

Sources and Methods: A Companion to
Workers' Compensation: Benefits, Coverage, and Costs, 2011
August 2013

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Introduction

The report [*Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#) provides estimates of total workers' compensation benefits paid in the United States and in each state and the District of Columbia individually. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2011.

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

State-Level Estimates

The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. In addition to these, the states also have second injury funds and guaranty funds, which are also described. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. They show separately the amount of benefits paid under deductible arrangements. We also have added the premiums written in each state and the source for that data.

Sources of Data

State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the

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

[Workers' Compensation: Benefits, Coverage, and Costs, 2011](#) contains eight appendices that provide further information on data sources and estimation procedures.

[Appendix A](#) estimates workers' compensation coverage.

[Appendix B](#) provides a sample of the questionnaire given to state agencies.

[Appendix C](#) lists the data sources.

[Appendix D](#) gives the revised data estimates of the previous years from 2007-2010.

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

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

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

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

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

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

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

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Alabama

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
616,022	295,654	-	320,368	-	115,785	-	67.7%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums		State Fund Premiums			
-	-	306,352		-			

Sources

Private Carrier—Department of Industrial Relations

Self-Insurance—Department of Industrial Relations

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided data on total calendar year benefits paid by private carriers at \$295,654 thousand. There were no guaranty funds this year. Hence, the total private carrier benefits were estimated to be \$295,654 thousand.

Self-Insurance Payments

The state agency provided data on total calendar year benefits paid by self-insured employers at \$320,368 thousand.

Deductibles

A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be \$115,785 thousand.

Medical Benefits

The share of medical benefits to total benefits was provided by NCCI. The procedure used to calculate medical benefits have been described in [Appendix E](#), in [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Premiums

A.M. provided data on total premiums in the calendar year. Private carrier premiums totaled \$306,352 thousand for this year. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Alabama.

Alaska

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
238,789	168,535	-	70,254	3,586	30,502	-	65.3%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
4,816	-		247,130	-			

Sources

Private Carrier—Alaska Department of Labor

Self-Insurance—Alaska Department of Labor

Second Injury Fund—Alaska Department of Labor

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

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

Guaranty Funds—Alaska Department of Labor

Premiums—A.M. Best

Methods**Private Carrier Payments**

The state agency provided data on calendar year benefits paid by private carriers at \$161,209 thousand. The state agency also provided calendar year benefits paid by the second injury fund at \$3,586 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$168,535 thousand.

Self-Insurance Payments

The state agency provided data on calendar year benefits paid by self-insurers at \$69,177 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be \$70,254 thousand

Deductibles

A.M. Best provided benefits figures excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be \$30,502 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure is described in [Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The Division of Workers' Compensation in the Alaska Department of Labor provided us with the guaranty funds data of \$4,816 thousand.

Premiums

A.M. provided data on total premiums in the calendar year. Private carrier premiums totaled \$247,130 thousand for this year. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Alaska.

Arizona

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
711,801	330,100	241,522	140,180	13,163	75,335	55,120	63.5%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
-	-		467,745	76,184			

Sources

Private Carrier—A.M. Best

State Fund—A.M. Best

Self-Insurance—Industrial Commission

Second Injury Fund—Industrial Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers at \$212,210 thousand. The state agency reported calendar year total second injury fund benefits to be \$13,163 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits including deductibles were estimated to be \$330,100 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by state funds at \$219,007 thousand. The state agency reported calendar year total second injury fund benefits to be \$13,163 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits including deductibles were estimated to be \$241,522 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$137,006 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence, total self-insurance benefits were estimated to be \$140,180 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best reported the private carrier premiums to be \$467,745 thousand and state fund premiums to be at \$76,184 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Arizona.

Arkansas

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
189,123	149,920	-	39,202	4,499	30,788	-	64.1%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
688	-		233,626		-		

Sources

Private Carrier—A.M. Best

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

Second Injury Fund—Arkansas Workers' Compensation Commission

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

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

Guaranty Funds – Arkansas Property and Casualty Guaranty Fund

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar-year benefits paid by private carriers, excluding deductibles, at \$115,064 thousand. Private carrier deductibles were estimated to be \$30,788 thousand. The state agency provided the data for the second injury fund, \$4,499 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$149,920 thousand.

Self-Insurance Benefits

The state agency provided calendar year self-insurance benefits at \$38,084 thousand.

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated at \$39,202 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Arkansas Property and Casualty Guaranty Funds provided the data at \$688 thousand. The data were added to the private carrier estimates.

Premiums

A.M. Best reported the private carrier premiums to be \$233,626 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Arkansas.

California

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
10,477,086	5,726,868	1,464,753	3,825,464	17,359	1,698,616	-	56.4%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
213,978	18,898	6,815,338	1,011,147				

Sources

Private Carrier – Commission on Health and Safety and Workers' Compensation

State Fund – A.M. Best

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

Second Injury Fund – Commission on Health and Safety and Workers' Compensation

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

Medical – Commission on Health and Safety and Workers' Compensation

Guaranty Funds – California Insurance Guarantee Association (CIGA)

Self-Insurance Guaranty Funds- Office of Self-Insurance Plans, Department of Industrial Relations

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers at \$6,966,920 thousand. A.M. Best provided total calendar year benefits paid by the state fund, \$1,461,778 thousand which was subtracted out from the CHSWC data to get the private carrier benefits.

The state agency also provided calendar year total second injury fund benefits at \$17,359 thousand, which was added to the private carrier benefits according to their share in total. The guaranty funds provided by CIGA were also added to the estimates. Hence, private carrier benefits paid were \$5,726,868 thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$1,461,778 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. The total state fund benefits estimated were at \$1,464,753 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$3,259,930 thousand. The share of the second injury fund from self-insurance was estimated using the ratio of self-insurance benefits to total benefits. Self-insured guaranty funds were also added. The total self-insured benefits estimated were \$3,825,464 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be \$1,698,616 thousand for private carriers.

Medical Benefits

The rating state agency provided total medical benefits for private insurance carriers and self-insurers. These were added to obtain total medical benefits of \$5,765,131 thousand, which were 56.4% of total benefits.

Guaranty Funds

California Insurance Guarantee Association provided the data of \$213,978 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds

The Office of Self-Insurance Plans provided the data of \$18,898 thousand for self insurance guaranty funds. The data were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the private carrier premiums data, \$6,815,338 thousand, and state fund premiums data, \$1,011,147 thousand. . For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for California.

Colorado

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
760,599	238,542	395,936	126,121	7,244	49,433	83,160	56.1%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
3,187	-		253,532		364,238		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

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

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

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

Guaranty Funds – Colorado Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$183,767 thousand. The state agency provided calendar year second injury fund benefits, \$7,244 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits obtained from A.M. Best to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$238,542 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at \$309,149 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits including deductibles were estimated to be \$395,936 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$124,658 thousand. The self-insurance share of the second injury fund was estimated using the ratio of state self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$126,121 thousand.

Deductibles

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

[Benefits, Coverage, and Costs, 2011.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2011.](#)

Guaranty Funds

The Colorado Insurance Guaranty Association provided the data for Colorado guaranty funds of \$3,187 thousand. The data were added to the private carrier estimates.

Premiums

A.M. Best reported the private carrier premiums to be \$253,532 and state fund premiums to be at 364,238. . For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Colorado.

Connecticut

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
865,920	639,800	-	226,120	29,553	120,032	-	46.6%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
3,352	-		680,389		-		

Sources

Private Carrier – Worker’ Compensation Commission and A.M. Best

Self-Insurance – Workers’ Compensation Commission

Second Injury Fund – Workers’ Compensation Commission

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

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

Guaranty Funds- Connecticut Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided data on benefits at \$692,049 thousand. The state agency also provided calendar year second injury fund benefits, \$29,553 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits including deductibles were estimated to be \$639,800 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$217,121 thousand.

The self-insurance share of the second injury fund was estimated using the agency’s reported ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$226,120 thousand.

Deductibles

Deductibles for private carriers were estimated to be \$120,032 thousand. Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Guaranty Funds

The Connecticut Insurance Guaranty Association provided the data of \$3,352 thousand for guaranty funds. The data were added to the private carrier estimates.

Premiums

A.M. Best provided the data of \$680,389 thousand in private carrier premiums in the 2011 year. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Connecticut.

Delaware

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
219,971	186,344	-	33,628	6,340	56,082	-	59.2%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
762	-		137,527	-			

Sources

Private Carrier – A.M. Best

Self-Insurance – Delaware Department of Labor

Second Injury Fund – Delaware Department of Labor

Deductibles – Pennsylvania and Delaware Compensation Rating Bureau

Medical – Pennsylvania and Delaware Compensation Rating Bureau

Insurance Guaranty Funds – Delaware Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$124,467 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$56,082 thousand. The state agency provided calendar year second injury fund benefits, \$6,340 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Guaranty funds data were added to the private carrier total. Hence, total private carrier benefits including deductibles were estimated to be \$186,344 thousand.

Self-Insurance Payments

Self-insurance benefits were provided by the state agency at \$32,321 thousand.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$33,628 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$56,082 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 59.2% of total benefits.

Guaranty Funds

Delaware Insurance Guaranty Association provided the data of \$762 thousand for insurance guaranty funds. The data were added to the private carrier estimates.

Premiums

A.M. Best provided the data for private carrier premiums, totaling \$137,527. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Delaware.

District of Columbia

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
111,141	78,368	-	32,773	2,457	12,140	-	34.2%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
500	-	131,277	-				

Sources

Private Carrier – A.M. Best and Department of Employment Services, Office of Workers' Compensation

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

Second-Injury Fund—Office of Workers' Compensation, Department of Employment Services

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

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

Guaranty Funds—District of Columbia Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$63,271 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at \$12,140 thousand. The state agency provided calendar year second injury fund benefits, \$2,457 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Guaranty funds data were added to the private carrier total. Hence, total private carrier benefits including deductibles were estimated to be \$78,368 thousand.

Self-Insurance Payments

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$32,773 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The District of Columbia Insurance Guaranty Association provided the data on guaranty funds, which were \$500 thousand.

Premiums

A.M. Best provided the private carrier premiums at \$131,277 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for District of Columbia.

Florida

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,711,148	1,962,377	-	748,810	55,250	645,542	-	65.4%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	-		1,784,715		-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund—Division of Worker Compensation, Department of Financial Services

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$1,281,321 thousand. Deductibles for private carriers were estimated to be \$645,542 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$1,962,377 thousand.

Self-Insurance Payments

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insured benefits were estimated to be \$748,810 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Premiums

A.M. Best provided the private carrier premium of \$1,784,715. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Florida.

Georgia

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,389,746	1,016,835	-	372,912	118,823	274,495	-	50.4%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
14,543	-		1,029,650		-		

Sources

Private Carrier – A.M. Best

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

Second Injury Fund - Georgia Subsequent Injury Trust Fund

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

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

Guaranty Funds – Georgia Insurers Insolvency Pool, Georgia Life & Health Insurance Guaranty Association Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$646,894 thousand. Deductibles for private carriers were estimated to be \$274,295 thousand. It also estimated total calendar- year second injury fund benefits at \$118,823 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$1,016,835 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$372,912 thousand as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#). The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were \$369,406 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Georgia Insurers Insolvency Pool provided the data of \$14,543 thousand for guaranty funds.

Premiums

A.M. Best provided the private carrier premium, \$1,029,650. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Georgia.

Hawaii

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
246,780	131,535	28,821	86,425	16,536	27,163	5,952	44.9%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	161,345	33,858				

Sources

Private Carrier –Department of Labor and Industrial Relations-Research and A.M. Best

State Fund – Hawaii Employers’ Mutual Insurance Company and A.M. Best

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

Second Injury Fund –Department of Labor and Industrial Relations -Research

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, \$150,508 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$96,294 thousand. The state agency provided calendar year second injury fund benefits, \$16,536 thousand.

The private carrier share of the second injury fund was estimated by using the ratio of private carrier benefits to total benefits. Thus, we estimated the total private carrier benefits at \$131,535 thousand.

State Fund

The state agency provided calendar year paid benefits by the state fund \$21,099 thousand. State fund deductibles were estimated to be \$5,952 thousand. The state agency provided calendar year second injury fund benefits, \$16,536 thousand.

The state fund share of the second injury fund was estimated by using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$28,821 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$79,736 thousand.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$86,425 thousand.

Deductibles

Deductibles were estimated as the difference between the state agency's data, which included deductibles, and the sum of A.M. Best private carrier data, which did not include deductibles. A.M. Best provided calendar year paid benefits by private carriers and the state fund, \$117,393 thousand. The state agency provided total private carrier and state fund benefits, \$160,356 thousand. Hence, total deductibles were \$33,115 thousand.

Of total deductibles, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be \$5,952 thousand. Private carrier deductibles were estimated to be \$27,163 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$161,345 thousand and state fund premiums were \$33,858 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Hawaii.

Idaho

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
245,429	100,346	137,825	7,257	920	14,170	19,593	64.1%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
666	-		131,954	149,333			

Private Carrier – Idaho Industrial Commission and A.M. Best

State Fund – Idaho Industrial Commission and A.M. Best

Self-Insurance – Idaho Industrial Commission

Second Injury Fund – Idaho Industrial Commission

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

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

Guaranty Funds – Idaho Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

The Idaho Industrial Commission provided calendar year benefits paid by private carriers, \$55,889 thousand. Deductibles for private carriers were estimated to be \$14,170 thousand. It also provided calendar year total second injury fund benefits at \$920 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$100,346 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$117,717 thousand. Deductibles for the state fund were estimated to be \$19,593 thousand. The state agency provided data that second injury fund that were \$920 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$137,825 thousand.

Self-Insurance Payments

The Idaho Industrial Commission provided calendar year benefits paid by the self-insurers, \$7,225 thousand. The state fund share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits. Hence, total self-insured benefits were \$7,257 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The Idaho Insurance Guaranty Association provided the data of \$666 thousand for Idaho guaranty funds. These data were added to private carrier estimates.

Premiums

A.M. Best provided data for the private carrier premiums at \$131,954 and state fund premiums at \$149,333. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Idaho.

Illinois

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
3,074,406	2,278,440	-	795,965	14,138	502,967	-	47.7%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums		State Fund Premiums			
-	-	2,418,365		-			

Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Illinois Workers' Compensation Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$1,765,648 thousand. Deductibles for private carriers were estimated to be \$502,967 thousand (see below). The state agency provided calendar year second injury fund benefits, \$14,138 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$2,278,440 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$795,965 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Premiums

A.M. Best provided the data for private carrier deductibles, \$2,418,365 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Illinois.

Indiana

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
625,111	547,074	-	78,037	4,680	106,437	-	73.2%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
332	-	692,820	-				

Sources

Private Carrier – A.M. Best

Self-Insurance—Workers' Compensation Board of Indiana

Second Injury Fund—Workers' Compensation Board of Indiana

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

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

Guaranty Funds- Indiana Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year paid benefits by private carriers, \$436,329 thousand. Deductibles for private carriers were estimated to be \$106,437 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$547,074 thousand.

Self-Insurance Payments

The Workers' Compensation Board of Indiana provided the self-insurance benefits at \$77,333 thousand.

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$78,037 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Guaranty Funds

Indiana Insurance Guaranty Association provided the data of \$332 thousand for the guaranty funds. These were added to the private carrier data estimates.

Premiums

A.M. Best provided data for private carrier premiums, \$692,820 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Indiana.

Iowa

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
626,720	489,958	-	136,761	5,067	103,782	-	53.5
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	598,469	-				

Sources

Private Carrier – A.M. Best

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

Second Injury Fund- Iowa Division of Workers' Compensation

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, \$382,412 thousand. The state agency provided calendar year total second injury fund benefits at \$5,067 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Deductibles for private carriers were estimated to be \$103,782 thousand. Hence, total private carrier benefits were estimated to be \$489,958 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$136,761 thousand as described in step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#). The self-insured share of the second injury fund was estimated by using the share of self-insurance to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best supplied data for private carrier premiums, which were \$598,469 thousand in 2011. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Iowa.

Kansas

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
435,641	310,763	-	124,878	4,210	66,997	-	56.1%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
1,635	-	409,064	-				

Sources

Private Carrier – A.M. Best

Self-Insurance – Kentucky Department of Labor

Second Injury Fund - Kentucky Department of Labor

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

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

Guaranty Fund – Kansas Insurance Guaranty Association

Premiums – A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$239,354 thousand. Deductibles for private carriers were estimated to be \$66,997 thousand. The state agency provided calendar year second injury fund benefits, \$4,210 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$310,763 thousand.

Self-Insurance Payments

The Division of Workers' Compensation provided the self-insurance benefits data at \$123,446 thousand.

The self-insurance share of the second injury fund was estimated by using the ratio of estimated self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$124,878 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Guaranty Fund

The Kansas Insurance Guaranty Association provided the data for Kansas guaranty fund data of \$1,635 thousand. The data were added to the private carrier estimates.

Premiums

A.M. Best provided the data for Kansas private carrier premiums of \$409,064. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Kansas.

Kentucky

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
656,441	367,500	83,726	205,215	65,281	60,762	13,996	56.3
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
4,005	-		392,804		114,334		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund – Kentucky Labor Cabinet

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

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

Guaranty Funds- Kentucky Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, \$267,252 thousand. Calendar year second injury fund benefits were reported by the state agency to be \$65,281 thousand. Deductibles for private carriers were estimated to be \$60,672 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$367,500 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$61,558 thousand. State fund deductibles were estimated to be \$13,996 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$83,726 thousand.

Self-Insurance Payments

Self-insurance benefits excluding the second injury fund were estimated as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$205,215 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Kentucky Insurance Guaranty Association provided the data for the guaranty fund data of \$4,005 thousand. It was added to the private carrier benefit estimates.

Premiums

A.M. Best provided the private carrier premiums of \$392,804 thousand. A.M. Best also provided the data for state fund premiums of \$114,334 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Kentucky.

Louisiana

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
869,762	479,534	102,336	287,892	49,606	93,353	19,922	53.1%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums		State Fund Premiums			
-	-	555,189		159,159			

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund—Louisiana Workforce Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits paid by private carriers, \$360,345 thousand. Deductibles for private carriers were estimated to be \$93,353 thousand. The state agency provided calendar year total second injury fund benefits at \$49,606 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$479,534 thousand.

State Fund Payments

A.M. Best provided calendar year benefits paid by the state fund, \$76,900 thousand. Deductibles for the state fund were estimated to be \$19,922 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$102,336 thousand.

Self-Insurance Payments

Self-insurance benefits excluding the second injury fund were estimated as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$287,892 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the data for the private carrier and state fund premiums. In 2011, private carrier premiums were \$555,189 thousand and state fund premiums were \$159,159 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Louisiana.

Maine

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
252,017	171,566	-	80,452	-	25,072	-	48.9%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
839	-		206,375	-			

Sources

Private Carrier – A.M. Best

Self-Insurance – Maine Bureau of Insurance

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

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

Guaranty Funds—Maine Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided total calendar year benefits excluding deductibles, paid by private carriers, \$145,655 thousand. Deductibles for private carriers were estimated to be \$25,072 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$171,566 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$80,452 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix F](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Guaranty Funds

The Maine Insurance Guaranty Association provided the data for the guaranty funds, which were \$839 thousand. These funds were added to private carrier data to find the total private carrier benefits data.

Premiums

A.M. Best provided data for the private carrier premiums, \$206,375. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Maine.

Maryland

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,006,998	544,174	172,928	289,896	19,246	154,603	4,416	46.2%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
-	-		570,214	171,167			

Sources

Private Carrier – Maryland Workers’ Compensation Commission

State Fund – Maryland Workers’ Compensation Commission

Self-Insurance – Maryland Workers’ Compensation Commission

Second Injury Fund - Maryland Workers’ Compensation Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

Maryland Workers’ Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$533,773 thousand. It also provided calendar year total second injury fund benefits at \$19,246 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$544,174 thousand.

State Fund Payments

Maryland Workers’ Compensation Commission provided calendar year benefits including deductibles paid by private carriers at \$169,623 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$172,928 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, at \$284,356 thousand.

The self-insured share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$289,896 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for

private carriers and state fund, which included deductibles. Thus, private carrier deductible benefits were estimated to be \$154,603 thousand and state fund deductibles were estimated to be \$4,416 thousand. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the data for the private carrier premiums and state fund premiums, \$570,214 thousand and \$171,167 thousand, respectively. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Maryland.

Massachusetts

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
962,596	723,024	-	239,572	23,249	131,203	-	34.2%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
8,166	-	943,881	-				

Sources

Private Carrier – Workers' Compensation Rating and Inspection Bureau

Self-Insurance – Massachusetts Workers' Compensation Advisory Council

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

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

Medical – Workers' Compensation Rating and Inspection Bureau

Guaranty Funds – Massachusetts Insurers Insolvency Fund

Premiums—A.M. Best

Methods

Private Carrier Payments

Workers' Compensation Rating and Inspection Bureau provided calendar year benefits including deductibles paid by private carriers, \$697,445 thousand. It also provided calendar year total second injury fund benefits at \$23,249 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$723,024 thousand.

Self-Insurance Payments

We used the self-insured benefits data from the annual report of the Advisory Council of the Department of Industrial Accidents. It was given to be \$233,737 thousand.

The self-insurance share of the second injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$239,572 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures for private carriers and state fund, which included deductibles. Thus, private carrier deductible benefits were estimated to be \$131,203 thousand. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The state agency provided the percentage of medical benefits used, 34.2%. Private carrier medical payments were divided by the total private carrier benefits.

Guaranty Funds

Guaranty fund data was obtained from the Massachusetts Insurers Insolvency. These data were added to the private carrier estimates. It was given to be \$8,166 thousand.

Premiums

A.M. Best provided the data for private carrier premiums, which were \$943,881 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Massachusetts.

Michigan

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,301,061	794,135	-	506,926	11,873	188,403	-	38.7%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
1,866	5,744		965,966		-		

Sources

Private Carrier – Workers' Compensation Agency

Self-Insurance – Workers' Compensation Agency

Second Injury Fund – Workers' Compensation Agency

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

Medical – Workers' Compensation Agency

Guaranty Funds – Michigan Property & Casualty Insurance Guaranty Association

Self-Insurance Guaranty Funds – Workers' Compensation Agency

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$784,997 thousand. The state agency provided calendar year second injury fund benefits, \$11,873 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$794,135 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$496,582 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$506,926 thousand.

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures. Thus, deductible benefits were estimated to be \$188,403 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 38.7%.

Guaranty Funds

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

Self-Insurance Guaranty Funds

The Workers' Compensation Agency provided the data for Self-Insurance Guaranty funds at \$5,744 thousand, which was added to the self-insurance estimates.

Premiums

A.M. Best provided the data for the private carrier premiums at \$965,966 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Michigan.

Minnesota

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Special Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,011,017	767,128	-	243,890	52,854	191,097	-	51.8%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums and Assigned Risk Plan Premiums		State Fund Premiums			
9,326	2,874	792,227		-			

Sources

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

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$670,803 thousand. The Assigned Risk Plan data provided by the agency at \$46,899 thousand was also added to the private carrier data. The calendar year special fund benefits were \$52,854 thousand.

The private carrier share of the special funds was estimated by using the share of private carrier benefits to total benefits. Guaranty fund benefits were also added to private carrier payments. Hence total private carrier benefits were estimated to be \$767,128 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$228,262 thousand.

The self-insurance share of the special funds was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Self-Insurance guaranty funds data were also added. Hence total self-insurance benefits were estimated to be \$243,890 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$191,097 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 51.8%.

Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at \$9,326 thousand. These data were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The Minnesota Department of Labor and Industry provided the data for self-insurance guaranty funds at \$2,874 thousand. These were added to the self-insured benefit estimates.

Premiums

The agency also provided the data for private carrier and assigned risk plans premiums at \$792,227 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Minnesota.

Mississippi

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
334,430	215,732	-	118,698	139	48,034	-	59.8%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	270,822	-				

Sources

Private Carrier – Mississippi Workers' Compensation Commission

Self-Insurance – Mississippi Workers' Compensation Commission

Second Injury Fund – Mississippi Workers' Compensation Commission

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

Mississippi Workers' Compensation Commission provided calendar year benefits including deductibles paid by private carriers, \$215,383 thousand. Deductibles for private carriers were estimated to be \$48,034 thousand. The state agency provided calendar year second injury fund benefits, \$139 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$215,732 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$118,648 thousand.

The self-insurance share of the second injury fund was estimated by using the share of reported self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$118,698 thousand.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the data private carrier premiums were \$270,822 in 2011. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Mississippi.

Missouri

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
813,686	530,367	85,559	197,760	37,311	105,336	16,993	59.2%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	367	537,349	138,736				

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Division of Workers' Compensation

Second Injury Fund – Division of Workers' Compensation

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

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

Self-Insurance Guaranty Funds – Division of Workers' Compensation

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$402,081 thousand. Deductibles for private carriers were estimated to be \$105,336 thousand. The state agency provided calendar year second injury fund benefits, \$37,311.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$530,367 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, \$64,864 thousand. State fund deductibles were estimated to be \$16,993 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$85,559 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$186,734 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$197,760 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Self-Insurance Guaranty Funds

The state agency provided the data for the self-insurance guaranty fund data, \$367 thousand. These data were added to the self-insured benefit estimates.

Premiums

A.M. Best provided the data on premiums. Private carrier premiums stood at \$537,349 thousand. State fund premiums were \$138,736 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Missouri.

Montana

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
252,550	83,726	125,456	43,368	1,068	14,566	15,333	62.6%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
2,622	-	106,526	173,140				

Sources

Private Carrier – Department of Labor and Industry

State Fund – A.M. Best

Self-Insurance – Department of Labor and Industry

Second Injury Fund – Department of Labor and Industry

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

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

Guaranty Funds – Montana Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$80,735 thousand and calendar year second injury fund benefits, \$1,068 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$83,726 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by state fund, \$109,622 thousand.

Deductibles for state fund were estimated to be \$15,333 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to \$125,456 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$43,171 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$43,368 thousand.

Deductibles

A.M. Best figures were subtracted from private carrier figures to estimate private carrier deductibles. State fund deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The guaranty funds benefits data were also added to the private carrier totals. The Montana Insurance Guaranty Association provided the data for Montana's guaranty funds at \$2,622 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for the private carrier premiums, \$106,526 thousand, and the state fund premiums, \$173,140 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Montana.

Nebraska

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
321,306	254,981	-	66,325	1,540	55,914	-	61.7%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	310,535	-				

Sources

Private Carrier – A.M. Best

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

Second Injury Fund – Workers' Compensation Trust Fund Annual Report

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$197,906 thousand. Deductibles for private carriers were estimated to be \$55,914 thousand.

The state agency also provided calendar year second injury fund benefits, \$1,540 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$254,981 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$66,325 thousand as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the data for private carrier premiums, \$310,535 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Nebraska.

Nevada

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
381,176	260,783	-	120,393	-	58,681	-	47.2%
Guaranty Funds		Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums	
-		-		268,474		-	

Sources

Private Carrier – A.M. Best

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

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided the data on calendar-year benefits, not including private carrier deductibles, at \$202,102 thousand. Deductibles which were estimated to be \$58,681 thousand were added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$260,783 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$120,393 thousand as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Premiums

A.M. Best provided the data for private carrier premiums at \$268,474 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Nevada.

New Hampshire

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
227,488	170,587	-	56,901	-	36,029	-	66.4%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
1,804	-	215,713	-				

Sources

Private Carrier – A.M. Best

Self-Insurance – New Hampshire Department of Labor Biennial Report

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

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

Guaranty Fund – New Hampshire Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$132,755 thousand. Deductibles for private carriers were estimated to be \$36,029 thousand.

The guaranty funds data was added to the private carrier total. Hence, total private carrier benefits were estimated to be \$170,587 thousand.

Self-Insurance Payments

Self-insurance data were estimated from the NH Department of Labor's Biennial Report, at \$56,901 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Premiums

A.M. Best provided the data for private carrier premiums at \$215,713 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for New Hampshire.

New Jersey

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,168,517	1,704,263	-	464,254	180,500	404,393	-	50.2%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
18,100	-		1,738,217		-		

Sources

Private Carrier – Compensation Rating & Inspection Bureau

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

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

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

Medical – Compensation Rating & Inspection Bureau

Guaranty Funds – New Jersey Compensation Rating & Inspection Bureau Annual Report

Premiums—A.M. Best

Methods

Private Carrier Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,541,637 thousand. The state agency provided calendar year second injury fund benefits, \$180,500 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier figures were 1,704,263 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$464,254 thousand as described in Step F, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

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

Deductibles

A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be \$404,393 thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 50.2%.

Guaranty Funds

The New Jersey Workers' Compensation Security Fund provided the data for guaranty funds at \$18,100 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for the private carrier premiums at \$1,738,217 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for New Jersey.

New Mexico

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
275,783	158,994	25,564	91,225	2,239	35,680	5,819	57.8%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
2,252	-		208,646	22,060			

Sources

Private Carrier – Workers' Compensation Administration

Self-Insurance – Workers' Compensation Administration

Second Injury Fund – Workers' Compensation Administration

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

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

Guaranty Funds—New Mexico Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$180,947 thousand. Private carrier deductibles were estimated to be \$35,680. The state agency provided calendar year second injury fund benefits, \$2,239 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$158,994 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles at the second injury fund paid by the state fund, \$19,554 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$25,564 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$90,345 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$91,225 thousand.

Deductibles

Deductibles were estimated as the difference between the state agency's data, which included deductibles,

and the sum of A.M. Best private carrier data, which did not include deductibles. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011.*](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011.*](#)

Guaranty Funds

New Mexico Insurance Guaranty Association provided the data for guaranty funds at \$2,252 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$208,646 thousand and state fund premiums stood at \$22,060 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for New Mexico.

New York

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
5,097,055	2,190,515	1,357,643	1,548,897	-	596,265	-	35.9%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	2,661,527	1,495,865				

Sources

Private Carrier – New York Compensation Insurance Rating Board

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Board,

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

Medical – New York Compensation Insurance Rating Board

Premiums—A.M. Best

Methods

Private Carrier Payments

New York Compensation Insurance Rating Board provided calendar year benefits including deductibles paid by private carriers, \$2,190,515 thousand. Deductibles for private carriers were estimated to be \$596,265 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,357,643 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$1,548,897 thousand. We have used the market share of paid indemnity of private carriers, state funds, and self-insurers to determine the self-insurance benefits using A.M. Best private carriers and state fund benefits.

Deductibles

Deductibles were estimated using subtraction. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 35.9%.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$2,661,527 thousand and state fund premiums stood at \$1,495,865 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for New York.

North Carolina

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,420,429	1,066,443	-	353,986	-	233,546	-	45.1%
Guaranty Funds		Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums	
-		-		1,158,979		-	

Sources

Private Carrier – A.M. Best

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

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$832,897 thousand. Deductibles for private carriers were estimated to be \$233,546 thousand. Hence, total private carrier benefits were estimated to be \$1,066,443 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$353,986 thousand. The imputation steps are described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided data for private carrier premiums at \$1,158,979 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for North Carolina.

North Dakota

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
125,960	559	125,401	-	-	-	-	59.3%
Guaranty Funds		Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums	
-		-		4,770		219,647	

Sources

Private Carriers – A.M. Best

State Fund – Workforce Safety and Insurance

Medical – NCCI (refer to Appendix F)

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided the data for private carriers, \$559 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$125,401 thousand.

Medical

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided data on private carrier premiums, \$4,770 thousand, and state fund premiums, \$219,647 thousand.

Ohio

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,232,596	17,470	1,824,527	390,598	-	-	-	42.4%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	35,524	1,939,829				

Sources

Private Carrier – A.M. Best

State Fund – Ohio Bureau of Workers' Compensation

Self-Insurance – Ohio Bureau of Workers' Compensation

Medical – Ohio Bureau of Workers' Compensation

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, \$17,470 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,824,527 thousand.

Self-Insurance Payments

The self-insured data was imputed previous year's data, \$390,598 thousand.

Medical Benefits

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

Premiums

A.M. Best provided the data on private carrier premiums, \$35,524 thousand, and state fund premiums, \$1,939,829 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Ohio.

Oklahoma

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
839,308	420,373	255,770	163,165	20,553	80,142	48,761	44.4%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	547,521	242,623				

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Workers' Compensation Court

Second Injury Fund—Multiple Injury Trust Fund

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$330,388 thousand. Deductibles for private carriers were estimated to be \$80,142 thousand.

The state agency provided calendar year second injury fund benefits, \$20,553 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$420,373 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$201,020 thousand. Deductibles for the state fund were estimated to be \$48,761 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$255,770 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$158,445 thousand. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, the total self-insured benefits were estimated to be \$163,165 thousand.

Deductibles

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

[Benefits, Coverage, and Costs, 2011.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2011.](#)

Premiums

A.M. Best provided the premiums. Private carrier premiums stood at \$547,521 thousand and state fund premiums stood at \$242,623 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Oklahoma.

Oregon

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
568,516	193,428	261,773	113,315	578	17,665	-	53.7%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
1,492	1,219		231,366		365,196		

Sources

Private Carrier – A.M. Best

State Fund – Oregon Department of Consumer Business Services

Self-Insurance – Oregon Department of Consumer and Business Services

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

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

Guaranty Funds – Oregon Department of Consumer and Business Services

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$174,087 thousand. Deductibles for private carriers were estimated to be \$17,665 thousand.

The state agency provided calendar year second injury fund benefits, \$578 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

Guaranty funds were added to private carrier benefits. Hence, total private carrier benefits were estimated to be \$193,428 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$261,497 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state funds were estimated to be \$261,773 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$111,977 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$113,315 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Department of Consumer and Business Services provided the data for guaranty funds at \$1,492 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

Department of Consumer and Business Services provided the data for self-insurance guaranty funds at \$1,219 thousand. These were added to the self-insured benefit estimates.

Premiums

A.M. Best provided the private carrier premiums, \$231,366 thousand, and state fund premiums, \$365,196 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Oregon.

Pennsylvania

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,894,165	2,065,411	218,184	610,571	3,425	653,013	217,895	45.6%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
25,948	1,048		2,216,682		157,791		

Sources

Private Carrier – Bureau of Workers’ Compensation
 State Fund – Bureau of Workers’ Compensation
 Self-Insurance – Bureau of Workers’ Compensation
 Second Injury Fund – Bureau of Workers’ Compensation
 Deductibles – Bureau of Workers’ Compensation
 Medical – Bureau of Workers’ Compensation
 Guaranty Fund – Bureau of Workers’ Compensation
 Self-Insurance Guaranty Fund—Bureau of Workers’ Compensation
 Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided calendar year benefits inclusive of deductible benefits, \$2,037,027 thousand, and calendar year total second injury fund benefits, \$3,425 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be 2,065,411 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$217,923 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$218,184 thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$608,795 thousand. The agency also provided with the self-insurance guaranty fund at \$1,048 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insurance benefits were estimated to be \$610,571 thousand.

Deductibles

The Bureau of Workers' Compensation provided deductibles for private carriers, \$653,013 thousand, and state funds, \$217,895 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 45.6%.

Guaranty Funds

The Bureau of Workers' Compensation provided the data for guaranty funds at \$25,948 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds

The Bureau of Workers' Compensation provided the data for self-insurance guaranty funds at \$1,048 thousand. These were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the data for private carrier premiums, at \$2,216,682 thousand, and state fund premiums, at \$157,791 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Pennsylvania.

Rhode Island

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
168,291	60,241	83,068	24,982	2,213	7,897	11,014	33.5%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
678	-	72,395	89,678				

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

Self-Insurance – Rhode Island Department of Labor and Training

Second Injury Fund—Rhode Island Department of Labor and Training

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

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

Guaranty Fund—Rhode Island Property & Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$50,896 thousand. Deductibles for private carriers were estimated to be \$7,897 thousand. The agency provided the data for the second injury fund at \$2,213 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty benefits are added to private carrier payments. Hence, total private carrier benefits were estimated to be \$60,241 thousand.

State Fund

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$70,982 thousand. Deductibles for the state fund were estimated to be \$11,014 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits obtained from A.M. Best to total benefits. Hence, total state fund benefits were estimated to be \$83,068 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated using the data available in the agency's annual report on the share of injuries serviced by the self-insured. Hence, total self-insured benefits were estimated to be \$24,982 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Fund

The guaranty fund management services provided the data for the guaranty fund benefit estimates at \$678 thousand. This data were added to the private carrier benefits.

Premiums

A.M. Best provided the data for private carrier premiums, \$72,395 thousand, and state fund premiums, \$89,678 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Rhode Island.

South Carolina

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
874,227	660,565	48,907	164,755	100,892	210,285	-	43.7%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
2,568	-	576,968	77,950				

Sources

Private Carrier – South Carolina Department of Labor

State Fund – South Carolina Department of Labor

Self-Insurance – South Carolina Department of Labor

Second Injury Fund – South Carolina Department of Labor

Deductibles – South Carolina Department of Labor

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

Guaranty Funds—South Carolina Property and Casualty Insurance Guaranty Association

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers inclusive of deductible benefits at \$581,836 thousand and second injury fund benefits, \$100,892 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data provided by South Carolina Property and Casualty Insurance Guaranty Association were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$660,565 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$43,246 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$48,907 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$145,685 thousand. The self-insurance share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total self-insured benefits were estimated to be \$164,755 thousand.

Deductibles

The state agency provided deductibles for private carriers, \$210,285 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The data for South Carolina Guaranty Fund, \$2,568 thousand, was taken from the South Carolina Property and Casualty Insurance Guaranty Association's Financial Statements. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the private carrier premiums of \$576,968 thousand and \$77,950 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for South Carolina.

South Dakota

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
90,844	86,934	-	3,910	-	12,448	-	66.1%
Guaranty Funds		Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums	
-		-		148,307		-	

Sources

Private Carrier – Division of Labor and Management, South Dakota Department of Labor and Regulation

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

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

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

Premiums—A.M. Best

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$86,934 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$3,910 thousand.

Deductibles

A.M. Best figures for private carrier benefits, which did not include deductible benefits, were subtracted from agency provided private carrier figures, which included deductibles. Thus, deductible benefits were estimated to be \$12,448 thousand.

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Premiums

A.M. Best provided the private carrier premiums data of \$148,307 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for South Dakota.

Tennessee

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
783,729	636,874	-	146,855	5,688	191,760	-	59.7%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	759,695	-				

Sources

Private Carrier – A.M. Best

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

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

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

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

Premiums—A.M. Best

Methods

Private Carriers Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$440,837 thousand. Deductibles for private carriers were estimated to be \$191,760 thousand.

The state agency provided calendar year second injury fund benefits, \$5,688 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$636,874 thousand.

Self-Insurance Payments

The state agency provided the data for self-insured benefits at \$145,444 thousand.

The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$146,855 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011.*](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011.*](#)

Premiums

A.M. Best provided the private carrier premiums data, \$759,695 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Tennessee.

Texas

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,604,137	897,283	388,270	318,584	-	226,096	99,432	61.8%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
14,408	-		1,432,463		729,912		

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

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

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

Guaranty Funds—Texas Property & Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$656,779 thousand. Deductibles for private carriers were estimated to be \$226,096 thousand.

The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$897,283 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$288,838 thousand. Deductibles for the state fund were estimated to be \$99,432 thousand.

Hence, total state fund benefits were estimated to be \$388,270 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$318,584 thousand.

Deductibles

Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Texas Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at \$14,408 thousand. These were added to the private carrier estimates.

Premiums

A.M. Best provided the data for premiums. Private carrier premiums were \$1,432,463 thousand and state fund premiums were \$729,912 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

Utah

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
256,742	94,766	117,788	44,188	2,066	14,997	18,640	70.8%
Guaranty Funds	Self-Insurance Guaranty Funds	Private Carrier Premiums	State Fund Premiums				
-	-	145,067	146,333				

Sources

Private Carrier – A.M. Best

State Fund – A.M. Best

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

Second Injury Fund—Utah Labor Commission Annual Report

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

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

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$79,028 thousand. Deductibles for private carriers were estimated to be \$14,997 thousand. The state agency provided calendar year second injury fund benefits, \$2,066 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$94,766 thousand.

State Fund Payments

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, \$98,226 thousand. Deductibles for the state fund were estimated to be \$18,640 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$117,788 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#). The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits. Hence, total self-insured benefits were estimated to be \$434,188 thousand.

Deductibles

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

[Benefits, Coverage, and Costs, 2011.](#)

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2011.](#)

Premiums

A.M. Best provided the data for premiums. Private carrier premiums stood at \$145,067 thousand and state fund premiums stood at \$146,333 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Texas.

Vermont

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
136,795	119,009	-	17,786	-	17,194	-	51.5%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
949	-		151,723		-		

Sources

Private Carrier – A.M. Best

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

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

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

Guaranty Fund—Vermont Property and Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar year benefits, excluding deductibles paid by private carriers, at \$100,866 thousand. Deductibles for private carriers were estimated to be \$17,194 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$119,009 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#). Total self-insured benefits were estimated to be \$17,786 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2011](#).

Guaranty Funds

Vermont Property and Casualty Insurance Guaranty Association provide the data for guaranty fund benefits at \$949 thousand. These were added to the private carrier benefit estimates.

Premiums

A.M. Best provided the data for private carrier premiums, \$151,723 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Vermont.

Virginia

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
875,090	678,225	-	196,865	-	164,791	-	59.8%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums	State Fund Premiums			
5,055	-		794,960	-			

Sources

Private Carrier – A.M. Best

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

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

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

Guaranty Fund—Virginia Property and Casualty Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best provided data on calendar-year benefits, excluding deductibles paid by private carriers, at \$508,378 thousand. Deductibles for private carriers were estimated to be \$164,791 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence, total private carrier benefits were estimated to be \$678,225 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$196,865 thousand, as described in Step E, [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

Virginia Property and Casualty Insurance Guaranty Association provided the data for guaranty fund benefits at \$5,055 thousand. It was added to private carrier benefit estimates.

Premiums

A.M. Best provided data for private carrier premiums, \$794,960 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Virginia.

Washington

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
2,316,713	23,858	1,818,520	474,335	22	-	-	32.4%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	897		25,762		1,382,646		

Sources

Private Carrier – A.M. Best

State Fund – Department of Labor and Industries

Self-Insurance – Department of Labor and Industries

Second Injury Fund – Department of Labor and Industries

Medical – Department of Labor and Industries

Self-Insurance Guaranty Funds- Department of Labor and Industries

Private Carrier Premiums—A.M. Best

State Fund Premiums- Department of Labor and Industries

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$23,858 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,818,520 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$473,416 thousand.

The second injury fund was added to the self-insurance benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$474,335 thousand.

Medical Benefits

The state agency provided the percentage share of medical benefits, 32.4%.

Self-Insurance Guaranty Funds

The Washington State Fund provided the data for Self-Insurance guaranty funds at \$897 thousand. These were added to the self-insurance benefit estimates.

Premiums

A.M. Best provided the private carrier premiums data, \$25,762 thousand. The state fund premiums were provided by the state agency. For the calculation of employer costs, only the employer portion of the

National Academy of Social Insurance

contributed premiums was taken into account which was \$1,382,646. In addition, for the estimation of employer costs for self-insurance, the total self-insurance benefits less COLA was used which was \$412,927. This amount was loaded with a percentage for administrative costs which was 17% as provided by NAIC. This percentage share was used to estimate administrative costs for all states.

West Virginia

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
505,924	189,075	257,755	59,095	11,685	31,528	-	47.4%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	29		393,579		-		

Sources

Private Carrier – A.M. Best

State Fund—West Virginia Offices of the Insurance Commissioner

Self-Insurance – West Virginia Offices of the Insurance Commissioner

Second Injury Fund – West Virginia Offices of the Insurance Commissioner

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

Medical – West Virginia Offices of the Insurance Commissioner

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

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$153,666 thousand. The state agency provided calendar year second injury fund benefits, \$11,685 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$189,075 thousand.

State Fund Payments

The state agency provided the data on the now non-operational state fund, \$251,406 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence, total state fund benefits were estimated to be \$257,755 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$57,611 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-insurance guaranty funds data were also added. Hence, total self-insured benefits were estimated to be \$59,095 thousand.

Deductibles

Deductibles were estimated using manual equivalent premiums. Refer to [Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Medical Benefits

The percentage share of medical benefits was provided by NCCI. The procedure used is described in [Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Self-Insurance Guaranty Funds

The West Virginia Offices of the Insurance Commissioner provided the data for self-insurance guaranty funds at \$29 thousand. These were added to the self-insured benefit estimates.

Premiums

A.M. Best provided data on private carrier premiums, \$393,579 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for West Virginia.

Wisconsin

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
1,099,950	955,151	-	144,799	10,700	-	-	70.1%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
-	-		1,685,110		-		

Sources

Private Carrier – AM Best

Self-Insurance – Workers' Compensation Division

Second Injury Fund – Workers' Compensation Division

Medical – Workers' Compensation Division

Premiums—A.M. Best

Methods**Private Carrier Payments**

A.M. Best reported calendar year benefits paid by private carriers to be \$945,860 thousand. The state agency provided calendar year second injury fund benefits of \$10,700 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence, total private carrier benefits were estimated to be \$955,151 thousand.

Self-Insurance Payments

The state agency provided calendar year cash benefits paid by self-insurers. We used the share of cash benefits in total paid by private carriers to estimate the total benefits paid by self-insured which was \$143,391 thousand.

The self-insurance share of the second injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence, total self-insurance benefits were estimated to be \$144,799 thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 70.1%.

Premiums

A.M. Best provided the private carrier premiums, \$1,685,110 thousand. For self-insurance costs, the self-insurance benefits were loaded with a percentage for administrative costs as provided by NAIC at 17%. All these costs were used to estimate employer costs per \$100 of payroll for Wisconsin.

Wyoming

Workers' Compensation Benefits Paid in 2011 (thousands of dollars)							
Total	Private Carrier	State Fund	Self Insurance	Second Injury Fund	Private Carrier Deductibles	State Fund Deductibles	% Medical
162,388	1,392	160,996	-	-	-	-	51.0%
Guaranty Funds	Self-Insurance Guaranty Funds		Private Carrier Premiums		State Fund Premiums		
9	-		4,868		-		

Sources

Private Carrier – A.M. Best

State Fund – National Association of Insurance Commissioners (NAIC) and A.M. Best

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

Guaranty Funds – Wyoming Insurance Guaranty Association

Premiums—A.M. Best

Methods

Private Carrier Payments

A.M. Best reported calendar year benefits paid by private carriers to be \$1,383 thousand. The guaranty funds benefits data were also added to the private carrier totals. Total private carrier benefits were \$1,392 in 2011.

State Fund Payments

NAIC provided calendar year benefits paid by the state fund at \$160,996 thousand.

Medical Benefits

The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to [Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2011*](#).

Guaranty Funds

The guaranty funds data of \$9 thousand were provided by the Wyoming Insurance Guaranty Association. These data were added to private carrier benefits.

Premiums

A.M. Best provided the private carrier premiums, \$4,868 thousand.