2)	\$276,093 (20.2)	\$269,918 (18.9)
Self-Insured	\$302,275 (25.5)	\$339,622 (27.3)	\$317,106 (24.3)	\$334,000 (24.4)	\$310,239 (21.8)
Total Costs	\$1,185,078	\$1,240,022	\$1,303,543	\$1,370,094	\$1,421,622
Costs per \$100 of Payroll	\$1.04	\$1.05	\$1.07	\$1.12	\$1.11

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Maryland State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$523,589
State Fund	166,926
Self-Insured	264,958
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	131,473
State Fund	52,527
Premiums	
Private Carrier Premiums	709,991
State Fund Premiums	221,399

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Maryland Workers' Compensation Commission

State Fund—Maryland Workers' Compensation Commission

Self-Insurance—Maryland Workers' Compensation Commission

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

MASSACHUSETTS**Massachusetts State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	3,098 (100.0)	3,136 (100.0)	3,190 (100.0)	3,244 (100.0)	3,315 (100.0)
Covered Wages (millions)	\$178,233	\$186,326	\$193,733	\$200,044	\$211,967
Benefits (thousands)					
Private Carriers	\$742,489 (73.3)	\$723,024 (75.1)	\$736,866 (75.3)	\$778,504 (73.3)	\$815,082 (71.0)
State Fund					
Self-Insured	\$270,854 (26.7)	\$239,572 (24.9)	\$241,960 (24.7)	\$283,477 (26.7)	\$333,301 (29.0)
Total Benefits	\$1,015,984	\$1,003,884	\$981,890	\$1,061,981	\$1,148,384
Medical Benefits (% of total)	(34.1)	(34.2)	(35.5)	(33.5)	(33.7)
Benefits per \$100 of Payroll	\$0.57	\$0.54	\$0.51	\$0.53	\$0.54
Costs (thousands)					
Private Carriers	\$994,443 (75.9)	\$1,078,757 (77.2)	\$1,190,570 (80.7)	\$1,155,250 (77.9)	\$1,217,709 (75.7)
State Fund					
Self-Insured	\$314,469 (24.0)	\$319,320 (22.8)	\$284,832 (19.3)	\$326,970 (22.1)	\$390,263 (24.2)
Total Costs	\$1,308,913	\$1,398,077	\$1,475,403	\$1,482,221	\$1,607,972
Costs per \$100 of Payroll	\$0.73	\$0.75	\$0.76	\$0.74	\$0.76

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Massachusetts State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$790,293
State Fund	–
Self-Insured	323,165
Second Injury and Guaranty Funds	
Second Injury Fund	27,634
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
Uninsured Employers Fund	7,292
Deductibles	
Private Carrier	136,453
State Fund	–
Premiums	
Private Carrier Premiums	1,081,256
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Workers' Compensation Rating and Inspection Bureau

Self-Insurance —Massachusetts Workers' Compensation Advisory Council Annual Report

Second Injury Fund—Massachusetts Workers' Compensation Advisory Council Annual Report

Special Funds—Massachusetts Workers' Compensation Advisory Council Annual Report

Deductibles— Estimated (Refer to Section II)

Medical—Workers' Compensation Rating and Inspection Bureau

Premiums—A.M. Best

MICHIGAN**Michigan State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	3,621 (96.9)	3,705 (96.9)	3,786 (97.0)	3,873 (95.1)	3,942 (97.6)
Covered Wages (millions)	\$159,926	\$168,623	\$175,755	\$176,734	\$189,913
Benefits (thousands)					
Private Carriers	\$857,877 (67.4)	\$794,135 (61.0)	\$738,694 (62.1)	\$718,445 (63.4)	\$630,059 (60.9)
State Fund					
Self-Insured	\$414,014 (32.6)	\$506,926 (39.0)	\$450,789 (37.9)	\$415,560 (36.6)	\$404,713 (39.1)
Total Benefits	\$1,271,892	\$1,301,061	\$1,189,483	\$1,134,005	\$1,034,772
Medical Benefits (% of total)	(40.0)	(38.7)	(35.5)	(36.9)	(41.8)
Benefits per \$100 of Payroll	\$0.80	\$0.77	\$0.68	\$0.64	\$0.54
Costs (thousands)					
Private Carriers	\$1,073,607 (68.9)	\$1,158,754 (66.0)	\$1,188,210 (69.0)	\$1,286,640 (72.7)	\$1,300,596 (73.1)
State Fund					
Self-Insured	\$484,415 (31.1)	\$597,605 (34.0)	\$534,374 (31.0)	\$482,539 (27.3)	\$477,219 (26.8)
Total Costs	\$1,558,022	\$1,756,360	\$1,722,584	\$1,769,180	\$1,777,815
Costs per \$100 of Payroll	\$0.97	\$1.04	\$0.98	\$1.00	\$0.94

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Michigan State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$623,383
State Fund	–
Self-Insured	393,904
Second Injury and Guaranty Funds	
Second Injury Fund	10,894
Self-Insured Guaranty Fund	6,591
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	102,020
State Fund	–
Premiums	
Private Carrier Premiums	1,194,275
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Department of consumer and Industry Services, Workers' Compensation Agency

Self-Insurance—Department of consumer and Industry Services, Workers' Compensation Agency

Second Injury Fund—Department of consumer and Industry Services, Workers' Compensation Agency

Self-Insurance Guaranty Funds—Department of consumer and Industry Services, Workers' Compensation Agency

Deductibles— Estimated (Refer to Section II)

Medical—Department of consumer and Industry Services, Workers' Compensation Agency

Premiums—A.M. Best

MINNESOTA***Minnesota State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	2,506 (99.4)	2,553 (99.4)	2,597 (99.4)	2,643 (99.3)	2,682 (99.4)
Covered Wages (millions)	\$116,787	\$121,674	\$127,560	\$132,003	\$137,888
<i>Benefits (thousands)</i>					
Private Carriers	\$787,695 (75.9)	\$767,128 (75.9)	\$790,958 (75.8)	\$807,064 (75.8)	\$821,953 (76.2)
State Fund					
Self-Insured	\$250,577 (24.1)	\$243,890 (24.1)	\$252,736 (24.2)	\$257,620 (24.2)	\$257,310 (23.8)
Total Benefits	\$1,034,661	\$1,011,890	\$1,042,478	\$1,064,684	\$1,079,263
Medical Benefits (% of total)	(51.3)	(51.8)	(54.5)	(55.4)	(55.3)
Benefits per \$100 of Payroll	\$0.89	\$0.83	\$0.82	\$0.81	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$894,678 (74.9)	\$963,649 (76.5)	\$1,056,412 (77.5)	\$1,100,201 (78.3)	\$1,161,409 (78.9)
State Fund					
Self-Insured	\$300,180 (25.1)	\$296,442 (23.5)	\$307,069 (22.5)	\$305,369 (21.7)	\$309,609 (21.0)
Total Costs	\$1,194,858	\$1,260,091	\$1,363,482	\$1,405,570	\$1,471,018
Costs per \$100 of Payroll	\$1.02	\$1.04	\$1.07	\$1.05	\$1.05

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Minnesota State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$773,266
State Fund	–
Self-Insured	242,645
Second Injury and Guaranty Funds	
Second Injury Fund	9,274
Self-Insured Guaranty Fund	2,603
Insurance Guaranty Fund	10,245
Special Funds	
Uninsured Employers Fund	6,021
Supplementary Benefits	34,086
Asbestosis and Temporary Orders	1,123
Deductibles	
Private Carrier	219,992
State Fund	–
Premiums	
Private Carrier Premiums	924,773
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Minnesota Department of Labor and Industry
 Self-Insurance—Minnesota Department of Labor and Industry
 Second Injury Fund—Minnesota Department of Labor and Industry
 Special Funds—Minnesota Department of Labor and Industry
 Guaranty Funds—Minnesota Department of Labor and Industry
 Self-Insurance Guaranty Funds—Minnesota Department of Labor and Industry
 Deductibles—Minnesota Department of Labor and Industry
 Medical—Minnesota Department of Labor and Industry
 Premiums—A.M. Best

MISSISSIPPI**Mississippi State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	996 (95.2)	1,000 (95.1)	1,008 (95.1)	1,018 (95.2)	1,027 (95.3)
Covered Wages (millions)	\$33,554	\$34,306	\$35,487	\$36,438	\$37,443
Benefits (thousands)					
Private Carriers	\$211,942 (62.8)	\$215,732 (64.5)	\$220,926 (65.7)	\$225,037 (67.6)	\$231,102 (68.6)
State Fund					
Self-Insured	\$125,691 (37.2)	\$118,698 (35.5)	\$115,283 (34.3)	\$107,753 (32.4)	\$105,587 (31.4)
Total Benefits	\$337,633	\$334,430	\$336,208	\$332,790	\$336,689
Medical Benefits (% of total)	(62.5)	(59.8)	(56.5)	(60.0)	(59.1)
Benefits per \$100 of Payroll	\$1.01	\$0.97	\$0.95	\$0.91	\$0.90
Costs (thousands)					
Private Carriers	\$294,538 (66.7)	\$319,480 (69.5)	\$345,651 (71.6)	\$381,383 (75.3)	\$437,025 (77.8)
State Fund					
Self-Insured	\$147,049 (33.3)	\$140,137 (30.5)	\$136,801 (28.4)	\$125,335 (24.7)	\$124,653 (22.1)
Total Costs	\$441,587	\$459,617	\$482,452	\$506,718	\$561,679
Costs per \$100 of Payroll	\$1.32	\$1.34	\$1.36	\$1.39	\$1.50

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Mississippi State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$231,090
State Fund	–
Self-Insured	105,582
Second Injury and Guaranty Funds	
Second Injury Fund	17
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	55,874
State Fund	–
Premiums	
Private Carrier Premiums	379,457
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Mississippi Workers' Compensation Commission

Self-Insurance—Mississippi Workers' Compensation Commission

Second Injury Fund—Mississippi Workers' Compensation Commission

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

MISSOURI**Missouri State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	2,401 (95.4)	2,413 (95.3)	2,435 (95.4)	2,467 (95.4)	2,496 (95.5)
Covered Wages (millions)	\$96,543	\$98,885	\$102,878	\$105,160	\$109,410
Benefits (thousands)					
Private Carriers	\$520,758 (64.2)	\$530,367 (65.2)	\$536,075 (63.9)	\$558,625 (63.9)	\$512,214 (60.0)
State Fund	\$83,274 (10.3)	\$85,559 (10.5)	\$92,035 (11.0)	\$108,069 (12.4)	\$120,810 (14.2)
Self-Insured	\$207,396 (25.6)	\$197,760 (24.3)	\$210,803 (25.1)	\$207,252 (23.7)	\$220,070 (25.8)
Total Benefits	\$800,789	\$807,121	\$869,429	\$838,134	\$853,094
Medical Benefits (% of total)	(55.6)	(59.2)	(57.3)	(56.6)	(56.9)
Benefits per \$100 of Payroll	\$0.83	\$0.82	\$0.85	\$0.80	\$0.78
Costs (thousands)					
Private Carriers	\$672,709 (65.1)	\$678,512 (64.2)	\$766,894 (65.4)	\$762,259 (64.2)	\$801,498 (63.2)
State Fund	\$126,026 (12.2)	\$155,678 (14.7)	\$159,540 (13.6)	\$186,884 (15.7)	\$208,717 (16.4)
Self-Insured	\$235,306 (22.8)	\$223,271 (21.1)	\$245,470 (20.9)	\$239,050 (20.1)	\$257,679 (20.3)
Total Costs	\$1,034,043	\$1,057,462	\$1,171,905	\$1,188,194	\$1,267,896
Costs per \$100 of Payroll	\$1.08	\$1.08	\$1.11	\$1.16	\$1.16

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Missouri State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$547,077
State Fund	89,220
Self-Insured	196,941
Second Injury and Guaranty Funds	
Second Injury Fund	72,296
Self-Insured Guaranty Fund	1,700
Insurance Guaranty Fund	-
Special Funds	
	-
Deductibles	
Private Carrier	93,818
State Fund	22,128
Premiums	
Private Carrier Premiums	708,721
State Fund Premiums	186,835

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance —Missouri Department of Labor, Division of Workers' Compensation

Second Injury Fund—Missouri Department of Labor, Division of Workers' Compensation

Self-Insurance Guaranty Funds—Missouri Department of Labor, Division of Workers' Compensation

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

MONTANA***Montana State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	405 (100.0)	406 (99.2)	414 (99.2)	421 (99.2)	424 (99.2)
Covered Wages (millions)	\$13,658	\$14,169	\$15,008	\$15,492	\$16,159
<i>Benefits (thousands)</i>					
Private Carriers	\$82,520 (30.9)	\$83,726 (33.2)	\$84,941 (33.9)	\$83,859 (34.0)	\$85,040 (34.6)
State Fund	\$141,102 (52.9)	\$125,456 (49.7)	\$125,498 (50.1)	\$124,512 (50.4)	\$119,312 (48.5)
Self-Insured	\$43,229 (16.2)	\$43,368 (17.2)	\$40,104 (16.0)	\$38,632 (15.6)	\$41,557 (16.9)
Total Benefits	\$266,364	\$251,577	\$248,778	\$248,217	\$245,909
Medical Benefits (% of total)	(60.1)	(62.6)	(62.8)	(64.0)	(65.1)
Benefits per \$100 of Payroll	\$1.95	\$1.78	\$1.66	\$1.60	\$1.52
<i>Costs (thousands)</i>					
Private Carriers	\$136,321 (36.2)	\$121,091 (33.7)	\$146,077 (39.2)	\$121,261 (34.8)	\$128,543 (35.4)
State Fund	\$190,071 (50.5)	\$187,962 (52.3)	\$178,888 (48.1)	\$182,441 (52.4)	\$185,770 (51.1)
Self-Insured	\$50,044 (13.3)	\$50,661 (14.1)	\$47,214 (12.7)	\$44,559 (12.8)	\$48,659 (13.4)
Total Costs	\$376,436	\$359,715	\$372,180	\$348,262	\$362,973
Costs per \$100 of Payroll	\$2.76	\$2.54	\$2.49	\$2.24	\$2.25

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Montana State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$82,191
State Fund	104,954
Self-Insured	41,226
Second Injury and Guaranty Funds	
Second Injury Fund	826
Self-Insured Guaranty Fund	-
Insurance Guaranty Fund	2,190
Special Funds	
Uninsured Employers Fund	1,006
Deductibles	
Private Carrier	17,181
State Fund	13,758
Premiums	
Private Carrier Premiums	111,363
State Fund Premiums	172,254

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Department of Labor and Industry, Employment Relations Division

State Fund —A.M. Best

Self-Insurance—Department of Labor and Industry, Employment Relations Division

Second Injury Fund —Department of Labor and Industry, Employment Relations Division

Special Fund —Department of Labor and Industry, Employment Relations Division

Guaranty Funds —Montana Insurance Guaranty Association

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NEBRASKA***Nebraska State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	870 (98.9)	874 (98.9)	892 (98.9)	905 (98.8)	918 (98.8)
Covered Wages (millions)	\$32,089	\$33,085	\$34,687	\$35,821	\$37,450
<i>Benefits (thousands)</i>					
Private Carriers	\$250,734 (80.1)	\$254,981 (79.4)	\$247,219 (79.1)	\$243,804 (79.9)	\$259,370 (79.7)
State Fund					
Self-Insured	\$62,332 (19.9)	\$66,325 (20.6)	\$65,229 (20.9)	\$61,197 (20.1)	\$65,894 (20.3)
Total Benefits	\$315,736	\$321,281	\$300,419	\$306,544	\$325,264
Medical Benefits (% of total)	(61.1)	(61.7)	(61.5)	(61.6)	(62.3)
Benefits per \$100 of Payroll	\$0.98	\$0.97	\$0.87	\$0.86	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$350,144 (82.7)	\$367,259 (82.8)	\$391,787 (85.2)	\$422,559 (85.7)	\$435,738 (84.9)
State Fund					
Self-Insured	\$73,422 (17.3)	\$76,037 (17.2)	\$67,925 (14.8)	\$70,255 (14.3)	\$77,304 (15.0)
Total Costs	\$423,566	\$443,297	\$459,713	\$492,815	\$513,042
Costs per \$100 of Payroll	\$1.32	\$1.34	\$1.37	\$1.37	\$1.37

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Nebraska State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$204,300
State Fund	–
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	1,364
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	1,061
Special Funds	
	–
Deductibles	
Private Carrier	52,039
State Fund	–
Premiums	
Private Carrier Premiums	382,304
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Estimated (Refer to Section II)

Second Injury Fund—Nebraska Workers' Compensation Court

Guaranty Funds—Nebraska Insurance Guaranty Association

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NEVADA***Nevada State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,088 (99.8)	1,095 (99.8)	1,112 (99.8)	1,140 (99.8)	1,182 (99.8)
Covered Wages (millions)	\$45,883	\$46,824	\$48,160	\$49,922	\$52,491
<i>Benefits (thousands)</i>					
Private Carriers	\$296,096 (68.9)	\$260,783 (68.4)	\$255,778 (68.4)	\$244,075 (68.0)	\$248,431 (67.3)
State Fund					
Self-Insured	\$133,589 (31.1)	\$120,393 (31.6)	\$118,307 (31.6)	\$114,665 (32.0)	\$120,968 (32.7)
Total Benefits	\$429,686	\$395,331	\$367,236	\$370,384	\$369,398
Medical Benefits (% of total)	(43.7)	(47.2)	(49.0)	(50.4)	(49.7)
Benefits per \$100 of Payroll	\$0.94	\$0.84	\$0.76	\$0.74	\$0.70
<i>Costs (thousands)</i>					
Private Carriers	\$332,742 (68.2)	\$336,340 (69.6)	\$327,919 (70.3)	\$374,568 (73.3)	\$407,681 (74.2)
State Fund					
Self-Insured	\$155,110 (31.8)	\$146,917 (30.4)	\$138,451 (29.7)	\$136,437 (26.7)	\$141,641 (25.7)
Total Costs	\$487,853	\$483,257	\$466,370	\$511,005	\$549,323
Costs per \$100 of Payroll	\$1.06	\$1.03	\$0.98	\$1.00	\$1.05

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Nevada State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$185,018
State Fund	–
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	61,884
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	344,269
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance—Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NEW HAMPSHIRE***New Hampshire State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	593 (100.0)	598 (100.0)	605 (100.0)	611 (100.0)	619 (100.0)
Covered Wages (millions)	\$27,065	\$28,106	\$29,005	\$29,762	\$31,506
<i>Benefits (thousands)</i>					
Private Carriers	\$188,435 (79.5)	\$170,587 (75.0)	\$168,190 (73.4)	\$156,713 (73.0)	\$152,158 (72.4)
State Fund					
Self-Insured	\$48,733 (20.5)	\$56,901 (25.0)	\$60,835 (26.6)	\$57,846 (27.0)	\$58,068 (27.6)
Total Benefits	\$251,682	\$231,961	\$225,454	\$221,430	\$210,225
Medical Benefits (% of total)	(61.2)	(66.4)	(66.4)	(65.1)	(66.9)
Benefits per \$100 of Payroll	\$0.93	\$0.83	\$0.78	\$0.74	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$262,080 (77.4)	\$257,787 (78.0)	\$291,735 (79.6)	\$309,028 (81.1)	\$312,374 (81.4)
State Fund					
Self-Insured	\$76,344 (22.6)	\$72,705 (22.0)	\$74,549 (20.4)	\$72,129 (18.9)	\$71,390 (18.6)
Total Costs	\$338,424	\$330,492	\$366,285	\$381,157	\$383,764
Costs per \$100 of Payroll	\$1.25	\$1.18	\$1.28	\$1.22	\$1.19

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

New Hampshire State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$118,189
State Fund	–
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	32,929
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	271,488
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance —Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NEW JERSEY***New Jersey State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	3,680 (100.0)	3,687 (100.0)	3,725 (100.0)	3,769 (100.0)	3,793 (100.0)
Covered Wages (millions)	\$206,476	\$211,059	\$217,495	\$223,167	\$229,085
<i>Benefits (thousands)</i>					
Private Carriers	\$1,612,081 (80.6)	\$1,704,263 (78.6)	\$1,747,771 (78.9)	\$1,762,282 (78.7)	\$1,780,213 (78.4)
State Fund					
Self-Insured	\$387,719 (19.4)	\$464,254 (21.4)	\$467,681 (21.1)	\$476,884 (21.3)	\$491,288 (21.6)
Total Benefits	\$2,067,447	\$2,220,454	\$2,246,396	\$2,232,645	\$2,271,500
Medical Benefits (% of total)	(49.7)	(50.2)	(51.3)	(50.9)	(51.8)
Benefits per \$100 of Payroll	\$1.00	\$1.05	\$1.03	\$1.00	\$0.99
<i>Costs (thousands)</i>					
Private Carriers	\$2,035,681 (79.1)	\$2,153,264 (77.8)	\$2,410,386 (80.3)	\$2,708,897 (83.2)	\$2,886,593 (83.3)
State Fund					
Self-Insured	\$536,378 (20.9)	\$613,301 (22.2)	\$592,195 (19.7)	\$545,356 (16.8)	\$578,132 (16.6)
Total Costs	\$2,572,060	\$2,766,566	\$3,002,581	\$3,254,253	\$3,464,725
Costs per \$100 of Payroll	\$1.25	\$1.31	\$1.36	\$1.46	\$1.51

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

New Jersey State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$1,629,667
State Fund	–
Self-Insured	57,400
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	188,000
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
Uninsured Employers Fund	300
<i>Deductibles</i>	
Private Carrier	494,930
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	2,385,005
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Compensation Rating & Inspection Bureau

Self-Insurance —Estimated (Refer to Section II)

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

Special Fund—New Jersey Department of Labor and Workforce Development

Deductibles— Estimated (Refer to Section II)

Medical—Compensation Rating & Inspection Bureau

Premiums—A.M. Best

NEW MEXICO***New Mexico State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	725 (96.3)	726 (96.3)	730 (96.2)	738 (94.4)	746 (97.0)
Covered Wages (millions)	\$27,638	\$28,147	\$28,832	\$28,549	\$30,455
<i>Benefits (thousands)</i>					
Private Carriers	\$162,654 (58.8)	\$158,994 (57.7)	\$181,093 (59.1)	\$154,707 (57.9)	\$146,299 (55.8)
State Fund	\$28,858 (10.4)	\$25,564 (9.3)	\$28,227 (9.2)	\$21,597 (8.1)	\$22,179 (8.5)
Self-Insured	\$85,185 (30.8)	\$91,225 (33.1)	\$96,984 (31.7)	\$91,025 (34.0)	\$93,905 (35.8)
Total Benefits	\$276,126	\$275,783	\$306,304	\$273,448	\$262,383
Medical Benefits (% of total)	(58.4)	(57.8)	(58.5)	(59.3)	(54.4)
Benefits per \$100 of Payroll	\$1.00	\$0.98	\$1.06	\$0.96	\$0.86
<i>Costs (thousands)</i>					
Private Carriers	\$240,204 (64.6)	\$244,326 (64.5)	\$281,535 (65.5)	\$276,094 (66.3)	\$290,992 (66.6)
State Fund	\$33,443 (9.0)	\$27,879 (7.4)	\$33,900 (7.9)	\$35,226 (8.5)	\$35,902 (8.2)
Self-Insured	\$98,387 (26.4)	\$106,873 (28.2)	\$114,180 (26.6)	\$104,991 (25.2)	\$109,953 (25.1)
Total Costs	\$372,034	\$379,078	\$429,616	\$416,312	\$436,847
Costs per \$100 of Payroll	\$1.35	\$1.35	\$1.49	\$1.44	\$1.43

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

New Mexico State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$114,405
State Fund	17,344
Self-Insured	93,040
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	2,088
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	28,640
State Fund	4,342
<i>Premiums</i>	
Private Carrier Premiums	260,161
State Fund Premiums	31,228

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier —A.M. Best

State Fund—A.M. Best

Self-Insurance —Workers' Compensation Administration

Second Injury Fund—Workers' Compensation Administration

Deductibles —Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NEW YORK***New York State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	8,195 (99.8)	8,308 (99.8)	8,428 (99.8)	8,549 (99.8)	8,710 (99.7)
Covered Wages (millions)	\$492,983	\$512,323	\$527,111	\$538,418	\$572,923
<i>Benefits (thousands)</i>					
Private Carriers	\$2,008,174 (43.6)	\$2,190,515 (43.0)	\$2,355,837 (43.7)	\$2,538,864 (45.8)	\$2,551,035 (45.7)
State Fund	\$1,186,354 (25.8)	\$1,357,643 (26.6)	\$1,388,221 (25.7)	\$1,208,492 (21.8)	\$1,230,051 (22.0)
Self-Insured	\$1,411,767 (30.6)	\$1,548,897 (30.4)	\$1,650,452 (30.6)	\$1,796,394 (32.4)	\$1,800,209 (32.3)
Total Benefits	\$4,617,084	\$5,097,559	\$5,370,910	\$5,543,750	\$5,581,295
Medical Benefits (% of total)	(37.2)	(35.9)	(34.3)	(33.3)	(34.8)
Benefits per \$100 of Payroll	\$0.94	\$0.99	\$1.02	\$1.03	\$0.97
<i>Costs (thousands)</i>					
Private Carriers	\$2,830,565 (49.0)	\$3,258,295 (49.6)	\$3,498,470 (47.4)	\$3,713,729 (46.0)	\$3,755,363 (45.5)
State Fund	\$1,309,759 (22.7)	\$1,495,865 (22.8)	\$1,943,838 (26.3)	\$2,283,287 (28.3)	\$2,374,259 (28.8)
Self-Insured	\$1,639,202 (28.4)	\$1,814,579 (27.6)	\$1,943,096 (26.3)	\$2,072,011 (25.7)	\$2,107,868 (25.5)
Total Costs	\$5,779,527	\$6,568,740	\$7,385,405	\$8,069,028	\$8,237,490
Costs per \$100 of Payroll	\$1.17	\$1.28	\$1.41	\$1.50	\$1.44

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

New York State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$2,551,035
State Fund	1,230,051
Self-Insured	1,800,209
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	868,600
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	2,886,763
State Fund Premiums	2,374,259

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—New York Compensation Insurance Rating Board

State Fund—A.M. Best

Self-Insurance —Workers' Compensation Board

Deductibles— Estimated (Refer to Section II)

Medical—New York Compensation Insurance Rating Board

Premiums—A.M. Best

NORTH CAROLINA***North Carolina State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	3,626 (97.0)	3,678 (96.9)	3,743 (97.0)	3,814 (95.3)	3,896 (97.7)
Covered Wages (millions)	\$147,851	\$153,526	\$160,039	\$161,676	\$173,868
<i>Benefits (thousands)</i>					
Private Carriers	\$1,018,912 (77.4)	\$1,066,443 (75.1)	\$1,079,176 (75.7)	\$1,188,756 (75.8)	\$993,730 (75.8)
State Fund					
Self-Insured	\$297,379 (22.6)	\$353,986 (24.9)	\$346,420 (24.3)	\$379,830 (24.2)	\$317,397 (24.2)
Total Benefits	\$1,357,196	\$1,427,145	\$1,569,125	\$1,426,991	\$1,311,127
Medical Benefits (% of total)	(44.2)	(45.1)	(45.8)	(45.9)	(46.4)
Benefits per \$100 of Payroll	\$0.92	\$0.93	\$0.98	\$0.88	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$1,293,733 (77.2)	\$1,403,227 (77.4)	\$1,609,250 (78.7)	\$1,614,614 (80.4)	\$1,666,311 (81.7)
State Fund					
Self-Insured	\$382,381 (22.8)	\$408,844 (22.6)	\$434,713 (21.3)	\$393,846 (19.6)	\$371,640 (18.2)
Total Costs	\$1,676,115	\$1,812,071	\$2,043,964	\$2,008,461	\$2,037,952
Costs per \$100 of Payroll	\$1.13	\$1.18	\$1.18	\$1.33	\$1.17

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

North Carolina State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$758,308
State Fund	–
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	230,269
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	1,430,889
State Fund Premiums	–

Sources

Private Carrier—A.M. Best

Self-Insurance— Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

NORTH DAKOTA***North Dakota State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	345 (99.2)	366 (99.2)	399 (99.2)	414 (99.2)	432 (99.2)
Covered Wages (millions)	\$13,004	\$15,152	\$18,187	\$19,693	\$21,884
<i>Benefits (thousands)</i>					
Private Carriers	\$98 (0.1)	\$559 (0.4)	\$898 (0.6)	\$1,104 (0.6)	\$155 (0.1)
State Fund	\$114,887 (99.9)	\$125,401 (99.6)	\$150,135 (99.4)	\$192,871 (99.4)	\$191,293 (99.9)
Self-Insured					
Total Benefits	\$120,355	\$131,099	\$151,033	\$193,975	\$191,448
Medical Benefits (% of total)	(59.8)	(59.3)	(60.2)	(58.6)	(56.9)
Benefits per \$100 of Payroll	\$0.93	\$0.87	\$0.83	\$0.98	\$0.87
<i>Costs (thousands)</i>					
Private Carriers	\$3,374 (1.7)	\$4,770 (2.1)	\$5,951 (2.3)	\$6,262 (1.8)	\$6,663 (1.8)
State Fund	\$193,893 (98.3)	\$219,647 (97.9)	\$250,544 (97.7)	\$350,539 (98.2)	\$361,400 (98.1)
Self-Insured					
Total Costs	\$197,267	\$224,417	\$256,495	\$356,801	\$368,063
Costs per \$100 of Payroll	\$1.52	\$1.48	\$1.41	\$1.81	\$1.68

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

North Dakota State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$155
State Fund	191,293
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	6,663
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carriers—A.M. Best

State Fund—North Dakota Workforce Safety and Insurance

Medical—North Dakota Workforce Safety and Insurance

Premiums— North Dakota Workforce Safety and Insurance

OHIO***Ohio State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	4,822 (100.0)	4,888 (100.0)	4,967 (100.0)	5,033 (100.0)	5,108 (100.0)
Covered Wages (millions)	\$199,447	\$207,775	\$217,773	\$222,973	\$232,924
<i>Benefits (thousands)</i>					
Private Carriers	\$12,674 (0.6)	\$17,470 (0.8)	\$17,085 (0.8)	\$14,717 (0.7)	\$14,939 (0.7)
State Fund	\$1,859,505 (82.0)	\$1,824,527 (81.7)	\$1,739,062 (81.6)	\$1,689,633 (81.6)	\$1,657,878 (81.8)
Self-Insured	\$396,336 (17.5)	\$390,598 (17.5)	\$373,916 (17.6)	\$365,672 (17.7)	\$355,148 (17.5)
Total Benefits	\$2,209,404	\$2,200,692	\$2,168,947	\$2,070,022	\$2,027,964
Medical Benefits (% of total)	(42.5)	(42.4)	(39.3)	(39.8)	(36.8)
Benefits per \$100 of Payroll	\$1.11	\$1.06	\$1.00	\$0.93	\$0.87
<i>Costs (thousands)</i>					
Private Carriers		\$35,524 (1.5)	\$32,327 (1.5)	\$24,664 (1.1)	\$21,036 (0.8)
State Fund	\$2,200,000 (83.0)	\$1,939,829 (79.7)	\$1,718,433 (78.4)	\$1,789,105 (80.0)	\$2,019,997 (82.2)
Self-Insured	\$460,185 (17.4)	\$457,597 (18.8)	\$440,215 (20.1)	\$421,776 (18.9)	\$415,843 (16.9)
Total Costs	\$2,652,155	\$2,432,950	\$2,190,976	\$2,235,545	\$2,456,876
Costs per \$100 of Payroll	\$1.33	\$1.17	\$1.01	\$1.00	\$1.05

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Ohio State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$14,939
State Fund	1,686,129
Self-Insured	355,148
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	21,036
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—Ohio Bureau of Workers' Compensation

Self-Insurance— Estimated (Refer to Section II)

Medical—Ohio Bureau of Workers' Compensation

Premiums—Ohio Bureau of Workers' Compensation

OKLAHOMA***Oklahoma State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,359 (94.8)	1,378 (94.6)	1,404 (94.4)	1,435 (94.8)	1,459 (94.9)
Covered Wages (millions)	\$50,855	\$54,238	\$57,387	\$59,905	\$62,867
<i>Benefits (thousands)</i>					
Private Carriers	\$437,041 (51.7)	\$420,373 (50.1)	\$453,387 (51.9)	\$479,366 (54.6)	\$372,545 (52.2)
State Fund	\$252,036 (29.8)	\$255,770 (30.5)	\$243,383 (27.9)	\$230,682 (26.3)	\$201,350 (28.2)
Self-Insured	\$156,649 (18.5)	\$163,165 (19.4)	\$176,637 (20.2)	\$167,974 (19.1)	\$140,472 (19.7)
Total Benefits	\$842,553	\$840,345	\$922,533	\$813,073	\$714,367
Medical Benefits (% of total)	(44.2)	(44.4)	(44.1)	(45.1)	(46.5)
Benefits per \$100 of Payroll	\$1.66	\$1.55	\$1.61	\$1.36	\$1.14
<i>Costs (thousands)</i>					
Private Carriers	\$588,033 (55.7)	\$628,499 (56.5)	\$781,654 (59.0)	\$768,727 (60.2)	\$679,493 (57.8)
State Fund	\$285,845 (27.1)	\$291,893 (26.3)	\$334,940 (25.3)	\$341,020 (26.7)	\$329,771 (28.1)
Self-Insured	\$182,010 (17.2)	\$191,070 (17.2)	\$207,957 (15.7)	\$166,275 (13.0)	\$164,478 (14.0)
Total Costs	\$1,055,890	\$1,111,462	\$1,324,552	\$1,276,024	\$1,173,744
Costs per \$100 of Payroll	\$2.08	\$2.05	\$2.22	\$2.24	\$1.87

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Oklahoma State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$297,384
State Fund	160,728
Self-Insured	140,472
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	74,022
State Fund	40,007
Premiums	
Private Carrier Premiums	604,333
State Fund Premiums	289,149

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Oklahoma Workers' Compensation Commission

Deductibles— Estimated (Refer to Section II)

Medical— NCCI

Premiums—A.M. Best

OREGON***Oregon State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,567 (100.0)	1,587 (100.0)	1,612 (100.0)	1,651 (100.0)	1,699 (100.0)
Covered Wages (millions)	\$64,639	\$67,704	\$70,707	\$73,690	\$78,393
<i>Benefits (thousands)</i>					
Private Carriers	\$228,089 (36.0)	\$193,428 (34.0)	\$225,878 (34.2)	\$225,745 (33.8)	\$213,618 (32.6)
State Fund	\$296,946 (46.9)	\$261,773 (46.0)	\$307,125 (46.5)	\$310,027 (46.4)	\$306,526 (46.7)
Self-Insured	\$108,019 (17.1)	\$113,315 (19.9)	\$127,551 (19.3)	\$132,914 (19.9)	\$135,827 (20.7)
Total Benefits	\$681,001	\$683,452	\$663,181	\$668,686	\$655,971
Medical Benefits (% of total)	(50.7)	(53.7)	(55.1)	(52.8)	(53.5)
Benefits per \$100 of Payroll	\$1.05	\$1.01	\$0.94	\$0.91	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$268,144 (36.4)	\$276,423 (34.9)	\$270,328 (32.9)	\$278,278 (32.1)	\$269,787 (30.6)
State Fund	\$327,373 (44.5)	\$365,196 (46.0)	\$399,849 (48.6)	\$436,160 (50.3)	\$452,442 (51.3)
Self-Insured	\$140,428 (19.1)	\$151,557 (19.1)	\$152,685 (18.6)	\$153,306 (17.7)	\$159,039 (18.0)
Total Costs	\$735,946	\$793,177	\$822,863	\$867,744	\$881,269
Costs per \$100 of Payroll	\$1.13	\$1.16	\$1.16	\$1.18	\$1.12

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Oregon State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$187,705
State Fund	271,836
Self-Insured	120,027
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	483
Insurance Guaranty Fund	1,960
<i>Special Funds</i>	
Uninsured Employers Fund	3,449
Benefit Adjustment for Long-term Cases	43,737
Supplemental Disability for Multiple Jobs	1,003
Reopened Case Fund	3,770
Workers with Disability fund	313
Preferred Worker Program Premium Exemption	1671,265
Preferred Worker Program Contract Costs	5,114
Employer at Injury Program	20,657
<i>Deductibles</i>	
Private Carrier	57,774
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	212,014
State Fund Premiums	452,442

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Oregon Department of Consumer Business Services, Information Management Division

State Fund—Oregon Department of Consumer Business Services, Information Management Division

Self-Insurance—Oregon Department of Consumer and Business Services, Information Management Division

Special Fund—Oregon Department of Consumer and Business Services, Information Management Division

Guaranty Fund—Oregon Department of Consumer and Business Services

Self-Insurance Guaranty Funds—Oregon Department of Consumer and Business Services

Deductibles— Estimated (Refer to Section II)

Medical —NCCI

Premiums—A.M. Best

PENNSYLVANIA***Pennsylvania State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	5,343 (99.6)	5,409 (99.7)	5,458 (99.7)	5,482 (99.7)	5,529 (99.6)
Covered Wages (millions)	\$242,270	\$252,338	\$262,207	\$267,201	\$277,707
<i>Benefits (thousands)</i>					
Private Carriers	\$2,047,166 (70.4)	\$2,065,411 (71.4)	\$2,076,761 (71.4)	\$2,107,745 (71.1)	\$2,134,560 (70.9)
State Fund	\$257,511 (8.9)	\$218,184 (7.5)	\$194,795 (6.7)	\$204,783 (6.9)	\$223,303 (7.4)
Self-Insured	\$604,664 (20.8)	\$610,571 (21.1)	\$638,707 (21.9)	\$653,826 (22.0)	\$652,312 (21.7)
Total Benefits	\$2,909,863	\$2,895,406	\$2,910,262	\$2,992,439	\$3,010,174
Medical Benefits (% of total)	(44.4)	(45.6)	(46.3)	(47.5)	(48.0)
Benefits per \$100 of Payroll	\$1.20	\$1.15	\$1.11	\$1.12	\$1.08
<i>Costs (thousands)</i>					
Private Carriers	\$2,693,691 (75.7)	\$2,865,312 (76.6)	\$3,004,415 (76.1)	\$3,054,771 (75.7)	\$3,135,977 (76.0)
State Fund	\$162,174 (4.6)	\$157,791 (4.2)	\$191,850 (4.9)	\$218,631 (5.4)	\$224,923 (5.4)
Self-Insured	\$703,257 (19.8)	\$716,976 (19.2)	\$751,956 (19.0)	\$760,821 (18.9)	\$763,793 (18.5)
Total Costs	\$3,559,123	\$3,740,080	\$3,948,222	\$4,034,224	\$4,124,693
Costs per \$100 of Payroll	\$1.47	\$1.48	\$1.51	\$1.51	\$1.49

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Pennsylvania State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$2,092,614
State Fund	220,935
Self-Insured	645,341
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	190
Self-Insured Guaranty Fund	55
Insurance Guaranty Fund	19,520
<i>Special Funds</i>	
Uninsured Employers Fund	2,872
Workers Compensation Fund	28,646
<i>Deductibles</i>	
Private Carrier	–
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	2,419,877
State Fund Premiums	224,923

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—Pennsylvania Department of Labor and Industry
 State Fund—Pennsylvania Department of Labor and Industry
 Self-Insurance—Pennsylvania Department of Labor and Industry
 Second Injury Fund—Pennsylvania Department of Labor and Industry
 Special Fund—Pennsylvania Department of Labor and Industry
 Guaranty Fund—Pennsylvania Department of Labor and Industry
 Self-Insurance Guaranty Fund— Pennsylvania Department of Labor and Industry
 Deductibles—Rating Bureau
 Medical—Pennsylvania Department of Labor and Industry
 Premiums—A.M. Best

RHODE ISLAND***Rhode Island State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	436 (99.8)	437 (99.8)	441 (99.9)	445 (99.9)	452 (99.9)
Covered Wages (millions)	\$19,139	\$19,674	\$20,254	\$20,964	\$22,004
<i>Benefits (thousands)</i>					
Private Carriers	\$59,605 (37.2)	\$60,241 (35.8)	\$66,547 (37.5)	\$53,559 (33.0)	\$67,063 (40.9)
State Fund	\$76,345 (47.7)	\$83,068 (49.4)	\$85,933 (48.4)	\$85,725 (52.8)	\$74,368 (45.3)
Self-Insured	\$24,155 (15.1)	\$24,982 (14.8)	\$25,185 (14.2)	\$23,072 (14.2)	\$22,654 (13.8)
Total Benefits	\$159,988	\$169,735	\$171,242	\$169,436	\$164,084
Medical Benefits (% of total)	(33.2)	(33.5)	(31.6)	(31.8)	(34.9)
Benefits per \$100 of Payroll	\$0.84	\$0.86	\$0.85	\$0.81	\$0.75
<i>Costs (thousands)</i>					
Private Carriers	\$70,515 (36.4)	\$80,895 (38.2)	\$76,124 (35.3)	\$92,881 (39.9)	\$95,430 (38.6)
State Fund	\$95,163 (49.1)	\$101,555 (48.0)	\$109,910 (51.0)	\$113,064 (48.6)	\$124,954 (50.6)
Self-Insured	\$28,046 (14.5)	\$29,266 (13.8)	\$29,650 (13.7)	\$26,611 (11.4)	\$26,525 (10.7)
Total Costs	\$193,725	\$211,717	\$215,685	\$232,557	\$246,909
Costs per \$100 of Payroll	\$1.01	\$1.08	\$1.10	\$1.08	\$1.12

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Rhode Island State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$45,767
State Fund	73,423
Self-Insured	22,366
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	1,821
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	7,568
State Fund	12,141
<i>Premiums</i>	
Private Carrier Premiums	74,723
State Fund Premiums	124,954

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Rhode Island Department of Labor and Training, Division of Workers' Compensation

Second Injury Fund—Rhode Island Department of Labor and Training, Division of Workers' Compensation

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

SOUTH CAROLINA***South Carolina State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	1,666 (96.2)	1,689 (96.2)	1,717 (96.3)	1,755 (95.5)	1,803 (96.8)
Covered Wages (millions)	\$61,899	\$64,182	\$66,706	\$68,227	\$72,810
<i>Benefits (thousands)</i>					
Private Carriers	\$664,303 (74.5)	\$660,565 (75.6)	\$631,040 (69.7)	\$631,987 (71.9)	\$604,418 (68.0)
State Fund	\$52,928 (5.9)	\$48,907 (5.6)	\$64,019 (7.1)	\$48,388 (5.5)	\$71,108 (8.0)
Self-Insured	\$174,052 (19.5)	\$164,755 (18.8)	\$210,347 (23.2)	\$198,053 (22.5)	\$213,324 (24.0)
Total Benefits	\$891,283	\$874,227	\$905,405	\$878,428	\$888,850
Medical Benefits (% of total)	(43.2)	(43.7)	(43.7)	(46.3)	(45.5)
Benefits per \$100 of Payroll	\$1.44	\$1.36	\$1.36	\$1.29	\$1.22
<i>Costs (thousands)</i>					
Private Carriers	\$798,770 (72.9)	\$798,912 (74.3)	\$886,334 (73.3)	\$931,395 (74.6)	\$959,037 (73.8)
State Fund	\$88,350 (8.1)	\$77,950 (7.2)	\$69,200 (5.7)	\$78,700 (6.3)	\$78,800 (6.0)
Self-Insured	\$207,971 (19.0)	\$198,588 (18.5)	\$254,314 (21.0)	\$238,517 (19.1)	\$260,283 (20.0)
Total Costs	\$1,095,092	\$1,075,451	\$1,209,849	\$1,248,613	\$1,298,120
Costs per \$100 of Payroll	\$1.77	\$1.68	\$1.81	\$1.83	\$1.78

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

South Carolina State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$604,418
State Fund	71,108
Self-Insured	213,324
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	239,379
State Fund	–
Premiums	
Private Carrier Premiums	701,687
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—South Carolina Workers' Compensation Commission

State Fund— South Carolina Workers' Compensation Commission

Self-Insurance— South Carolina Workers' Compensation Commission

Deductibles—Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

SOUTH DAKOTA***South Dakota State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	374 (99.1)	378 (99.0)	385 (99.0)	389 (98.9)	395 (98.9)
Covered Wages (millions)	\$12,575	\$13,135	\$13,820	\$14,263	\$15,065
<i>Benefits (thousands)</i>					
Private Carriers	\$96,450 (96.1)	\$86,934 (95.7)	\$89,349 (95.7)	\$90,320 (96.1)	\$94,355 (96.0)
State Fund					
Self-Insured	\$3,898 (3.9)	\$3,910 (4.3)	\$4,056 (4.3)	\$3,695 (3.9)	\$3,911 (4.0)
Total Benefits	\$100,348	\$90,844	\$87,043	\$99,699	\$98,266
Medical Benefits (% of total)	(61.7)	(66.1)	(68.9)	(67.7)	(68.1)
Benefits per \$100 of Payroll	\$0.80	\$0.69	\$0.63	\$0.70	\$0.65
<i>Costs (thousands)</i>					
Private Carriers	\$161,950 (97.2)	\$163,585 (97.2)	\$174,874 (97.3)	\$191,107 (97.8)	\$194,103 (97.6)
State Fund					
Self-Insured	\$4,674 (2.8)	\$4,729 (2.8)	\$4,774 (2.7)	\$4,356 (2.2)	\$4,680 (2.3)
Total Costs	\$166,624	\$168,315	\$179,649	\$195,464	\$198,783
Costs per \$100 of Payroll	\$1.33	\$1.28	\$1.35	\$1.33	\$1.32

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

South Dakota State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$365,039
State Fund	–
Self-Insured	3,911
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	15,852
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	176,184
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier —A.M. Best

Self-Insurance —Division of Labor and Management, South Dakota Department of Labor and Regulation

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

TENNESSEE**Tennessee State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	2,412 (96.2)	2,456 (96.1)	2,503 (96.1)	2,550 (96.2)	2,603 (96.3)
Covered Wages (millions)	\$98,992	\$102,905	\$108,730	\$110,967	\$116,163
Benefits (thousands)					
Private Carriers	\$619,133 (79.2)	\$636,874 (81.3)	\$627,233 (78.1)	\$675,934 (83.6)	\$579,409 (81.6)
State Fund					
Self-Insured	\$162,958 (20.8)	\$146,855 (18.7)	\$175,870 (21.9)	\$132,121 (16.4)	\$130,653 (18.4)
Total Benefits	\$780,805	\$771,905	\$838,388	\$761,114	\$710,062
Medical Benefits (% of total)	(56.8)	(59.7)	(58.9)	(60.0)	(61.0)
Benefits per \$100 of Payroll	\$0.79	\$0.75	\$0.77	\$0.69	\$0.61
Costs (thousands)					
Private Carriers	\$863,498 (82.2)	\$952,659 (86.0)	\$1,069,882 (84.8)	\$1,084,901 (87.7)	\$1,031,645 (87.0)
State Fund					
Self-Insured	\$187,134 (17.8)	\$155,450 (14.0)	\$192,201 (15.2)	\$152,391 (12.3)	\$152,981 (12.9)
Total Costs	\$1,050,632	\$1,108,110	\$1,262,083	\$1,237,292	\$1,184,627
Costs per \$100 of Payroll	\$1.06	\$1.08	\$1.13	\$1.16	\$1.02

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Tennessee State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$405,118
State Fund	–
Self-Insured	129,481
Second Injury and Guaranty Funds	
Second Injury Fund	4,840
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	170,266
State Fund	–
Premiums	
Private Carrier Premiums	861,022
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier —A.M. Best

Self-Insurance —Workers' Compensation Division, Tennessee Department of Labor

Second Injury Fund—Workers' Compensation Division, Tennessee Department of Labor

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

TEXAS**Texas State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	8,234 (82.6)	8,334 (81.6)	8,477 (80.6)	8,623 (79.6)	8,903 (79.6)
Covered Wages (millions)	\$383,235	\$402,835	\$425,760	\$438,471	\$470,775
Benefits (thousands)					
Private Carriers	\$846,957 (57.1)	\$897,283 (55.9)	\$957,326 (55.6)	\$929,389 (52.6)	\$789,276 (51.0)
State Fund	\$345,078 (23.3)	\$388,270 (24.2)	\$422,432 (24.5)	\$490,742 (27.8)	\$447,258 (28.9)
Self-Insured	\$291,673 (19.7)	\$318,584 (19.9)	\$342,483 (19.9)	\$347,778 (19.7)	\$312,116 (20.2)
Total Benefits	\$1,491,310	\$1,595,022	\$1,838,018	\$1,622,330	\$1,548,649
Medical Benefits (% of total)	(59.4)	(61.8)	(61.5)	(61.7)	(60.3)
Benefits per \$100 of Payroll	\$0.39	\$0.40	\$0.43	\$0.37	\$0.33
Costs (thousands)					
Private Carriers	\$1,537,645 (60.1)	\$1,652,607 (57.9)	\$1,844,095 (55.7)	\$1,836,046 (55.0)	\$1,863,859 (53.8)
State Fund	\$683,527 (26.7)	\$826,727 (29.0)	\$1,043,220 (31.5)	\$1,133,687 (34.0)	\$1,233,865 (35.6)
Self-Insured	\$338,322 (13.2)	\$372,702 (13.1)	\$426,405 (12.9)	\$367,797 (11.0)	\$365,457 (10.5)
Total Costs	\$2,559,495	\$2,852,037	\$3,313,721	\$3,337,531	\$3,463,182
Costs per \$100 of Payroll	\$0.67	\$0.71	\$0.75	\$0.80	\$0.74

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Texas State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$614,300
State Fund	354,355
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	13,922
Special Funds	
	–
Deductibles	
Private Carrier	176,184
State Fund	101,631
Premiums	
Private Carrier Premiums	1,702,806
State Fund Premiums	1,140,962

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund —A.M. Best

Self-Insurance — Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

UTAH**Utah State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	1,109 (99.7)	1,137 (99.7)	1,177 (99.6)	1,216 (99.6)	1,253 (99.6)
Covered Wages (millions)	\$42,894	\$44,928	\$47,795	\$50,081	\$53,039
Benefits (thousands)					
Private Carriers	\$90,076 (35.0)	\$94,766 (36.9)	\$112,520 (38.5)	\$100,816 (35.7)	\$95,383 (35.1)
State Fund	\$124,522 (48.4)	\$117,788 (45.9)	\$127,031 (43.4)	\$130,333 (46.1)	\$127,071 (46.7)
Self-Insured	\$42,924 (16.7)	\$44,188 (17.2)	\$53,068 (18.1)	\$51,313 (18.2)	\$49,524 (18.2)
Total Benefits	\$274,900	\$272,692	\$283,301	\$282,122	\$271,977
Medical Benefits (% of total)	(68.6)	(70.8)	(70.5)	(69.9)	(70.4)
Benefits per \$100 of Payroll	\$0.64	\$0.61	\$0.59	\$0.56	\$0.51
Costs (thousands)					
Private Carriers	\$153,240 (41.5)	\$161,194 (42.6)	\$191,329 (43.6)	\$200,293 (42.6)	\$214,357 (42.8)
State Fund	\$162,792 (44.1)	\$166,378 (44.0)	\$193,227 (44.1)	\$211,478 (45.0)	\$227,855 (45.5)
Self-Insured	\$53,158 (14.4)	\$50,939 (13.5)	\$53,802 (12.3)	\$58,466 (12.4)	\$57,988 (11.5)
Total Costs	\$369,189	\$378,511	\$438,358	\$470,237	\$500,201
Costs per \$100 of Payroll	\$0.86	\$0.84	\$0.94	\$0.94	\$0.94

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Utah State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$76,301
State Fund	101,650
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
Uninsured Employers Fund	1,500
Employer Reinsurance Fund	15,834
Deductibles	
Private Carrier	13,610
State Fund	18,132
Premiums	
Private Carrier Premiums	201,272
State Fund Premiums	210,423

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance — Estimated (Refer to Section II)

Special Funds—Utah Labor Commission Annual Report

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

VERMONT*Vermont State Summary Table: 2010-2014*

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	284 (99.3)	287 (99.3)	290 (99.2)	292 (99.5)	295 (99.2)
Covered Wages (millions)	\$11,055	\$11,391	\$11,739	\$12,133	\$12,533
Benefits (thousands)					
Private Carriers	\$120,570 (87.1)	\$119,009 (87.0)	\$127,380 (87.0)	\$123,286 (87.1)	\$132,596 (86.8)
State Fund					
Self-Insured	\$17,801 (12.9)	\$17,786 (13.0)	\$19,065 (13.0)	\$18,224 (12.9)	\$20,154 (13.2)
Total Benefits	\$137,367	\$138,141	\$138,515	\$150,185	\$152,750
Medical Benefits (% of total)	(51.9)	(51.5)	(50.0)	(49.0)	(52.1)
Benefits per \$100 of Payroll	\$1.24	\$1.21	\$1.18	\$1.24	\$1.22
Costs (thousands)					
Private Carriers	\$160,499 (88.7)	\$170,017 (88.9)	\$185,861 (89.8)	\$216,949 (90.7)	\$206,312 (89.7)
State Fund					
Self-Insured	\$20,394 (11.3)	\$21,131 (11.1)	\$21,036 (10.2)	\$22,290 (9.3)	\$23,599 (10.2)
Total Costs	\$180,892	\$191,148	\$206,897	\$239,240	\$229,910
Costs per \$100 of Payroll	\$1.64	\$1.68	\$1.83	\$1.90	\$1.83

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Vermont State Reported Data 2014

<i>Benefits Paid by Type of Coverage</i>	
Private Carriers	\$111,477
State Fund	–
Self-Insured	–
<i>Second Injury and Guaranty Funds</i>	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
<i>Special Funds</i>	
	–
<i>Deductibles</i>	
Private Carrier	20,195
State Fund	–
<i>Premiums</i>	
Private Carrier Premiums	185,193
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier —A.M. Best

Self-Insurance — Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical —NCCI

Premiums—A.M. Best

VIRGINIA***Virginia State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	3,295 (97.3)	3,338 (97.3)	3,374 (97.4)	3,400 (95.7)	3,416 (98.0)
Covered Wages (millions)	\$157,873	\$163,092	\$168,671	\$167,008	\$175,084
<i>Benefits (thousands)</i>					
Private Carriers	\$611,732 (77.4)	\$678,225 (77.5)	\$712,866 (78.0)	\$742,461 (77.9)	\$727,990 (78.0)
State Fund					
Self-Insured	\$178,294 (22.6)	\$196,865 (22.5)	\$200,889 (22.0)	\$210,703 (22.1)	\$205,070 (22.0)
Total Benefits	\$785,680	\$891,958	\$979,538	\$896,845	\$933,060
Medical Benefits (% of total)	(59.8)	(59.8)	(60.4)	(60.8)	(61.7)
Benefits per \$100 of Payroll	\$0.50	\$0.55	\$0.58	\$0.54	\$0.53
<i>Costs (thousands)</i>					
Private Carriers	\$923,911 (82.2)	\$967,537 (80.6)	\$1,104,271 (81.0)	\$1,066,191 (82.5)	\$1,103,033 (82.1)
State Fund					
Self-Insured	\$200,618 (17.8)	\$233,452 (19.4)	\$259,787 (19.0)	\$225,967 (17.5)	\$240,117 (17.8)
Total Costs	\$1,124,529	\$1,200,989	\$1,364,057	\$1,292,158	\$1,343,150
Costs per \$100 of Payroll	\$0.71	\$0.74	\$0.77	\$0.81	\$0.77

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Virginia State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$550,632
State Fund	–
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
	–
Deductibles	
Private Carrier	181,462
State Fund	–
Premiums	
Private Carrier Premiums	925,675
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Self-Insurance— Estimated (Refer to Section II)

Deductibles— Estimated (Refer to Section II)

Medical— NCCI

Premiums—A.M. Best

WASHINGTON**Washington State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	2,667 (97.6)	2,707 (97.6)	2,751 (97.5)	2,820 (97.6)	2,899 (97.5)
Covered Wages (millions)	\$128,028	\$134,609	\$141,613	\$148,233	\$158,274
Benefits (thousands)					
Private Carriers	\$20,608 (0.9)	\$23,858 (1.0)	\$13,780 (0.6)	\$13,317 (0.6)	\$25,504 (1.1)
State Fund	\$1,756,529 (76.1)	\$1,818,520 (78.5)	\$1,813,835 (78.5)	\$1,814,346 (77.8)	\$1,866,286 (78.0)
Self-Insured	\$531,612 (23.0)	\$474,335 (20.5)	\$484,082 (20.9)	\$504,120 (21.6)	\$501,129 (20.9)
Total Benefits	\$2,308,748	\$2,316,713	\$2,311,299	\$2,331,783	\$2,392,919
Medical Benefits (% of total)	(33.0)	(32.4)	(32.1)	(31.8)	(31.9)
Benefits per \$100 of Payroll	\$1.80	\$1.72	\$1.63	\$1.57	\$1.51
Costs (thousands)					
Private Carriers	\$25,806 (1.5)	\$25,762 (1.3)	\$30,315 (1.5)	\$19,714 (1.0)	\$23,499 (1.1)
State Fund	\$1,125,754 (63.6)	\$1,382,646 (70.4)	\$1,370,962 (69.6)	\$1,445,200 (70.6)	\$1,511,918 (71.2)
Self-Insured	\$617,316 (34.9)	\$555,698 (28.3)	\$569,447 (28.9)	\$581,466 (28.4)	\$586,773 (27.6)
Total Costs	\$1,768,876	\$1,964,106	\$1,970,724	\$2,046,380	\$2,122,190
Costs per \$100 of Payroll	\$1.34	\$1.46	\$1.39	\$1.37	\$1.34

Notes - Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Washington State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$25,159
State Fund	1,866,286
Self-Insured	500,969
Second Injury and Guaranty Funds	
Second Injury Fund	40
Self-Insured Guaranty Fund	120
Insurance Guaranty Fund	345
Special Funds	
Benefit Adjustment Fund for Long term Cases	428,558
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	23,499
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—Department of Labor and Industries

Self-Insurance—Department of Labor and Industries

Second Injury Fund—Department of Labor and Industries

Special Fund—Department of Labor and Industries

Guaranty Funds—Washington Insurance Guaranty Fund

Self-Insurance Guaranty Funds- Department of Labor and Industries

Medical—Department of Labor and Industries

Private Carrier Premiums—A.M. Best

WEST VIRGINIA***West Virginia State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	655 (95.5)	665 (97.4)	674 (97.5)	668 (95.7)	665 (98.1)
Covered Wages (millions)	\$24,026	\$25,336	\$26,103	\$25,575	\$26,733
<i>Benefits (thousands)</i>					
Private Carriers	\$39,603 (10.9)	\$189,075 (37.4)	\$176,309 (37.5)	\$171,102 (39.2)	\$165,746 (39.1)
State Fund	\$280,937 (77.5)	\$257,755 (50.9)	\$230,907 (49.1)	\$201,120 (46.1)	\$192,329 (45.4)
Self-Insured	\$41,835 (11.5)	\$59,095 (11.7)	\$63,035 (13.4)	\$63,795 (14.6)	\$65,452 (15.5)
Total Benefits	\$543,317	\$520,769	\$475,952	\$437,894	\$423,527
Medical Benefits (% of total)	(24.8)	(47.4)	(50.4)	(52.3)	(49.0)
Benefits per \$100 of Payroll	\$2.26	\$2.06	\$1.82	\$1.71	\$1.58
<i>Costs (thousands)</i>					
Private Carriers	\$407,510 (83.5)	\$432,529 (86.0)	\$408,700 (84.7)	\$371,865 (83.5)	\$350,975 (82.0)
State Fund					
Self-Insured	\$80,640 (16.5)	\$70,143 (14.0)	\$73,608 (15.3)	\$73,583 (16.5)	\$76,638 (17.9)
Total Costs	\$488,150	\$502,673	\$482,308	\$445,448	\$427,613
Costs per \$100 of Payroll	\$2.95	\$1.99	\$1.84	\$1.73	\$1.60

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

West Virginia State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$125,596
State Fund	181,257
Self-Insured	60,720
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	1,023
Insurance Guaranty Fund	19
Special Funds	
Uninsured Employers Fund	590
Workers' Compensation Fund	9,873
Coal workers Pneumoconiosis Fund	11,991
Deductibles	
Private Carrier	35,094
State Fund	–
Premiums	
Private Carrier Premiums	318,516
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

Former State Fund—West Virginia Offices of the Insurance Commissioner

Self-Insurance —West Virginia Offices of the Insurance Commissioner

Special Funds—West Virginia Offices of the Insurance Commissioner

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

Deductibles— Estimated (Refer to Section II)

Medical—NCCI

Premiums—A.M. Best

WISCONSIN***Wisconsin State Summary Table: 2010-2014***

	2010	2011	2012	2013	2014
<i>Coverage</i>					
Covered Workers (thousands)	2,539 (97.0)	2,572 (97.0)	2,600 (95.5)	2,628 (95.5)	2,665 (97.6)
Covered Wages (millions)	\$100,999	\$104,948	\$108,660	\$109,533	\$116,295
<i>Benefits (thousands)</i>					
Private Carriers	\$929,001 (86.8)	\$955,151 (86.8)	\$975,985 (86.8)	\$1,023,284 (90.9)	\$1,064,405 (91.5)
State Fund					
Self-Insured	\$141,533 (13.2)	\$144,799 (13.2)	\$147,875 (13.2)	\$102,773 (9.1)	\$98,967 (8.5)
Total Benefits	\$1,071,877	\$1,099,950	\$1,123,861	\$1,126,058	\$1,163,372
Medical Benefits (% of total)	(69.9)	(70.1)	(69.6)	(68.4)	(68.9)
Benefits per \$100 of Payroll	\$1.06	\$1.05	\$1.03	\$1.03	\$1.00
<i>Costs (thousands)</i>					
Private Carriers	\$1,488,886 (89.9)	\$1,685,110 (90.9)	\$1,737,652 (90.8)	\$1,761,250 (93.4)	\$1,818,137 (93.9)
State Fund					
Self-Insured	\$166,630 (10.1)	\$169,637 (9.1)	\$176,020 (9.2)	\$120,000 (6.4)	\$117,239 (6.0)
Total Costs	\$1,655,516	\$1,854,747	\$1,913,672	\$1,881,250	\$1,935,375
Costs per \$100 of Payroll	\$1.64	\$1.77	\$1.76	\$1.72	\$1.66

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Wisconsin State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$1,060,893
State Fund	–
Self-Insured	30,639
Second Injury and Guaranty Funds	
Second Injury Fund	707
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	–
Special Funds	
Uninsured Employers Fund	2,143
Children's Fund	180
Barred Claims	808
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	1,803,581
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier —A.M. Best

Self-Insurance—Department of Workforce Development, Workers' Compensation Division

Second Injury Fund —Department of Workforce Development, Workers' Compensation Division

Special Funds—Department of Workforce Development, Workers' Compensation Division

Medical—Estimated from previous year's data

Premiums—A.M. Best

WYOMING**Wyoming State Summary Table: 2010-2014**

	2010	2011	2012	2013	2014
Coverage					
Covered Workers (thousands)	263 (100.0)	267 (100.0)	271 (100.0)	272 (100.0)	277 (100.0)
Covered Wages (millions)	\$10,924	\$11,465	\$11,964	\$12,143	\$12,781
Benefits (thousands)					
Private Carriers	\$1,364 (0.8)	\$1,392 (0.9)	\$802 (0.5)	\$2,022 (1.1)	\$2,343 (1.3)
State Fund	\$162,133 (99.2)	\$160,996 (99.1)	\$161,502 (99.5)	\$189,785 (98.9)	\$182,054 (98.7)
Self-Insured					
Total Benefits	\$154,077	\$162,960	\$162,304	\$191,825	\$184,398
Medical Benefits (% of total)	(50.1)	(51.0)	(67.8)	(69.0)	(70.7)
Benefits per \$100 of Payroll	\$1.41	\$1.42	\$1.36	\$1.58	\$1.44
Costs (thousands)					
Private Carriers		\$4,868 (2.5)	\$10,355 (4.7)	\$6,143 (2.5)	\$5,489 (2.1)
State Fund	\$180,281 (100.0)	\$193,555 (97.5)	\$210,705 (93.5)	\$240,073 (97.5)	\$251,770 (97.8)
Self-Insured					
Total Costs	\$179,455	\$198,423	\$221,060	\$246,216	\$257,259
Costs per \$100 of Payroll	\$1.64	\$1.73	\$1.85	\$2.03	\$2.01

Notes – Coverage: Estimated numbers of employees covered by workers' compensation are reported in thousands. The number of employees covered by workers' compensation as a percentage of total employees covered by unemployment insurance is reported in parentheses. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars. The percent distribution for each category is reported in parentheses.

Wyoming State Reported Data 2014

Benefits Paid by Type of Coverage	
Private Carriers	\$2,311
State Fund	182,054
Self-Insured	–
Second Injury and Guaranty Funds	
Second Injury Fund	–
Self-Insured Guaranty Fund	–
Insurance Guaranty Fund	32
Special Funds	
	–
Deductibles	
Private Carrier	–
State Fund	–
Premiums	
Private Carrier Premiums	5,489
State Fund Premiums	–

Notes: All amounts reported in thousands of dollars.

Sources

Private Carrier—A.M. Best

State Fund—Wyoming Department of Workforce Services, Work Compensation Division

Medical—Wyoming Department of Workforce Services, Work Compensation Division

Premiums—A.M. Best