

Sources and Methods: A Companion To:
Workers' Compensation: Benefits, Coverage, and Costs, 2003
July 2005



Introduction

The report, *Workers' Compensation: Benefits, Coverage, and Costs, 2003*, provides estimates of total workers' compensation benefits paid in the United States and in each state of United States including the District of Columbia. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2003.

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

State-Level Estimates

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

Sources of Data

State agencies were the main source of the foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have exactly the data requested, but provided

related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

Appendix A estimates workers' compensation coverage.

Appendix B describes the sample copy of the questionnaire given to the state agencies.

Table C1 in Appendix C of the full report summarizes the kinds of information we received from each state. The shaded areas indicate data that were provided directly by the state. "NA" indicates that the particular insurance arrangement was not used in that state. The blank areas indicate where estimates and imputations were made.

Appendix D gives the revised data estimates of the previous years from 1999-2002.

Appendix E provides the methods of estimation or self-insurer benefits in states that did not provide latest information.

Appendix F gives an explanation of the medical benefits estimation.

Appendix G provides five methods of deductible estimation.

Appendix H provides totals for federal programs of workers' compensation that are financed by employers.

Please note that the *Sources and Methods* documents provide rounded numbers. In the case of ratios and percentages, this rounding may affect the result a reader will obtain by manually replicating our methodology.

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Alabama - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$623,315	\$368,778	N/A	\$254,537	63.6%

Private Carrier Payments

Source. The Department of Industrial Relations provided total calendar year benefits paid by private carriers. The amount was \$284,954 thousand. Deductibles, even though they are allowed, are not included in the above amount. We have added deductibles to get the total of \$368,778.

Self-Insurance Payments

Source. The Department of Industrial Relations provided total calendar year benefits paid by self-insured employers. The amount was \$254,537 thousand. No additional calculations were needed.

Medical Benefits

Source. The Department of Industrial Relations provided total medical benefits. They amounted to 63.6 percent of total benefits. No additional calculations were needed.

Deductibles

Source. Deductibles were not included in the gross amount reported by the agency. The amount was \$83,824 thousand. Private carrier total benefits, obtained from the Department of Industrial Relations, which excluded deductible benefits, were \$284,954 thousand.

Methods. Benefits paid by employers under deductible policies were imputed using a weighted average.

Alaska - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$199,364	\$154,555	N/A	\$44,809	57.8%

Private Carrier Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by private carriers. The amount was \$154,555 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers. The amount was \$44,809 thousand. No additional calculations were needed.

Medical Benefits

Source. The Division of Workers' Compensation provided total medical benefits. They amounted to 57.8 percent of total benefits.

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$123,844 thousand. Private carrier total benefits, obtained from the Division of Workers' Compensation, which included deductible benefits, were \$154,555 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, \$30,710 thousand.

Arizona - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$458,790	\$138,328	\$232,665	\$87,797	63.4%

Private Carrier Payments

Source. The Industrial Commission provided calendar year benefits excluding second injury fund. The amount was \$133,303 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$16,665.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $16,665 * (133,303/442,126) = \$5,025$ thousand.
- The total amount of benefits paid under deductible policies was already included in the benefit amounts provided by the Industrial Commission, so the total private carrier benefits of \$138,328 thousand.

State Fund Payments

Source. The Industrial Commission provided calendar year benefits excluding second injury fund benefits. The amount was \$224,214 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$16,665.

Methods.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $16,665 * (224,214/442,126) = \$8,451$ thousand.
- This figure was added to the benefit amount provided by the Industrial Commission, so the total state fund benefits of \$232,665 thousand.

Self-Insurance Payments

Source. The Industrial Commission provided calendar year benefits excluding second injury fund benefits. The amount was \$84,608 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$16,665 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $16,665 * (84,609/442,126) = \$3,265$ thousand.
- These figures were added to obtain the total self-insurance benefits of \$87,797 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in Appendix F.

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Method. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $0.2942 * (133,303 \text{ thousand}) = \$39,214$ thousand for employers using private carriers and $0.2942 * (224,214 \text{ thousand}) = \$65,956$ thousand for employers using the state fund.

Arkansas - 2003

Workers' Compensation Benefits Paid – 2003(thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$198,144	\$124,931	N/A	\$73,213	62.1%

Private Carriers Payments

Source. The Workers' Compensation Commission provided calendar year benefits excluding second injury fund. The amount was \$116,703 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$13,006 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $13,006 * (116,703/185,137) = \$8,198$ thousand.
- These figures were added to obtain the total private carrier benefits of \$124,931 thousand.

Self-Insurance Benefits

Source. The Workers' Compensation Commission provided calendar year benefits excluding second injury fund benefits. The amount was \$68,407 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$13,006 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $13,006 * (68,407/185,137) = \$4,806$ thousand.
- These figures were added to obtain the total self-insurance benefits of \$73,213 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Deductibles are not allowed in the state of Arkansas.

California - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$13,021,785	\$6,193,564	\$3,096,397	\$3,731,824	50.9%

Private Carrier Payments

Source. The Workers' Compensation Insurance Rating Bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, but excluding second injury fund (CIGA payments). The amount was \$8,753,487 thousand. A.M. Best provided total calendar year benefits paid by the state fund. The amount was \$2,917,587 thousand. The Workers' Compensation Insurance Rating Bureau provided the second injury fund benefit amount, which was \$751,977 thousand.

Methods.

- Private carrier benefits excluding second injury fund (CIGA) were determined by subtracting total calendar year benefits paid by the state fund as provided by A.M. Best from total calendar year benefits paid by private carriers then adding second injury fund. The amount was, $8,753,487 - 2,917,587 = \$5,835,900$ thousand
- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund (CIGA) benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $751,977 * (5,835,900/12,269,807) = \$357,664$ thousand.
- These figures were added to obtain the total private carrier benefits of \$6,193,564 thousand.

State Fund Payments

Source. By AASCIF definition, California has a state fund. A.M. Best provided total calendar year benefits paid by the state fund, including benefits paid under deductible policies, but excluding second injury fund. The amount was \$2,917,587. The Workers' Compensation Insurance Rating Bureau provided the second injury fund (CIGA) benefit amount, which was \$751,977 thousand.

Methods. The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $751,977 * (2,917,587/12,269,807) = \$178,810$ thousand. This amount was added to the figure provided by the Workers' Compensation Insurance Rating Bureau to obtain the total state fund benefits of \$3,096,397 thousand.

Self-Insurance Payments

Source. The Office of Self-Insurance Plans provided total calendar year benefits paid by private and public self-insured employers excluding second injury fund benefits. The amounts were \$1,872,228 and \$1,644,092 thousand respectively. These figures were added to obtain the total of \$3,516,320 thousand in self-insurance benefits excluding the second injury fund (CIGA) benefits. The Workers' Compensation Insurance Rating Bureau provided the second injury fund benefit amount, which was \$751,977 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $751,977 * (3,516,320/12,269,807) = \$215,504$ thousand.
- These figures were added to obtain the total self-insurance benefits of \$3,731,824 thousand.

Medical Benefits

Source. The Workers' Compensation Insurance Rating Bureau provided total medical benefits for private carriers and the state fund and the Office of Self-Insurance Plans provided total medical benefits paid by self-insurers. They amounted to \$4,488,602 thousand and \$1,754,142 thousand, respectively.

Methods. These figures were added together to obtain total medical benefits of \$6,242,744 thousand. This number equals 50.9 percent of total benefits.

Deductibles

Source. A.M. Best provided private carrier and state fund total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amounts were \$3,549,712 thousand and \$2,917,587 thousand, respectively. The California State Fund did not write deductible policies in 2003. Private carrier and state fund total benefits, obtained from the Worker's Compensation Insurance Rating Bureau, which included deductible benefits for private carriers, were \$8,753,487 thousand.

Methods. Benefits paid by employers under deductible policies through private carriers were calculated by subtracting state fund and private carrier benefits as provided by A.M. Best from total benefits as provided by the Workers' Compensation Insurance Rating Bureau. The amount was $8,753,487 - (3,549,712 + 2,917,587) = \$2,286,188$ thousand in benefits paid under deductible policies by employers insuring through private carriers.

Colorado - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$693,316	\$248,425	\$267,122	\$177,770	43.9%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits for private carriers excluding benefits reimbursed by the employer as part of a deductible policy. The amount was \$189,239 thousand. Second injury fund data was provided by the Division of Workers' Compensation. The amount was \$10,546 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $10,546 * (189,239/567,245) = \$3,518$ thousand.
- This second injury fund amount, along with the estimated amount of benefits paid by employers under deductible policies, which was \$55,668 thousand, was added to the figure from A.M. Best to obtain the total of \$248,425 thousand (see below for estimate of deductible benefits).

State Fund

Source. A.M. Best provided state fund benefits for 2002; however, A.M. Best only provided private carrier amounts for 2003. Second injury fund data was provided by the Division of Workers' Compensation. The amount was \$10,546 thousand.

Methods.

- State fund benefits were calculated by using the ratio of A.M. Best reported state fund benefits in 2002 to reported private carrier benefits for 2003, which was multiplied by the private carrier benefits reported for 2002. This amount was \$203,481 thousand.
- The share of state fund benefits from a second injury fund were determined by multiplying the second injury fund by the ratio of state fund benefits to total benefits, $10,546 * (203,481/567,245) = \$3,783$ thousand.
- This second injury fund share, along with the estimated amount of benefits paid by employers under deductible policies, which was \$59,857 thousand, was added to the calculated figure based on A.M. Best data to obtain the total of \$267,122 thousand (see below for estimate of deductible benefits).

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$174,525 thousand. They provided second injury fund data separately.

Methods.

- The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insured benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $10,546 * (174,525/567,245) = \$3,245$ thousand.
- This second injury fund amount was added to obtain the total of \$177,770 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (189,239) = \$55,668$ thousand for private carriers. For state funds the total was $.2942 (203,481) = \$59,857$ thousand.

Connecticut - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$753,618	\$540,996	N/A	\$212,622	42.7%

Private Carrier Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by private carriers. The amount was \$513,556 thousand. Second injury fund benefits were also provided by this agency. The amount was \$38,225 thousand.

Method. The amount of private carrier benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $38,225 * (513,556/715,393) = \$27,440$ thousand. This amount was added to private carrier benefits as provided by the Workers' Compensation Commission to obtain the total of \$540,996 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided total calendar year benefits for private self-insurers (\$126,189 thousand) and the state (\$75,648 thousand). Second injury fund benefits were also provided by this agency. The amount was \$38,225 thousand.

Method. The amount of self-insurance benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $38,225 * [(126,189+75,648)/715,393] = \$10,785$ thousand. This amount was added to self-insurance benefits as provided by the Workers' Compensation Commission to obtain the total of \$212,622 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. Deductible benefits were included in private carrier benefits provided by the Workers' Compensation Commission. The total was \$513,556 thousand. Private carrier benefits provided by A.M. Best did not include deductible benefits. This amount was \$339,600 thousand.

Methods. Figures for private carrier totals from A.M. Best were subtracted from agency figures to obtain an estimate of benefits paid under deductible provisions by private carriers. Thus, deductible benefits were calculated to be $513,556 - 339,600 = \$173,956$ thousand.

Delaware - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$169,158	\$121,849	N/A	\$47,310	51.9%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$90,206 thousand. The Delaware Department of Labor provided calendar year benefits paid under the Workers' Compensation Fund. The amount was \$5,107 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best and the total amount of Workers' Compensation Fund benefits to obtain the total of \$121,849 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Delaware Department of Labor provided total self-insured and private carrier premiums written. The ratio was 38.83 percent. This ratio was assumed to be the same for benefits paid.

Methods. The ratio was applied to total private carrier benefits to obtain total self-insurance benefits. Therefore, $121,849 * .3883 = \$47,310$ thousand.

Medical Benefits

Source. The percent of medical benefits is based on the weighted average of states where medical data were available.

Methods. The procedure used is described in [Appendix F](#).

Deductible

Sources. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits was calculated using states where information on deductible benefits was available. That average was 29.42 percent. Deductible benefits were thus considered to be $.2942 * (90,206) = \$26,536$ thousand for employers using private carriers.

District of Columbia - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$93,677	\$72,816	N/A	\$20,861	37.0%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$56,265 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$72,816 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. A.M. Best provided private carrier data for 2003. Combined private carrier and self-insured benefits were found by using A.M. Best data and data from the Office of Workers' Compensation.

Methods.

- The ratio of combined private carrier and self-insured benefits to private carrier benefits reported by A.M. Best in 2002 was multiplied by the private carrier benefits reported by A.M. Best in 2003. This amount was \$77,126 thousand.
- Private carrier benefits as provided by A.M. Best, excluding benefits paid under deductible policies, were subtracted from the total of private carrier and self-insurance benefits as provided by the Office of Workers' Compensation to obtain total self-insurance benefits. Therefore, $77,126 - 56,256 = 20,870$ thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits was calculated using states where information on deductible benefits was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (56,265) = \$16,551$ thousand for employers using private carriers.

Florida - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,201,435	\$1,755,931	N/A	\$445,505	58.0%

Private Carrier Payments

Source. A.M. Best provided 2003 calendar year benefits for private carriers, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$1,494,644 thousand. The Division of Workers' Compensation provided the second injury fund benefit amount, which was \$10,234 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $10,234 * (1,494,644/1,937,808) = \$7,894$ thousand.
- Second injury fund, along with the estimated amount of benefits paid by employers under deductible policies, was added to the figure from A.M. Best to obtain the total of \$1,755,931 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Division of Workers' Compensation provided an estimate of total self-insurance benefits paid, which was \$443,164 thousand. They also provided the second injury fund benefit amount, which was \$10,234 thousand.

Methods.

The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insured benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $10,234 * (443,164/1,937,808) = \$2,340$ thousand. These figures were added to obtain the total self-insured benefits of \$445,505 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$1,494,644 thousand. Private carrier total benefits, obtained from the Division of Workers' Compensation, which included deductible benefits, were \$1,748,037 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, \$253,393 thousand.

Georgia - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,120,886	\$782,631	N/A	\$338,254	47.4%

Private Carrier Payments

Source. The State of Georgia Subsequent Injury Trust Fund provided calendar year benefits paid by private carriers. The amount was \$782,631 thousand. No additional calculations were needed.

Self-Insurance

Source. The State of Georgia Subsequent Injury Trust Fund provided calendar year benefits paid by self-insurers. The amount was \$338,254 thousand. No additional calculations were needed.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The imputation procedure used is described in [Appendix F](#).

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$513,339 thousand. Private carrier total benefits, obtained from the State of Georgia Subsequent Injury Trust Fund, which included deductible benefits, were \$782,631 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, \$269,292 thousand.

Hawaii - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$274,922	\$170,246	\$17,656	\$87,020	38.9%

Private Carrier Payments

Source. The Department of Labor and Industrial Relations (DLIR) provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies. The amount was \$175,728 thousand. The DLIR also provided medical and indemnity benefits paid by private carriers and the state fund. The amounts were, \$74,384 thousand and \$101,344 thousand, respectively. The DLIR provided benefits paid by the Special Compensation Fund, \$18,036 thousand (\$239 thousand medical and \$17,798 thousand indemnity) and Self-Insureds, \$81,157 thousand (\$32,288 thousand medical and \$48,869 thousand indemnity). A.M. Best provided calendar year benefits paid by the state fund, excluding benefits paid under deductible policies. The amount was \$16,512 thousand.

Method. The amount of private carrier benefits from a second injury fund was determined in the following manner:

- Private Carrier medical benefits were determined by subtracting out the medical benefits for the AM Best provided State funds, $74,384 - \{16,512 * (74,384/175,728)\} = \$67,395$ thousand.
- Second injury fund medical benefits were multiplied by the ratio of private carrier medical benefits to total medical benefits excluding second injury fund benefits, $239 * (67,395/106,672) = \151 thousand. Total private carrier medical benefit figures were obtained by adding the above figures to get \$67,546 thousand.
- Private Carrier indemnity benefits were determined by subtracting out the indemnity benefits for the AM Best provided State funds, $101,344 - \{16,512 * (101,344/175,728)\} = \$91,821$ thousand.
- Second injury fund indemnity benefits were multiplied by the ratio of private carrier indemnity benefits excluding second injury fund benefits to total indemnity benefits excluding second injury fund benefits, $17,798 * (91,821/150,213) = \$10,879$ thousand. Total private carrier indemnity benefit figures were obtained by adding the above figures to get \$102,700 thousand.
- These medical and indemnity benefit figures were added to obtain the total private carrier benefits of \$170,246 thousand.

State Fund Payments

Source. A.M. Best provided total benefits paid, excluding benefits paid under deductible policies. The amount was \$16,512 thousand. The Department of Labor and Industrial

Relations (DLIR) provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies. The amount was \$175,728 thousand. The DLIR also provided medical and indemnity benefits paid by private carriers and the state fund. The amounts were, \$74,384 thousand and \$101,344 thousand, respectively. The DLIR provided benefits paid by the Special Compensation Fund, \$18,036 thousand (\$239 thousand medical and \$17,798 thousand indemnity)

Method. Medical benefits paid by the state fund (prior to SCF allocation) were determined by using the private carrier medical percentage as reported by the DLIR. The resulting amounts were $.4233 * 16,512 = \$6,990$ thousand in medical benefits and $(1 - .4233) * 16,512 = \$9,523$ thousand in indemnity benefits.

Special Compensation Fund (SCF) benefits paid by the state fund were determined by the following procedure:

- Medical SCF benefits were multiplied by the ratio of state fund medical benefits to total medical benefits (excluding the SCF): $239 * (6,990/106,672) = \15 thousand;
- This amount was then added to state medical benefits to obtain \$7,005 thousand;
- Indemnity SF benefits were multiplied by the ratio of state fund indemnity benefits to total indemnity benefits (excluding the SCF): $17,797 * (9,523/150,213) = \$1,128$ thousand;
- This amount was then added to state fund indemnity benefits to obtain \$10,651 thousand;
- Benefits paid under deductible policies were then added to these amounts and the totals were added together to obtain total state fund benefits of $\$7,005 + \$10,651 = \$17,656$ thousand. For an explanation of the deductible estimation procedure please see below.

Self-Insurance Payments

Source. The Department of Labor and Industrial Relations (DLIR) provided total calendar year benefits paid by self-insurers. The amount was \$81,157 thousand (\$32,288 thousand medical and \$48,869 thousand indemnity). The DLIR provided benefits paid by the Special Compensation Fund, \$18,036 thousand (\$239 thousand medical and \$17,798 thousand indemnity).

Method.

Special Compensation Fund (SCF) benefits paid by self-insurers were determined by the following procedure:

- Medical SCF benefits were multiplied by the ratio of self-insurer medical benefits to total medical benefits (excluding the SCF): $239 * (32,288/106,672) = \72 thousand;

- This amount was then added to self-insurer medical benefits to obtain \$32,360 thousand;
- Indemnity SCF benefits were multiplied by the ratio of self-insurer indemnity benefits to total indemnity benefits (excluding the SCF): $17,797^* (48,869/150,213) = \$5,790$ thousand;
- This amount was then added to self-insurer indemnity benefits to obtain \$54,659 thousand;
- Self-insurer medical and indemnity benefits were then added to obtain total self-insurer benefits. The amount was $\$32,360 + \$54,659 = \$87,019$ thousand.

Medical Benefits

Source. The Department of Labor and Industrial Relations provided total medical benefits. The figure was 38.9% of total benefits. No additional calculations were needed.

Deductibles

Source. Deductible benefits were included in total private carrier and state fund benefits provided by the Department of Labor and Industry. The total was \$175,728 thousand. Total private carrier and state fund benefits provided by A.M. Best did not include deductible benefits. This amount was \$113,125 thousand. Deductible benefits were not included in the state fund total reported by the A.M. Best. That amount (net of deductible) was \$16,512 thousand.

Methods. The figure for total private carrier and state fund benefits from A.M. Best was subtracted from the agency figure to obtain an estimate of benefits paid under deductible provisions by private carriers and the state fund. Total deductible benefits were calculated to be $175,728 - 113,125 - 16,512 = \$46,091$ thousand. To obtain an estimate of deductible benefits paid by the state fund and private carriers the following procedure was used:

- The total deductible amount as estimated above was multiplied by the ratio of state fund benefits to total private carrier and state fund benefits as reported by A.M. Best to obtain total state fund deductibles, $\$46,091 * (16,512/113,125) = \$6,728$ thousand.
- State fund deductibles were subtracted from private carrier deductibles to obtain total deductibles, $\$46,091 - \$6,728 = \$39,363$ thousand.

Idaho - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$181,194	\$79,771	\$89,760	\$11,664	57.1%

Private Carrier Payments

Source. The Industrial Commission provided calendar year benefits paid by private carriers, excluding second injury fund. The amount was \$77,847 thousand. They also provided the second injury fund benefit amount, which was \$4,371 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $4,371 * (77,847/176,824) = \$1,924$ thousand. These figures were added to obtain the total private carrier benefits of \$79,771 thousand.

State Fund Payments

Source. The Industrial Commission provided calendar year benefits paid by the state fund, excluding second injury fund. The amount was \$87,595 thousand. They also provided the second injury fund benefit amount, which was \$4,371 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $4,371 * (87,595/176,824) = \$2,165$ thousand. These figures were added to obtain the total state fund benefits of \$89,760 thousand.

Self-Insurance Payments

Source. The Industrial Commission provided calendar year benefits paid by self-insurers, excluding benefits reimbursed to the insurance company by the employer a part of a deductible policy. The amount was \$11,382 thousand. They also provided the second injury fund benefit amount, which was \$4,371 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $4,371 * (11,382/176,824) = \281 thousand. These figures were added to obtain the total self-insured benefits of \$11,664 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in Appendix F.

Deductibles

Source. No information was available on benefits paid by employers under the provision of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (77,847) = \$22,900$ thousand for employers using private carriers and $.2942 * (87,595) = \$25,767$ thousand for employers using state funds.

Illinois - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,099,685	\$1,621,426	N/A	\$478,260	46.4%

Private Carrier Payments

Source. The Workers' Compensation Commission provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$1,252,872 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best, to obtain the total of \$1,621,426 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (1,252,872) = \$368,553$ thousand for employers using private carriers.

Indiana - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$567,587	\$479,833	N/A	\$87,754	67.3%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits excluding second injury fund benefits and benefits reimbursed by the employer as part of a deductible policy. The amount was \$368,545 thousand. The Workers' Compensation Board of Indiana provided total benefits paid by the second injury fund in 2002. The 2003 amount was \$2,875 thousand.

Methods.

- The second injury fund amount was found by using the ratio of the 2002 figure reported by the Workers' Compensation Board of Indiana to the 2002 figure for private carriers excluding second injury fund as reported by A.M. Best. A.M. Best 2003 figures were multiplied by that ratio to find \$2,875 thousand.
- The second injury fund amount, along with the estimated amount of benefits paid by employers under deductible policies, was added to A.M. Best figure for private carriers to obtain the total private carrier benefits. The amount was \$479,833 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. A.M. Best provided private carrier data for 2002 as well as 2003. Figures from the Workers' Compensation Board of Indiana were used to find the 2002 self-insurer amounts.

Methods. The ratio of the 2002 self-insured figure to the 2002 figure for private carriers as reported by A.M. Best was multiplied by A.M. Best 2003 figures to find \$87,754 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (368,545) = \$108,414$ thousand for employers using private carriers.

Iowa - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$320,454	\$259,176	N/A	\$61,278	48.4%

Private Carrier Payments

Source. The Division of Workers' Compensation provided calendar year benefits, including benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$257,986 thousand. They also provided calendar year benefits paid by carriers defined as state funds. The amount was \$1,190 thousand.

Methods.

The estimated amount of benefits paid by employers under deductible policies and the estimated amount of benefits paid as part of the state funds (\$1,190 thousand) were added to the figure from the Division of Workers' Compensation to obtain the total of \$259,176 thousand (see below for estimate of deductible benefits). By AASCIF definition, Iowa has only private carriers.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits for self-insurer benefits. The amount was \$61,278 thousand.

Methods. No further calculations were necessary.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (257,986) = \$75,899$ thousand for employers using private carriers.

Kansas - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$294,304	\$231,039	N/A	\$63,265	54.6%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers excluding benefits paid under deductible policies and second injury fund benefits. This amount was \$176,809 thousand. The Division of Workers' Compensation provided second injury fund benefits for the 2003 calendar year, which were \$3,003 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $3,003 * (176,809 / (176,809 + 62,481)) = \$2,219$ thousand. This figure, along with benefits paid under deductible policies, was added to private carrier benefits paid to obtain total private carrier benefits paid, \$231,039 thousand (see below for estimate of deductible benefits).

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers excluding second injury fund benefits. This amount was \$62,481 thousand. This agency also provided second injury fund benefits for the 2003 calendar year, which were \$3,003 thousand.

Methods. The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $3,003 * (62,481 / (176,809 + 62,481)) = \784 thousand. This figure was added to self-insurance benefits paid to obtain total self-insurance benefits paid, \$63,265 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (176,809) = \$52,011$ thousand for employers using private carriers.

Kentucky - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$717,196	\$427,439	\$67,080	\$222,677	54.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers and the state fund, excluding benefits reimbursed to the insurance company by employers as part of a deductible policy. The amount was \$274,523 thousand. The Department of Labor provided the second injury fund benefit amount, which was \$83,431 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits to total benefits given by A.M. Best excluding second injury fund benefits, $83,431 * (274,523/317,401) = \$72,160$ thousand. This amount, along with an estimated amount of benefits paid by employers under deductible policies, was added to this figure to obtain the total of \$427,439 thousand. (See below for estimate of deductible benefits.)

State Fund

Source. The Kentucky Employer's Mutual Insurance Company (KEMI) provided total calendar year benefits paid by the state fund, excluding benefits paid by employers under deductible provisions and second injury fund. The amount was \$43,124 thousand. This agency also provided the second injury fund benefit amount, which was \$83,431 thousand.

Methods. The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio (13.51 percent) of state fund benefits to total benefits, $83,431 * .1351 = \$11,271$ thousand. This amount, along with an estimated amount of benefits paid by employers under deductible policies, was added to this figure provided by KEMI to obtain the total of \$67,080 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in Appendix F.

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (274,523) = \$80,756$ thousand for employers using private carriers. For the state fund the amount was $.2942 * (42,878) = \$12,686$ thousand.

Louisiana - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$659,533	\$370,572	\$143,194	\$145,766	50.8%

Private Carrier Payments

Source. The Office of Workers' Compensation provided calendar year medical benefits paid by private carriers, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$188,209 thousand.

Methods. The figure from the Office of Workers' Compensation was divided by the percent of total benefits paid for medical to obtain total benefits paid by private carriers. The amount was $\$188,209 / .508 = \$370,572$ thousand.

State Fund

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. This amount was \$110,646 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to determine the total of \$143,194. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Office of Workers' Compensation provided calendar year medical benefits paid by self-insuring employers. The amount was \$74,033 thousand.

Methods. The figure from the Office of Workers' Compensation was divided by the percent of total benefits paid for medical to obtain total benefits paid by self-insuring employers. The amount was $\$74,033 / .508 = \$145,766$ thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Sources. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (218,863) = \$64,382$ thousand for employers using private carriers and $.2942 * (110,646) = \$32,548$ thousand for employers using a state fund.

Maine - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$260,845	\$108,748	\$77,008	\$75,089	45.2%

Private Carrier Payments

Source. The Bureau of Insurance provided calendar year benefits paid by private carriers and the state fund, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$144,994 thousand. A.M. Best provided calendar year benefits paid by the state fund, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$59,504 thousand.

Methods. Private carrier benefits were determined by subtracting the A.M. Best state fund figure from the Bureau of Insurance figure, $144,994 - 59,504 = \$85,490$ thousand. The estimated amount of benefits paid by employers under deductible policies was added to this figure to obtain the total of \$108,748 thousand. (See below for estimate of deductible benefits.)

State Fund Payments

Source. A.M. Best provided calendar year benefits paid by state funds, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$59,504 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$77,008 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Bureau of Insurance provided calendar year benefits paid by self-insurers. The amount was \$75,089 thousand. No additional calculations were needed.

Medical Benefits

Source. The Bureau of Insurance provided the percent of medical benefits. The amount was 45.2 percent. No additional calculations were needed.

Deductibles

Source. No information was available on benefits paid by employers under the provision of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (79,065) = \$23,258$ thousand for private carriers and $.2942 * (59,504) = \$17,504$ thousand for state funds.

Maryland - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$628,510	\$343,786	\$171,983	\$112,741	39.8%

Private Carrier Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by private carriers, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$343,786 thousand. No additional calculations were needed.

State Fund Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by the state fund. The amount was \$171,983 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insurers. The amount was \$112,741 thousand. No additional calculations were needed.

Medical Benefits

Source. The Workers' Compensation Commission provided the percent of medical benefits. The amount was 39.8 percent. No additional calculations were needed.

Deductibles

Source. Private carrier benefits paid as reported by A.M. Best were \$311,677 thousand. State fund benefits paid obtained from A.M. Best were \$119,260 thousand. These amounts did not include benefits reimbursed to the insurance company by the employer as part of a deductibles policy. Private carrier and state fund total benefits obtained from the Workers' Compensation Administration, which included deductible benefits, were \$343,786 thousand and \$171,983 thousand, respectively.

Methods. Benefits paid by employers under deductible policies equal the difference between A.M. Best figures and those provided by the Workers' Compensation Commission, \$32,109 thousand for private carriers and \$52,723 thousand for state fund.

Massachusetts - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$890,044	\$736,577	N/A	\$153,468	25.4%

Private Carrier Payments

Source. The Workers' Compensation Rating and Inspection Bureau provided total calendar year benefits paid by private carriers, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$557,122 thousand. This agency also provided the second injury fund benefit amount, which was \$19,739 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $19,739 * (557,122/706,418) = \$15,567$ thousand.
- This amount, along with the estimated amount of benefits paid by employers under deductible policies, was added to the figure from the Workers' Compensation Rating and Inspection Bureau to obtain the total of \$736,577 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Workers' Compensation Rating and Inspection Bureau provided total calendar year benefits paid by self-insurers, excluding the second injury benefit. The amount was \$149,296 thousand. This agency also provided the second injury fund benefit amount, which was \$19,739 thousand.

Methods. The amount of self-insurer benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $19,739 * (149,296/706,418) = \$4,172$ thousand. This amount was added to the figure provided by the Workers' Compensation Rating and Inspection Bureau to obtain the total self-insurer benefits of \$153,468 thousand.

Medical Benefits

Source. The Workers' Compensation Rating and Inspection Bureau provided the percent of medical benefits. The figure was 25.4 percent. No additional calculations were needed.

Deductibles

Source. No information was available on benefits paid by employers under the provision of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (557,122) = \$163,887$ thousand for employers using private carriers.

Michigan - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,476,850	\$877,007	N/A	\$599,843	36.7%

Private Carrier Payments

Source. The Workers' Compensation Agency provided calendar year benefits paid by private carriers, broken out by medical and indemnity benefits. The total amount was \$862,876 thousand, \$345,408 thousand for medical and \$517,467 thousand for indemnity. The agency also provided benefits paid by the Second Injury Fund, broken out by medical and indemnity benefits. The total amount was \$23,797 thousand, \$1,861 thousand for medical and \$21,936 thousand for indemnity.

Method.

The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $23,797 * (862,876/1,453,053) = \$14,132$ thousand. This figure was added to the amount provided by the Workers' Compensation Agency to obtain the total private carrier benefits of \$877,007 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Agency provided calendar year benefits paid by self-insurers, broken out by medical and indemnity benefits. The total amount was \$590,177 thousand, \$188,423 thousand for medical and \$401,755 thousand for indemnity. The agency also provided benefits paid by the Second Injury Fund, broken out by medical and indemnity benefits, which were \$23,797 thousand.

Method. The amount of self-insurer benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $23,797 * (590,177/1,453,053) = \$9,665$ thousand. This figure was added to the amount provided by the Workers' Compensation Agency to obtain the total self-insured benefits of \$599,843 thousand.

Medical Benefits

Source. The Workers' Compensation Agency provided the percent of medical benefits. The amount was 36.7 percent. No additional calculations were necessary.

Deductibles

Source. Deductible benefits were included in private carrier benefits provided by the Workers' Compensation Agency. The total was \$862,876 thousand. Private carrier benefits provided by A.M. Best did not include deductible benefits. This amount was \$676,787 thousand.

Methods. Figures for private carrier totals from A.M. Best were subtracted from agency figures to obtain an estimate of benefits paid under deductible provisions by private carriers. Thus, deductible benefits were calculated to be $862,876 - 676,787 = \$186,089$ thousand.

Minnesota - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$883,619	\$549,184	\$113,629	\$220,806	46.7%

Private Carrier Payments

Source. The Department of Labor and Industry provided calendar year benefits paid by private carriers. The amount was \$549,184 thousand. No additional calculations were needed.

State Fund

Source. The Department of Labor and Industry provided calendar year benefits paid by state funds. The amount was \$113,629 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Labor and Industry provided calendar year benefits paid by self-insurers. The amount was \$220,806 thousand. No additional calculations were needed.

Medical Benefits

Source. The Department of Labor and Industry provided the percent of medical benefits. The amount was 46.7 percent. No additional calculations were needed.

Deductibles

Source. The Department of Labor and Industry provided benefits paid under a deductible policy. The amount for private carriers was \$163,244 thousand. The amount for the state fund was \$4,340 thousand. No additional calculations were needed.

Mississippi - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$271,677	\$146,181	N/A	\$125,495	55.4%

Private Carrier Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by private carriers, excluding second injury fund. The amount was \$146,114 thousand. This agency also provided the second injury fund cash benefit amount, which was \$125 thousand.

Methods. The amount of private carrier benefits from a second injury fund were determined by multiplying the second injury fund cash benefits by the ratio of private carrier cash benefits excluding second injury fund benefits to total cash benefits excluding second injury fund benefits, $125 * (65,370/121,113) = \67 thousand. This figure was added to the cash and medical benefit amounts to obtain the total private carrier benefits of \$146,181 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$125,438 thousand. This agency also provided the second injury fund cash benefit amount, which was \$125 thousand.

Methods. The amount of self-insurer benefits from a second injury fund were determined by multiplying the second injury fund cash benefits by the ratio of self-insurer cash benefits excluding second injury fund benefits to total cash benefits excluding second injury fund benefits, $125 * (55,743/121,113) = \58 thousand. This figure was added to the cash and medical benefit amounts to obtain the total self-insurer benefits of \$125,495 thousand.

Medical Benefits

Source. The Workers' Compensation Commission provided the percentage of benefits paid for medical care. The figure was 55.4 percent. No additional calculations were needed.

Deductibles

Source. Private carrier total benefits paid obtained from A.M. Best were \$121,501 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductibles policy. Private carrier total benefits obtained from the Workers' Compensation Commission, which included those benefits, were \$146,114 thousand.

Methods. Benefits paid by employers under deductible policies were estimated to be the difference, \$24,613 thousand.

Missouri - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,257,962	\$866,164	\$112,497	\$279,301	47.4%

Private Carrier Payments

Source. The Division of Workers' Compensation (DWC) provided total calendar year benefits paid by private carriers and the state fund, excluding benefits paid under deductible policies and second injury fund. The amount was \$723,860 thousand. The DWC provided benefits paid by the Second Injury Fund, which was \$57,136 thousand (\$534 thousand medical and \$56,601 thousand indemnity). The Missouri Employers Mutual Insurance also provided calendar year benefits paid by the state fund, excluding deductibles and second injury fund. The amount was \$83,207 thousand.

Method.

- The amount of state fund benefits was subtracted from the total of private carrier and state fund benefits to obtain private carrier benefits excluding the Second Injury Fund benefits paid by private. The amount was $\$723,860 - \$83,207 = \$640,653$ thousand.
- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $57,136 * (640,653/987,891) = \$37,053$ thousand.
- This figure, along with an estimate of benefits paid under deductible policies, was added to the private carrier amount to obtain total private carrier benefits (see below for deductible methodology), which were \$866,164.

State Fund Payments

Source. The Missouri Employers Mutual Insurance provided calendar year benefits paid by the state fund, excluding benefits paid under deductible policies and second injury fund. The amount was \$83,207 thousand. The DWC also provided benefits paid by the Second Injury Fund, which was \$57,136 thousand.

Method.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund to total benefits excluding second injury fund, $57,136 * (83,207/987,891) = \$4,812$ thousand.
- This figure, along with an estimate of benefits paid under deductible policies, was added to the state fund amount that did not include benefits under

deductible or second injury fund benefits to obtain total state fund benefits, which were \$112,497 (see below for deductible methodology).

Self-Insurance Payments

Source. The Division of Workers' Compensation (DWC) provided total calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$264,031 thousand.

Method.

- The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $57,136 * (264,031/987,891) = \$15,271$ thousand. This figure was added to the self-insured amount that did not include second injury fund to obtain total self-insurer benefits, which were \$279,301.

Medical Benefits

Source. Both the Division of Workers' Compensation and the Missouri Employers Mutual Insurance Company provided medical data. The figure amounted to 47.4 percent. No additional calculations were needed.

Deductibles

Sources. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (640,653) = \$188,459$ thousand for employers using private carriers and $.2942 * (83,207) = \$24,477$ thousand for employers using a state fund.

Montana - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$204,677	\$71,336	\$96,791	\$36,550	53.7%

Private Carrier Payments

Source. The Montana Department of Labor and Industry provided calendar year benefits paid by private carriers. The amount was \$71,236 thousand.

Methods.

- Medical benefits paid as part of the second injury fund were multiplied by the ratio of private carrier medical benefits excluding second injury fund to total medical benefits excluding second injury fund. That amount was $203 * [36,145 / 109,744] = \67 thousand. This figure was added to private carrier medical benefits excluding second injury fund to obtain total private carrier medical benefits paid, \$36,212 thousand.
- Indemnity benefits paid as part of the second injury fund were multiplied by the ratio of private carrier indemnity benefits excluding second injury fund to total indemnity benefits excluding second injury fund. That amount was $88 * (35,091 / 94,640) = \33 thousand. This figure was added to private carrier indemnity benefits excluding second injury fund to obtain total private carrier indemnity benefits paid, \$35,124 thousand.
- Medical and indemnity benefits including second injury fund were added together to find the total private carrier benefits paid, \$71,336 thousand.

State Fund

Source. The Montana Department of Labor and Industry provided calendar year benefits paid the state fund (\$96,652 thousand) and second injury funds (\$292 thousand).

Methods.

- Medical benefits paid as part of the second injury fund were multiplied by the ratio of state fund medical benefits excluding second injury fund to total medical benefits excluding second injury fund. That amount was $203 * [52,461 / 109,744] = \97 thousand. This figure was added to state fund medical benefits excluding second injury fund to obtain total state fund medical benefits paid, \$52,558 thousand.
- Indemnity benefits paid as part of the second injury fund were multiplied by the ratio of state fund indemnity benefits excluding second injury fund to total indemnity benefits excluding second injury fund. That amount was $88 * [44,192 / 94,640] = \41 thousand. This figure was added to state fund indemnity benefits

- excluding second injury fund to obtain total state fund indemnity benefits paid, \$44,233 thousand.
- Medical and indemnity benefits including second injury fund were added together to find the total state fund benefits paid, \$96,791 thousand.

Self-Insurance Payments

Source. The Montana Department of Labor and Industry provided calendar year benefits by self-insurers (\$36,497 thousand) and second injury funds (\$292 thousand).

Methods.

- Medical benefits paid as part of the second injury fund were multiplied by the ratio of self-insured medical benefits excluding second injury fund to total medical benefits excluding second injury fund. That amount was $203 * [21,138 / 109,744] = \39 thousand. This figure was added to self-insured fund medical benefits excluding second injury fund to obtain total state fund medical benefits paid, \$21,177 thousand.
- Indemnity benefits paid as part of the second injury fund were multiplied by the ratio of self-insured fund indemnity benefits excluding second injury fund to total indemnity benefits excluding second injury fund. That amount was $88 * [15,359 / 94,640] = \14 thousand. This figure was added to self-insured indemnity benefits excluding second injury fund to obtain total self-insured fund indemnity benefits paid, \$15,373 thousand.
- Medical and indemnity benefits including second injury fund were added together to obtain total self-insurer benefits paid of \$36,550 thousand.

Medical Benefits

Source. Montana Department of Labor and Industry provided the percent of benefits paid for medical care. The amount was 53.7 percent. No additional calculations were needed.

Deductibles

Policies with deductibles are not allowed in the state of Montana.

Nebraska - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$290,901	\$212,837	N/A	\$78,063	59.0%

Private Carrier Payments

Source. A.M. Best provided total calendar year benefits paid by private carriers, excluding benefits paid under deductible policies. The amount was \$164,459 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$212,837 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provision of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (164,459) = \$48,378$ thousand for employers using private carriers.

Nevada - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$369,747	\$229,319	N/A	\$140,428	46.0%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy and excluding benefits paid by the Employers Insurance Company of Nevada. The amount was \$72,333 thousand. The Employers Insurance Company of Nevada provided total calendar year benefits paid. The amount was \$104,917 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figures from A.M. Best and the Employers Insurance Company of Nevada to obtain the total of \$229,319 thousand. (See below for estimate of deductible benefits). According to AASCIF, Nevada does not have a state fund.

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (177,005) = \$52,069$ thousand for employers using private carriers.

New Hampshire - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$224,407	\$182,914	N/A	\$41,494	56.5%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$134,787 thousand. They also provided calendar year benefits paid by carriers defined as state fund. The amount was \$6,550 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies and the estimated amount of benefits paid as part of the state fund (\$6,550 thousand) were added to the figure from A.M. Best to obtain the total of \$182,914 thousand. (See below for estimate of deductible benefits.) By AASCIF definition, New Hampshire does not have a state fund.

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (141,337) = \$41,577$ thousand for employers using private carriers.

New Jersey - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,542,608	\$1,411,247	N/A	\$131,361	53.5%

Private Carrier Payment

Source. The Compensation Rating and Inspection Bureau provided calendar year benefits. The amount was \$1,143,832 thousand. The Department of Labor provided calendar year benefits paid under the Second Injury Fund. The amount was \$292,307 thousand.

Methods. Total benefits paid as part of the second injury fund were multiplied by the ratio of private carrier benefits to total benefits excluding second injury fund. That amount was $292,307 * (1,143,832 / 1,250,301) = \$267,416$ thousand. This figure was added to private carrier benefits paid to obtain total private carrier benefits paid, \$1,411,247 thousand.

Self-Insurance Payments

Source. The Department of Labor provided calendar year benefits. The amount was \$106,469 thousand. The Department of Labor provided calendar year benefits paid under the Second Injury Fund. The amount was \$292,307 thousand.

Methods. Total benefits paid as part of the second injury fund were multiplied by the ratio of self-insured benefits to total benefits excluding second injury fund. That amount was $292,307 * [106,469 / 1,250,301] = \$24,891$ thousand. This figure was added to obtain total self-insured benefits of \$131,361 thousand.

Medical Benefits

Source. The percent of medical benefits is based on the weighted average of states where medical data were available.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. Private carrier total benefits obtained from A.M Best were \$839,457 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the

Compensation Rating and Inspection Bureau, which included deductible benefits, were \$1,143,832 thousand.

Methods. Benefits paid by employers under deductible policies are the difference, \$304,375 thousand

New Mexico - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$197,026	\$98,116	\$28,269	\$70,641	59.5%

Private Carrier Payments

Source. The Workers' Compensation Administration provided total calendar year benefits paid by private carriers and the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$126,385 thousand. The New Mexico Mutual Casualty Company provided total benefits paid by the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$28,269 thousand.

Methods. The amount provided by the New Mexico Mutual Casualty Company was subtracted from the figure provided by the Workers' Compensation Administration. The amount was $126,385 - 28,269 = 98,116$ thousand.

State fund Payments

Source. The New Mexico Mutual Casualty Company provided total benefits paid by the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$28,269 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Workers' Compensation Administration provided calendar year benefits paid by self-insurers. The amount was \$70,641 thousand. No additional calculations were needed.

Medical Benefits

Source. The Workers' Compensation Administration provided the percentage of benefits paid for medical care. The figure was 59.5 percent. No additional calculations were needed.

Deductibles

Source. Private carrier benefits paid obtained from A.M. Best were \$80,490 thousand. State fund benefits paid obtained from A.M. Best were \$20,647 thousand. These

amounts did not include benefits reimbursed to the insurance company by the employer as part of a deductibles policy. Private carrier and state fund total benefits obtained from the Workers' Compensation Administration, which included deductible benefits, were \$98,116 thousand and \$28,269 thousand, respectively.

Methods. Benefits paid by employers under deductible policies equal the difference between A.M. Best figures and those provided by the Workers' Compensation Administration, \$17,626 thousand for private carriers and \$7,622 thousand for state fund.

New York - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$3,220,398	\$1,631,501	\$788,496	\$800,401	32.3%

Private Carrier Payments

Source. The New York Compensation Insurance Rating Board provided calendar year benefits paid by private carriers, including benefits paid under deductible policies. The amount was \$1,631,501 thousand. No additional calculations were needed.

State Fund

Source. The New York Compensation Insurance Rating Board provided calendar year benefits paid by the state fund. The amount was \$788,496 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The New York Compensation Insurance Rating Board provided the percent of medical benefits for private carriers and the state fund. The percentage was 32.3.

Methods. This percentage was assumed to be the same for self-insurers.

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$1,214,234 thousand. Private carrier total benefits, obtained from the New York Compensation Insurance Rating Bureau, which included deductible benefits, were \$1,631,501 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, \$417,267 thousand.

North Carolina - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,059,955	\$809,523	N/A	\$250,432	45.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$625,517 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$809,523 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (625,517) = \$184,006$ thousand for employers using private carriers.

North Dakota - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$77,524	\$353	\$77,171	N/A	55.7%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers, excluding benefits paid by employers under deductible policies. The amount was \$273 thousand. It should be noted that private carriers are not allowed in North Dakota. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$353 thousand. (See below for estimate of deductible benefits.)

State Fund

Source. Workforce Safety and Insurance provided total calendar year benefits paid by the state fund. The amounts were \$77,171 thousand. No additional calculations were necessary.

Medical Benefits

Source. Workforce Safety and Insurance provided the percent of medical benefits. The amount was 55.7 percent. No additional calculations were needed.

Deductibles

Sources. Workforce Safety and Insurance provided state fund benefits paid under deductible policies, which were \$7,289 thousand.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits for employers using private carriers were thus calculated to be $.2942 (273) = \$80$ thousand.

Ohio - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,442,165	\$23,835	\$1,936,355	\$481,975	46.7%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits. The amount was \$23,835 thousand. It should be noted that private carriers are not allowed in Ohio. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: (1) companies with group policies that overlap states, and (2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best.

State Fund

Source. The Bureau of Workers' Compensation provided calendar year benefits paid by the state fund. The amount was \$1,936,355 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Bureau of Workers' Compensation provided calendar year benefits paid by self-insurers. The amount was \$481,975 thousand. No additional calculations were needed.

Medical Benefits

Source. The Bureau of Workers' Compensation provided the percent of medical benefits. The amount was 46.7 percent. No additional calculations were needed.

Deductibles

Source. Policies with deductibles are not allowed in the state of Ohio.

Oklahoma - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$561,643	\$260,758	\$183,936	\$116,949	47.5%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$201,487 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$260,758 thousand. (See below for estimate of deductible benefits.)

State Fund

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$142,127 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$183,936 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. The Workers' Compensation Court provided total benefits paid by self-insurers. The amount was \$116,949 thousand. No additional calculations were needed.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Sources. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (201,487) = \$59,271$ thousand for employers using private carriers and $.2942 (142,127) = \$41,809$ thousand for employers using a state fund.

Oregon - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$446,887	\$197,762	\$206,878	\$42,247	52.4%

Private Carrier Payments

Source. The Department of Consumer and Business Services provided calendar year benefits paid by private carriers. The amount was \$197,762 thousand. No additional calculations were needed.

State Fund

Source. The Department of Consumer and Business Services provided calendar year benefits paid by a state fund. The amount was \$206,878 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Consumer and Business Services provided calendar year benefits paid by self-insurers. The amount was \$42,247 thousand. No additional calculations were needed.

Medical Benefits

Source. The Department of Consumer and Business Services provided the percent of medical benefits. The amount was 52.4 percent. No additional calculations were needed.

Deductibles

Source. The Department of Consumer and Business Services supplied benefits paid on deductible policies. The amount was \$36,496 thousand. No additional calculations were needed.

Pennsylvania - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,625,878	\$1,863,327	\$184,983	\$577,567	40.3%

Private Carrier Payments

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by private carriers, excluding second injury fund benefits. The amount was \$1,820,321 thousand (\$753,249 thousand medical and 1,067,072 thousand indemnity). This agency also provided the second injury fund amount, which was \$60,829 thousand (\$18,066 thousand medical and \$42,762 thousand indemnity).

Methods. The amount of private carrier benefits from a second injury fund was determined in the following manner:

- Second injury fund medical benefits were multiplied by the ratio of private carrier medical benefits excluding second injury fund benefits to total medical benefits excluding second injury fund benefits, $18,066 * (753,249/1,040,169) = \$13,083$ thousand.
- Second injury fund indemnity benefits were multiplied by the ratio of private carrier indemnity benefits excluding second injury fund benefits to total indemnity benefits excluding second injury fund benefits, $42,762 * (1,067,072/1,524,880) = \$29,924$ thousand.
- These figures were added to private carrier benefits excluding second injury fund benefits to obtain the total private carrier benefits of \$1,863,327 thousand.

State Fund

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by the state fund, excluding second injury fund benefits. The amount was \$180,656 thousand (\$69,189 thousand medical and \$111,467 thousand indemnity). This agency also provided the second injury fund amount, which was \$60,829 thousand (\$18,066 thousand medical and \$42,762 thousand indemnity).

Methods. The amount of state fund benefits from a second injury fund was determined in the following manner:

- Second injury fund medical benefits were multiplied by the ratio of state fund medical benefits excluding second injury fund benefits to total medical benefits excluding second injury fund benefits, $18,066 * (69,189/1,040,169) = \$1,202$ thousand.
- Second injury fund indemnity benefits were multiplied by the ratio of state fund indemnity benefits excluding second injury fund benefits to total indemnity

benefits excluding second injury fund benefits, $42,762 * (111,467/1,524,880) =$ \$3,126 thousand.

- These figures were added to state fund benefits excluding second injury fund benefits to obtain the total state fund benefits of \$184,983 thousand.

Self-Insurance Payments

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by self-insurers, excluding second injury fund benefits. The amount was \$564,073 thousand (\$753,249 thousand medical and 1,067,072 thousand indemnity). This agency also provided the second injury fund amount, which was \$60,829 thousand (\$18,066 thousand medical and \$42,762 thousand indemnity).

Methods. The amount of private carrier benefits from a second injury fund was determined in the following manner:

- Second injury fund medical benefits were multiplied by the ratio of self-insured medical benefits excluding second injury fund benefits to total medical benefits excluding second injury fund benefits, $18,066 * (217,732/1,040,169) =$ \$3,782 thousand.
- Second injury fund indemnity benefits were multiplied by the ratio of self-insured indemnity benefits excluding second injury fund benefits to total indemnity benefits excluding second injury fund benefits, $42,762 * (346,341/1,524,880) =$ \$9,712 thousand.
- These figures were added to self-insured benefits excluding second injury fund benefits to obtain the total private carrier benefits of \$577,567 thousand.

Medical Benefits

Source. The Bureau of Workers' Compensation provided the percent of medical benefits. The amount was 40.3 percent. No additional calculations were needed.

Deductibles

Source. The Bureau of Workers' Compensation provided deductible benefits paid. The amount was \$577,465 thousand for private carriers. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits for state fund were thus calculated to be $.2942 (180,656) =$ \$53,143 thousand.

Rhode Island - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$106,948	\$41,521	\$49,882	\$15,545	22.8%

Private Carriers Payments

Source. The Rhode Island Department of Labor & Training provided calendar year indemnity benefits for private carriers, excluding benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$26,076 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$2,535 thousand.

Methods.

- Medical benefits were determined by multiplying the 2002 ratio of medical benefits to indemnity benefits by the 2003 indemnity benefits, $.2024 * 26,076 = \$5,277$ thousand.
- Total benefits paid by private carriers excluding deductible and second injury fund benefits were determined by adding medical and indemnity benefits, $26,076 + 5,277 = \$31,353$ thousand.
- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $2,535 * (31,353 / 84,109) = \945 thousand.
- The estimated amount of benefits paid by employers under deductible policies and the estimated amount of benefits paid as part of the second injury fund were added to the figure from the Department of Labor to obtain the total of \$41,521 thousand (see below for estimate of deductible benefits).

State Fund

Source. The Rhode Island Department of Labor & Training provided calendar year indemnity benefits, excluding benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$27,159 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$2,535 thousand.

Methods.

- Medical benefits were determined by multiplying the 2002 ratio of medical benefits to indemnity benefits by the 2003 indemnity benefits, $.3868 * 27,159 = \$10,507$ thousand.

- Total benefits paid by state fund excluding deductible and second injury fund benefits were determined by adding medical and indemnity benefits, $27,159 + 10,507 = \$37,666$ thousand.
- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $2,535 * (37,666 / 84,109) = \$1,135$ thousand.
- The estimated amount of benefits paid by employers under deductible policies and the estimated amount of benefits paid as part of the second injury fund were added to the total figure from the Department of Labor & Training to obtain the total of \$49,882 thousand (see below for estimate of deductible benefits).

Self-Insurance Payments

Source. The Rhode Island Department of Labor & Training provided calendar year indemnity benefits. The amount was \$11,745 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$2,535 thousand.

Methods.

- Medical benefits were determined by multiplying the 2002 ratio of medical benefits to indemnity benefits by the 2003 indemnity benefits, $.2847 * 11,745 = \$3,345$ thousand.
- Total benefits paid by self-insurers excluding deductible and second injury fund benefits were determined by adding medical and indemnity benefits, $11,745 + 3,345 = \$15,090$ thousand.
- The amount of self-insurers benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insured benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $2,535 * (15,090 / 84,109) = \455 thousand. This amount was added to the figure from the Department of Labor & Training to obtain the total of \$15,545 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (31,353) = \$9,223$ thousand for employers using private carriers and $.2942 (37,666) = \$11,080$ thousand for employers using the state fund.

South Carolina - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$656,935	\$441,662	\$52,085	\$163,188	47.5%

Private Carrier Payments

Source. The Second Injury Fund provided private carrier calendar year benefits, including second injury fund benefits. The amount was \$441,662 thousand. No additional calculations were needed.

State Fund Payments

Source. The State Accident Fund provided state fund calendar year benefits, including second injury fund benefits. The amount was \$52,085 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Second Injury Fund provided self-insurance calendar year benefits, excluding second injury fund benefits. The amount was \$163,188 thousand. No additional calculations were needed.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in Appendix F.

Deductibles

Source. The South Carolina Second Injury Fund provided calendar year deductibles paid. The amount was \$130,541 thousand. No additional calculations were needed. Deductibles are not allowed for the state fund.

South Dakota - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$95,119	\$91,967	N/A	\$3,152	61.7%

Private Carrier Payments

Source. The Department of Labor provided total calendar year benefits paid by private carriers excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. It was 70,895 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $5,782 * (70,895 / 73,818) = 5,553$ thousand.
- The total amount of benefits paid under deductible policies was added to the benefit amounts provided by the Industrial Commission along with the share of second injury funds to get the amount of \$91,967 thousand.

Self-Insurance Payments

Source. The Department of Labor provided calendar year benefits paid by self-insurers. The amount was \$3,152 thousand. No additional calculations were needed.

Medical Benefits

Source. The Department of Labor provided the percent of medical benefits. The amount was 61.7 percent. No additional calculations were needed.

Deductibles

Source. Private carrier total benefits obtained from A.M. Best were \$55,377 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the Department of Labor, which included deductible benefits, were \$70,895 thousand.

Methods. Benefits paid by employers under deductibles policies equals the difference, \$15,518 thousand.

Tennessee - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$710,475	\$534,835	N/A	\$175,640	52.9%

Private Carrier Payments

Source. A.M Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$413,266 thousand.

Methods The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best, to obtain the total of \$534,835 thousand (see below for estimate of deductible benefits).

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 (413,266) = \$121,569$ thousand for employers using private carriers.

Texas - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,919,527	\$1,384,390	\$161,119	\$374,018	63.0%

Private Carrier Payments

Source. The Texas Workers' Compensation Commission provided calendar year medical benefits for private carriers. The amount was \$892,521 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$45,242 thousand.

Methods.

- Indemnity benefits were determined by multiplying the 2002 ratio of indemnity benefits to medical benefits by the 2003 medical benefits, $.5145 * 892,521 = \$459,240$ thousand.
- Total benefits paid by private carriers excluding second injury fund benefits were determined by adding medical and indemnity benefits, $892,521 + 459,240 = \$1,351,761$ thousand.
- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $45,242 * (1,351,761 / 1,874,285) = \$32,629$ thousand.
- This amount was added to the figure from the Workers' Compensation Commission to obtain the total of \$1,384,390 thousand.

State Fund

Source. The Texas Workers' Compensation Commission provided calendar year medical benefits for the state fund. The amount was \$103,874 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$45,242 thousand.

Methods.

- Indemnity benefits were determined by multiplying the 2002 ratio of indemnity benefits to medical benefits by the 2003 medical benefits, $.5145 * 103,874 = \$53,448$ thousand.
- Total benefits paid by the state fund excluding second injury fund benefits were determined by adding medical and indemnity benefits, $103,874 + 53,448 = \$157,322$ thousand.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $45,242 * (157,322 / 1,874,285) = \$3,797$ thousand.
- This amount was added to the figure from the Workers' Compensation Commission to obtain the total of \$161,119 thousand.

Self-Insurance Payments

Source. The Texas Workers' Compensation Commission provided calendar year medical benefits for self-insurers. The amount was \$241,130 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$45,242 thousand.

Methods.

- Indemnity benefits were determined by multiplying the 2002 ratio of indemnity benefits to medical benefits by the 2003 medical benefits, $.5145 * 241,130 = \$124,072$ thousand.
- Total benefits paid by self-insurers excluding second injury fund benefits were determined by adding medical and indemnity benefits, $241,130 + 124,072 = \$365,202$ thousand.
- The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insured benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $45,242 * (365,202 / 1,874,285) = \$8,815$ thousand.
- This amount was added to the figure from the Workers' Compensation Commission to obtain the total of \$374,018 thousand.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated

to be $.2942 * (1,351,761) = \$397,643$ thousand for employers using private carriers and
 $.2942 * (157,322) = \$46,279$ thousand for employers using state funds.

Utah - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$201,557	\$54,940	\$118,442	\$28,174	65.4%

Private Carrier Payments

Source. A.M Best provided calendar year benefits paid by private carriers, excluding benefits reimbursed by employers as part of a deductible policy. The amount was \$42,452 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from A.M. Best to obtain the total of \$54,940 thousand. (See below for estimate of deductible benefits.)

State Fund

Source. A.M Best provided calendar year benefits paid by the state fund, excluding benefits reimbursed by employers as part of a deductible policy. The amount was \$91,520 thousand.

Methods. The estimated amount of benefits paid by the state fund under deductible policies was added to the figure from A.M. Best to obtain the total of \$118,442 thousand. (See below for estimate of deductible benefits.)

Self-Insurance Payments

Source. No information was available.

Methods. The estimation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 \times (42,452) = \$12,488$ thousand for employers using private carriers and $.2942 \times (91,520) = \$26,922$ thousand for employers using state funds.

Vermont - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$140,534	\$125,534	N/A	\$15,000	48.5%

Private Carriers Payments

Source. The Department of Labor and Industry provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$97,000 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was added to the figure from the Department of Labor and Industry, to obtain the total of \$125,534 thousand. (See below from estimate of deductible benefits.)

Self-Insurance Payments

Source. The Department of Labor and Industry provided calendar year benefits for self-insurers. The amount was \$15,000 thousand. No additional calculations were necessary.

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. No information was available on benefits paid by employers under the provisions of policies with deductibles.

Methods. The weighted average of deductible benefits as a percent of total (non-deductible) benefits was calculated using states where information on deductible policies was available. That average was 29.42 percent. Deductible benefits were thus calculated to be $.2942 * (97,000) = \$28,534$ thousand for employers using private carriers.

Virginia - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$701,464	\$541,801	N/A	\$159,663	56.2%

Private Carrier Payments

Source. The Virginia Workers' Compensation Commission provided calendar year benefits for private carriers. The amount was \$541,801 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

Methods. The estimation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on data received from the National Council on Compensation Insurance.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. Private carrier total benefits obtained from A.M. Best were \$442,598 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the Virginia Workers' Compensation Commission, which included deductible benefits, were \$541,801 thousand.

Methods. Benefits paid by employers under deductibles policies equals the difference, \$99,203 thousand.

Washington - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,800,477	\$26,671	\$1,309,550	\$464,256	34.4%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits. The amount was \$26,671 thousand. It should be noted that private carriers are not allowed in Washington. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best.

State Fund

Source. The Department of Labor and Industries provided calendar year benefits paid by state funds. The amount was \$1,309,550 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Labor and Industries provided calendar year benefits paid by self-insurers. The amount was \$464,256 thousand. No additional calculations were required.

Medical Benefits

Source. The Department of Labor and Industries provided the percent of medical benefits. The amount was 34.4 percent. No additional calculations were needed.

Deductibles

Policies with deductibles are not allowed in the state of Washington.

West Virginia - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$828,913	\$3,274	\$708,497	\$117,142	29.2%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers. The amount was \$3,274 thousand. No additional calculations were needed.

State Fund

Source. The Workers' Compensation Commission provided calendar year benefits paid. The amount was \$708,497 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insurers. The amount was \$117,142 thousand. No additional calculations were needed.

Medical Benefits

Source. The Workers' Compensation Commission provided the percent of medical benefits. The amount was 29.2 percent. No additional calculations were needed.

Deductibles

Source. Policies with deductibles are not allowed in the state of West Virginia.

Wisconsin - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$839,829	\$703,998	N/A	\$135,831	53.5%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers. The amount was \$703,998 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in [Appendix E](#).

Medical Benefits

Source. The percent of medical benefits is based on the weighted average of states where medical data were available.

Methods. The procedure used is described in [Appendix F](#).

Deductibles

Source. Policies with deductibles are not allowed in the state of Wisconsin.

Wyoming - 2003

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$102,663	\$2,169	\$100,494	N/A	63.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers. The amount was \$2,169 thousand. No additional calculations were needed. It should be noted that private carriers are not allowed in Wyoming. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best.

State Fund

Source. The Workers' Safety and Compensation Division provided total calendar year benefits paid by the state fund. The amount was \$100,494 thousand. No additional calculations were needed.

Medical Benefits

Source. The Workers' Safety and Compensation Division provided the percent of medical benefits. The amount was 63.1 percent. No additional calculations were needed.

Deductibles

Sources. Policies with deductibles are not allowed in the state of Wyoming.