

Sources and Methods: A Companion To: Workers' Compensation: Benefits, Coverage, and Costs, 2005 August 2007

With help from Michel Boudreaux



Introduction

The report, [*Workers' Compensation: Benefits, Coverage, and Costs, 2005*](#), provides estimates of total workers' compensation benefits paid in the United States and in each state separately, including the District of Columbia. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2005.

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

State-Level Estimates

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

Sources of Data

State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact the data requested, but provided related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

Workers' Compensation: Benefits, Coverage, and Costs, 2005 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.

Table C1 in Appendix C of the full report summarizes the kinds of information we received from each state.

Appendix D gives the revised data estimates of the previous years from 1996-2004.

Appendix E provides the methods of estimation for self-insurer benefits in states that did not provide up to date information.

Appendix F gives an explanation of the medical benefits estimation.

Appendix G provides five methods of deductible estimation.

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

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

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Alabama - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$608,522	\$300,234	N/A	\$308,288	66.0%

Private Carrier Payments

Source. The Department of Industrial Relations provided total calendar year benefits paid by private carriers. The amount was \$300,234 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Industrial Relations provided total calendar year benefits paid by self-insured employers. The amount was \$308,288 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

Source. Deductibles were not included in the gross amount reported by the agency. The amount was \$119,538 thousand. Private carrier total benefits, obtained from the Department of Industrial Relations, which included deductible benefits, were \$300,234 thousand.

Methods. Figures for private carrier totals from A.M. Best (which did not include deductibles) were subtracted from agency figures to obtain an estimate of benefits paid under deductible provisions by private carriers. Thus, deductible benefits were calculated to be $300,234 - 180,696 = \$119,538$ thousand.

Alaska - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$189,212	\$144,134	N/A	\$45,079	57.4%

Private Carrier Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by private carriers. The amount was \$144,134 thousand. This agency also provided second injury fund benefits for the 2005 calendar year, which were \$3,077 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $3,077 * (141,790/186,135) = \$2,344$ thousand.
- To obtain the total private carrier benefits of \$144,134 thousand, this figure was added to the amount of benefits paid by private carriers provided by the agency.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers. The amount was \$45,079 thousand. This agency also provided second injury fund benefits for the 2005 calendar year, which were \$3,077 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $3,077 * (44,345/186,135) = \733 thousand.
- This figure was added to the self-insurance benefits provided by the Division of Workers' Compensation to obtain the total self-insurance benefits of \$45,079 thousand.

Medical Benefits

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

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

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$122,730 thousand. Private carrier total benefits, obtained from the Division of Workers' Compensation, which included deductible benefits, were \$141,790 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, which was \$19,060 thousand.

Arizona - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$535,539	\$131,050	\$306,361	\$98,128	65.0%

Private Carrier Payments

Source. The Industrial Commission provided calendar year benefits for private carriers excluding benefits reimbursed by the employer as part of a deductible policy. The amount was \$123,398 thousand. Second injury fund data was provided by the Industrial Commission. The amount was \$14,987 thousand. The Industrial Commission reported the amount of benefits paid by employers under deductible policies. The amount was \$58,870 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits: $14,987 * (123,398/461,681) = \$4,006$ thousand.
- This second injury fund amount, along with the estimated amount of benefits paid by employers under deductible policies, was added to the figure from A.M. Best to obtain the total of \$131,050 thousand.

State Fund Payments

Source. The Industrial Commission provided calendar year benefits excluding second injury fund benefits. The amount was \$243,241 thousand. The Industrial Commission also provided second injury fund benefits for the 2005 calendar year, which were \$14,987 thousand. They also reported the estimated amount of benefits paid by state fund under deductible policies, \$55,224 thousand.

Methods.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $14,987 * (243,241/461,681) = \$7,896$ thousand.
- This figure was added to the benefit amount provided by the Industrial Commission and the estimated amount of benefits paid by the state fund under deductible policies to obtain the total state fund benefits of \$306,361 thousand.

Self-Insurance Payments

Source. The Industrial Commission provided calendar year benefits excluding second injury fund benefits. The amount was \$95,042 thousand. This agency also provided second injury fund benefits, which were \$14,987 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $14,987 * (95,042/461,681) = \$3,086$ thousand.
- This figure was added to self-insurance benefits provided by the Industrial Commission to obtain the total self-insurance benefits of \$98,128 thousand.

Medical Benefits

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

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

Deductibles

Source. The Industrial Commission provided deductible information. The total amount was \$58,870 thousand.

Arkansas - 2005

Workers' Compensation Benefits Paid – 2005(thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$208,021	\$137,816	N/A	\$70,205	64.9%

Private Carriers Payments

Source. The Arkansas Workers' Compensation Commission provided the data in fiscal year format so we used A.M.Best data to calculate calendar year benefits paid. A.M. Best provided calendar year benefits for private carriers, excluding benefits reimbursed by the employer as part of a deductible policy. The amount was \$100,609 thousand. The share of deductibles for private carriers was estimated using a ratio of Manual Equivalent Premiums. The amount was \$29,069 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $13,392 * (100,609/165,560) = \$8,138$ thousand.
- To obtain the total private carrier benefits of \$137,816 thousand, this second injury fund amount was added to the estimated amount of deductibles and to the figure from the agency.

Self-Insurance Benefits

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insured, excluding second injury fund benefits. The amount was \$64,951 thousand. This agency also provided second injury fund benefits for the 2005 calendar year, which were \$13,392 thousand.

Methods.

- The amount of self-insurance benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $13,392 * (64,951/165,560) = \$5,254$ thousand.
- This figure was added to self-insurance benefits provided by the Workers' Compensation Commission to obtain the total self-insurance benefits of \$70,205 thousand.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Method. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$37,207 thousand.

California - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$10,938,475	\$5,120,508	\$2,681,112	\$3,136,855	46.6

Private Carrier Payments

Source. The Workers' Compensation Insurance Rating Bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies. The amount was \$7,801,620 thousand. A.M. Best provided total calendar year benefits paid by the state fund. The amount was \$2,681,112 thousand.

Methods.

- Private carrier benefits were determined by subtracting total calendar year benefits paid by the state fund as provided by A.M. Best from total calendar year benefits paid by private carriers as provided by the agency. The amount was, $7,801,620 - 2,681,112 = \$5,120,508$ thousand.

State Fund Payments

Source. By AASCIF definition, California has a state fund. A.M. Best provided total calendar year benefits paid by the state fund. The amount was \$2,681,112. No additional calculations were needed.

Self-Insurance Payments

Source. The Office of Self-Insurance Plans at the Department of Industrial Relations, provided calendar year benefits paid by self-insurers. The amount was \$3,136,855 thousand. No additional calculations were needed.

Medical Benefits

Source. The Workers' Compensation Insurance Rating Bureau provided total medical benefits for private carriers and the state fund. The amount was \$3,661,605 thousand. The Office of Self-Insurance Plans provided total medical benefits paid by self-insurers. The amount was \$1,440,408 thousand.

Methods. These figures were added together to obtain total medical benefits of \$5,102,013 thousand. This number equals 46.6 percent of total benefits.

Deductibles

Source. A.M. Best provided private carrier and state fund total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amounts were \$3,041,072 thousand and \$2,681,112 thousand, respectively. Private carrier and state fund total benefits, obtained from the Worker's Compensation Insurance Rating Bureau, which included deductible benefits for private carriers, were \$7,801,620 thousand.

Methods. Benefits paid by employers under deductible policies through private carriers were calculated by subtracting state fund and private carrier benefits as provided by A.M. Best from total benefits as provided by the Workers' Compensation Insurance Rating Bureau. The amount was $7,801,620 - (3,041,072 + 2,681,112) = \$2,079,436$ thousand in benefits paid under deductible policies by employers insuring through private carriers.

Colorado - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$896,430	\$266,509	\$421,565	\$208,356	48.8%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits for private carriers excluding benefits reimbursed by the employer as part of a deductible policy. The amount was \$199,814 thousand. Second injury fund data was provided by the Division of Workers' Compensation. The amount was \$8,687 thousand. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$64,290 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $8,687 * (199,814/721,758) = \$2,405$ thousand.
- This second injury fund amount, along with the estimated amount of benefits paid by employers under deductible policies, was added to the figure from A.M. Best to obtain the total of \$266,509 thousand.

State Fund

Source. A.M. Best provided state fund benefits for 2005, excluding benefits paid by employers under deductible provisions and second injury fund. The amount was \$316,066 thousand. Second injury fund data was provided by the Division of Workers' Compensation. The amount was \$8,687 thousand.

Methods.

- The estimated amount of benefits paid by employer under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$101,695 thousand.
- The share of state fund benefits from a second injury fund was determined by multiplying the second injury fund by the ratio of state fund benefits to total benefits, $8,687 * (316,066/721,758) = \$3,804$ thousand.
- This second injury fund share, along with the estimated amount of benefits paid by employers under deductible policies, which was \$101,695 thousand, was added to the figure provided by AM Best to obtain the total of \$421,565 thousand.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$205,878 thousand. They provided second injury fund data separately. The amount was \$8,687thousand.

Methods.

- The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insured benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $8,687 * (205,878 / 721,758) = \$2,478$ thousand.
- This second injury fund amount was added to obtain the total of \$208,356 thousand.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using the ratio of Manual Equivalent Premiums. The amount was \$165,984 thousand.

Connecticut - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$713,275	\$531,495	N/A	\$181,780	41.7%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers and the state fund, excluding benefits reimbursed to the insurance company by employers as part of a deductible policy. The amount was \$ 394,765 thousand.

Method.

- The amount of private carrier benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $37,386^* (394,765/565,268) = \$26,109$ thousand.
- Private carriers share of deductibles were estimated using a ratio of Manual Equivalent Premiums. The amount was \$110,621 thousand.
- The second injury fund amount was added to the deductible amount and the amount provided by A.M. Best for a total private carrier amount of \$531,495 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided total calendar year benefits for self-insurers. The amount was \$170,503 thousand. Second injury fund benefits were also provided by this agency. The amount was \$37,386 thousand.

Method. The amount of self-insurance benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurance benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $37,386^* (170,503/565,268) = \$11,277$ thousand. This amount was added to self-insurance benefits as provided by the Workers' Compensation Commission to obtain the total of \$181,780 thousand.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$110,621 thousand.

Delaware - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$168,146	\$127,535	N/A	\$40,611	45.4%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$95,875 thousand.

Methods.

- The amount of private carrier benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $5,377^* (95,875/132,088) = \$3,903$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using the national average ratio of Manual Equivalent Premiums. The amount was \$27,757 thousand.
- The second injury fund amount was added to the deductible amount and the amount provided by A.M. Best for a total private carrier amount of \$127,535 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

Source. The Department of Labor provided the percent of medical benefits.

Deductible

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found by subtracting the total amount provided by A.M. Best from the national average ratio of Manual Equivalent Premium. The amount was \$27,757 thousand.

District of Columbia - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$91,270	\$73,478	N/A	\$17,793	34.6%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$59,402 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$14,076 thousand, was added to the figure from A.M. Best to obtain the total of \$73,478 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using the ratio of Manual Equivalent Premiums. The amount was \$14,076 thousand.

Florida - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,899,301	\$2,207,274	N/A	\$692,027	62.3%

Private Carrier Payments

Source. A.M. Best provided 2005 calendar year benefits for private carriers, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$1,483,925 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$723,349 thousand, was added to the figure from A.M. Best to obtain the total of \$2,207,274 thousand.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided an estimate of total self-insurance benefits paid, which was \$692,027 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$723,349 thousand.

Georgia - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,197,521	\$856,289	N/A	\$341,232	50.6%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$604,126 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$252,163 thousand, was added to the figure from A.M. Best to obtain the total of \$856,289 thousand.

Self-Insurance

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$252,163 thousand.

Hawaii - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$250,779	\$134,670	\$34,782	\$81,327	39.3%

Private Carrier Payments

Source. The Department of Labor and Industrial Relations (DLIR) provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies. The amount was \$160,118 thousand. The DLIR provided benefits paid by the Special Compensation Fund, \$15,766 thousand (\$476 thousand medical and \$15,290 thousand indemnity). A.M. Best provided calendar year benefits paid by the state fund and private carriers, excluding benefits paid under deductible policies. Amounts were respectively \$20,817 thousand and \$87,887 thousand.

Method.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits provided by A.M. Best excluding second injury fund benefits to total benefits excluding second injury fund benefits, $15,766 * (87,887/183,600) = \$7,547$ thousand.
- State fund deductibles were determined by:
 - Subtracting state fund benefits and private carrier benefits provided by A.M. Best from private carrier benefits provided by DLIR. The amount was \$51,414.
 - Then, the estimation was multiplied by the ratio of state fund benefits provided by A.M. Best to private carrier benefits provided by A.M. Best, $51,414 * (20,817/87,887) = \$12,178$ thousand.
- State fund benefits provided by A.M. Best and estimated state fund deductibles were subtracted from total private carrier benefits provided by DLIR, $160,118 - 20,817 - 12,178 = \$127,123$
- The estimated amount of private carrier benefits from a second injury fund (\$7,547 thousand) was added to this figure to obtain the total private carrier benefits of \$134,670 thousand.

State Fund Payments

Source. A.M. Best provided total benefits paid, excluding benefits paid under deductible policies. The amount was \$20,817 thousand. The Department of Labor and Industrial Relations (DLIR) provided benefits paid by the Special Compensation Fund, which were \$15,766 thousand.

Method.

- First, Subtracted state fund benefits and private carrier benefits provided by A.M. Best from private carrier benefits provided by DLIR. The amount was \$51,414.
- Then, the estimation was multiplied by the ratio of state fund benefits provided by A.M. Best to private carrier benefits provided by A.M. Best, $51,414 * (20,817/87,887) = \$12,178$ thousand.
- The share of state fund benefits from a second injury fund were determined by multiplying the second injury fund by the ratio of state fund benefits to total benefits, $15,766 * (20,817/183,600) = \$1,788$ thousand.
- This second injury fund share, along with the estimated amount of benefits paid by employers under deductible policies, which was \$12,178 thousand, was added to the figure provided by A.M. Best (\$20,817 thousand) to obtain the total of \$34,782 thousand.

Self-Insurance Payments

Source. The Department of Labor and Industrial Relations (DLIR) provided total calendar year benefits paid by self-insurers. The amount was \$74,896 thousand. The DLIR provided benefits paid by the Special Compensation Fund, \$15,766 thousand.

Method.

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

- SCF benefits were multiplied by the ratio of self-insurer benefits to total benefits (excluding the SCF): $15,766 * (74,896/183,600) = \$6,431$ thousand;
- This amount was then added to total calendar year benefits paid by self-insurers provided by DLIR to obtain total self-insurer benefits of \$81,327 thousand.

Medical Benefits

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

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

Deductibles

Source. Total private carrier and state fund benefits provided by the Department of Labor and Industry included deductible benefits. The total was \$160,118 thousand. Total private carrier benefits provided by A.M. Best did not include deductible benefits. This amount was \$87,887 thousand. Deductible benefits were not included in the state fund total reported by the A.M. Best. That amount (net of deductible) was \$20,817 thousand.

Methods. The figure for total private carrier and state fund benefits from A.M. Best was subtracted from the agency figure to obtain an estimate of benefits paid under deductible provisions by private carriers and the state fund. Total deductible benefits were calculated to be $160,118 - 87,887 - 20,817 = \$51,414$ thousand. To obtain an estimate of deductible benefits paid by the state fund and private carriers the following procedure was used:

- The total deductible amount as estimated above was multiplied by the ratio of state fund benefits to total private carrier benefits as reported by A.M. Best to obtain total state fund deductibles, $\$51,414 * (20,817/87,887) = \$12,178$ thousand.
- State fund deductibles were subtracted from total deductible benefits to obtain private carrier deductibles, $\$51,414 - \$12,178 = \$39,236$ thousand.

Idaho - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$243,168	\$72,178	\$131,205	\$39,785	59.9%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$64,202 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$7,976 thousand, was added to the figure from A.M. Best to obtain the total of \$72,178 thousand.

State Fund Payments

Source. A.M. Best provided calendar year benefits paid by the state fund, excluding benefits paid under deductible policies. The amount was \$116,707 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$14,498 thousand, was added to the figure from A.M. Best to obtain the total of \$131,205 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$14,498 thousand.

Illinois - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,404,456	\$1,798,774	N/A	\$605,682	49.5%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$1,372,569 thousand.

Methods.

- The amount of private carrier benefits from the second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $1,189^* (1,372,569/1,914,611) = \852 thousand.
- The estimated amount of benefits paid by employers under deductible policies was calculated using a ratio of Manual Equivalent Premiums. The amount was \$425,352 thousand.
- This deductible amount was added to the second injury fund amount and the figure provided by A.M. best for a total of \$1,798,774.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$425,352 thousand.

Indiana - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$609,596	\$510,345	N/A	\$99,251	68.5

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$393,354 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$116,991 thousand, was added to the figure from A.M. Best to obtain the total of \$510,345 thousand.

Self-Insurance Payments

Source. No information was available. It was imputed using previous year's data.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$116,991 thousand.

Iowa - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$473,724	\$363,855	N/A	\$109,869	50.9%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$281,219 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$82,636 thousand, was added to the figure from A.M. Best to obtain the total of \$363,855 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$82,636 thousand.

Kansas - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$383,283	\$256,004	N/A	\$127,279	57.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers excluding benefits paid under deductible policies and second injury fund benefits. This amount was \$192,150 thousand. The Division of Workers' Compensation provided second injury fund benefits for the 2005 calendar year, which were \$3,992 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits $3,992 * (192,150 / 317,850) = \$2,413$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount was \$61,441 thousand.
- This figure, along with the amount of private carrier benefits from a second injury fund, was added to private carrier benefits paid to obtain total private carrier benefits paid, \$256,004 thousand.

Self-Insurance Payments

Source. The Division of Workers' Compensation provided calendar year benefits paid by self-insurers excluding second injury fund benefits. This amount was \$125,700 thousand. This agency also provided second injury fund benefits for the 2005 calendar year, which were \$3,992 thousand.

Methods.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $3,992 * (125,700 / 317,850) = \$1,579$ thousand.
- This figure was added to self-insurance benefits provided by the Division of Workers' Compensation to obtain total self-insurance benefits paid, \$127,279 thousand.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$61,441 thousand.

Kentucky - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$705,802	\$369,501	\$78,212	\$258,089	55.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers and the state fund, excluding benefits reimbursed to the insurance company by employers as part of a deductible policy. The amount was \$260,994 thousand. The Workers' Compensation Funds provided the second injury fund benefit amount, which was \$77,102 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits to total benefits, excluding second injury fund benefits, 77,102 * $(260,994/530,372) = \$37,942$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount was \$70,566 thousand.
- This figure, along with the amount of private carrier benefits from a second injury fund, was added to private carrier benefits provided by the Workers' Compensation Funds to obtain total private carrier benefits paid, \$369,501 thousand.

State Fund

Source. A.M. Best provided total calendar year benefits paid by the state fund, excluding benefits paid by employers under deductible provisions and second injury fund. The amount was \$51,555 thousand. The Workers' Compensation Funds provided the second injury fund benefit amount, which was \$77,102 thousand.

Methods.

- The amount of state fund benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of state fund benefits to total benefits given by A.M. Best excluding second injury fund benefits, 77,102 * $(51,555/312,549) = \$12,718$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$13,939 thousand, was added to the figure from A.M. Best and the estimated amount of state fund benefits from a second injury fund to obtain the total of \$78,212 thousand.

Self-Insurance Payments

Source. No information was available.

Methods. The imputation procedure used is described in Appendix E.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$54,505 thousand.

Louisiana - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$667,097	\$274,638	\$153,499	\$238,961	51.0%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$201,532 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$73,106 thousand, was added to the figure from A.M. Best to obtain the total of \$274,638 thousand.

State Fund

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. This amount was \$112,639 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$40,860 thousand. This figure was added to the amount provided by A.M. Best to determine the total of \$153,499 thousand.

Self-Insurance Payments

Source. The Office of Workers' Compensation provided calendar year medical benefits paid by self-insuring employers. The amount was \$238,961 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$113,965 thousand.

Maine - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$268,936	\$95,714	\$89,175	\$84,047	39.8

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$82,126 thousand.

Methods.

- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$13,588 thousand, was added to the figure from A.M. Best to obtain the total of \$95,714 thousand.

State Fund Payments

Source. A.M. Best provided calendar year benefits paid by state funds, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$76,516 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount, which was \$12,659 thousand, was added to the figure from A.M. Best to obtain the total of \$89,175 thousand.

Self-Insurance Payments

Source. The Bureau of Insurance provided calendar year benefits paid by self-insurers. The amount was \$84,047 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$26,247 thousand.

Maryland - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$769,563	\$425,022	\$215,186	\$129,355	40.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$302,380 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$122,642 thousand, was added to the figure from A.M. Best to obtain the total of \$425,022 thousand.

State Fund Payments

Source. A.M. Best provided calendar year benefits paid by the state fund, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$153,093 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount, which was \$62,093 thousand, was added to the figure from A.M. Best to obtain the total of \$215,186 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insurers. The amount was \$129,355 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$184,735 thousand.

Massachusetts - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$903,555	\$754,809	N/A	\$148,746	36.4%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$573,865 thousand. The Workers' Compensation Rating and Inspection Bureau provided information about the second injury fund, which totaled \$18,540 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $18,540 * (573,865/718,871) = \$14,800$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using the national average ratio of Manual Equivalent Premiums. The amount was \$166,144 thousand.
- This figure, along with the amount of private carrier benefits from a second injury fund, was added to private carrier benefits paid to obtain total private carrier benefits paid, \$754,809 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Rating and Inspection Bureau provided total calendar year benefits paid by self-insurers, excluding the second injury benefit. The amount was \$145,006 thousand. This agency also provided the second injury fund benefit amount, which was \$18,540 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $18,540 * (145,066/718,871) = \$3,741$ thousand.
- This amount was added to the figure provided by the Workers' Compensation Rating and Inspection Bureau to obtain the total self-insurer benefits of \$148,746 thousand.

Medical Benefits

Source. The Workers' Compensation Rating and Inspection Bureau provided the percent of medical benefits. The figure was 36.4 percent. No additional calculations were needed.

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using the national average ratio of Manual Equivalent Premiums. The amount was \$166,144 thousand.

Michigan - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,473,598	\$858,953	N/A	\$614,645	34.6%

Private Carrier Payments

Source. The Workers' Compensation Agency provided calendar year benefits paid by private carriers, broken out by medical and indemnity benefits. The total amount was \$845,745 thousand, \$321,594 thousand for medical and \$524,151 thousand for indemnity. The agency also provided benefits paid by the Second Injury Fund, broken out by medical and indemnity benefits. The total amount was \$22,658 thousand, \$1,524 thousand for medical and \$21,134 thousand for indemnity.

Method.

The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $22,658 * (845,745/1,450,940) = \$13,207$ thousand. This figure was added to the amount provided by the Workers' Compensation Agency to obtain the total private carrier benefits of \$858,953 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Agency provided calendar year benefits paid by self-insurers benefits. The total amount was \$605,195 thousand. The agency also provided benefits paid by the Second Injury Fund which were \$22,658 thousand.

Method. The amount of self-insurer benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $22,658 * (605,195/1,450,940) = \$9,451$ thousand. This figure was added to the amount provided by the Workers' Compensation Agency to obtain the total self-insured benefits of \$614,645 thousand.

Medical Benefits

Source. The Workers' Compensation Agency provided the percent of medical benefits. The amount was 34.6 percent. No additional calculations were necessary.

Deductibles

Source. Deductible benefits were included in private carrier benefits provided by the Workers' Compensation Agency. The total was \$845,745 thousand. Private carrier benefits provided by A.M. Best did not include deductible benefits. This amount was \$664,196 thousand.

Methods. Figures for private carrier totals from A.M. Best were subtracted from agency figures to obtain an estimate of benefits paid under deductible provisions by private carriers. Thus, deductible benefits were calculated to be $845,745 - 664,196 = \$181,549$ thousand.

Minnesota - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$945,888	\$584,403	\$123,310	\$238,176	50.5%

Private Carrier Payments

Source. The Department of Labor and Industry provided calendar year benefits paid by private carriers. The amount was \$584,403 thousand. No additional calculations were needed.

State Fund

Source. The Department of Labor and Industry provided calendar year benefits paid by state funds. The amount was \$123,310 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Labor and Industry provided calendar year benefits paid by self-insurers. The amount was \$238,176 thousand. No additional calculations were needed.

Medical Benefits

Source. The Department of Labor and Industry provided the percent of medical benefits. The amount was 50.5 percent. No additional calculations were needed.

Deductibles

Source. The Department of Labor and Industry provided benefits paid under a deductible policy. The amount for private carriers was \$156,700 thousand. The amount for the state fund was \$ 6,100 thousand. No additional calculations were needed.

Mississippi - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$311,796	\$172,712	N/A	\$139,084	55.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers excluding benefits paid under deductible policies and second injury fund benefits. This amount was \$125,188 thousand. The Workers' Compensation Commission provided second injury fund benefits for the 2005 calendar year, which were \$93 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $93 * (125,188 / 264,223) = \44 thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount was \$47,480 thousand.
- This figure, along with the amount of private carrier benefits from a second injury fund, was added to agency reported private carrier benefits to obtain total private carrier benefits paid, \$172,712 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Commission provided calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$139,035 thousand. This agency also provided the second injury fund cash benefit amount, which was \$93 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $93 * (139,035 / 264,223) = \49 thousand.
- This figure was added to the cash and medical benefit amounts to obtain the total self-insurer benefits of \$139,084 thousand.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$47,480 thousand.

Missouri - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,050,889	\$648,435	\$101,563	\$300,891	51.7%

Private Carrier Payments

Source. The Division of Workers' Compensation (DWC) provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies and excluding second injury fund. The amount was \$705,438 thousand. The DWC provided benefits paid by the Second Injury Fund, which was \$62,437 thousand (\$561 thousand medical and \$61,876 thousand indemnity). The Missouri Employers Mutual Insurance (MEMI) also provided calendar year benefits paid by the state fund, excluding deductibles and second injury fund. The amount was \$71,331 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding benefits paid under deductible policies and second injury fund. The amount was \$466,028 thousand.

Method.

- The amount of state fund benefits provided by MEMI and the estimated amount of state fund deductibles, which was \$25,726 thousand, were subtracted from the total of private carrier and state fund benefits provided by DWC to obtain private carriers' benefits excluding the amount of private carrier benefits from a second injury fund. The amount was $\$705,438 - \$71,331 - \$25,726 = \$608,380$ thousand (See below for an estimate of deductible benefits).
- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $62,437 * (634,106/988,452) = \$40,054$ thousand.
- This figure was added to the private carriers' benefits excluding Second Injury Fund benefits (\$608,380 thousand) to obtain total private carrier benefits, which were \$648,435.

State Fund Payments

Source. The MEMI provided calendar year benefits paid by the state fund, excluding benefits paid under deductible policies and second injury fund. The amount was \$71,331 thousand. The DWC provided benefits paid by the Second Injury Fund, which was \$62,437 thousand.

Method.

- The amount of state fund benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of state fund benefits

excluding second injury fund to total benefits excluding second injury fund, $62,437 * (71,331/988,452) = \$4,506$ thousand.

- The estimated amount of deductibles for state fund was \$25,276 thousand (See below for estimate of deductible policies).
- This figure, along with the estimated amount of state fund benefits from a second injury, was added to the state fund amount that did not include benefits under deductible or second injury fund benefits to obtain total state fund benefits, $\$25,726 + \$4,506 + \$71,331 = \$101,563$ thousand.

Self-Insurance Payments

Source. The DWC provided total calendar year benefits paid by self-insurers, excluding second injury fund. The amount was \$283,014 thousand. This agency also provided second injury fund benefits for 2005 calendar year, which were \$62,437 thousand.

Method.

- The amount of self-insured benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $62,437 * (283,014/988,452) = \$17,877$ thousand. This figure was added to the self-insured amount that did not include second injury fund to obtain total self-insurer benefits, which were \$300,891 thousand.

Medical Benefits

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

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

Deductibles

Source. Deductible benefits were included in total private carrier and state fund benefits provided by the DWC. The amount was \$705,438 thousand. The MEMI provided calendar year benefits paid by the state fund, excluding deductibles and second injury fund. The amount was \$71,331 thousand. Total private carrier benefits provided by A.M. Best did not include deductible benefits. This amount was \$466,028 thousand.

Methods.

- The amounts of total private carrier benefits provided by A.M. Best and state fund benefits from MEMI were subtracted from total private carrier and state fund benefits provided by DWC to obtain an estimate of benefits paid under deductible provisions by private carriers and the state fund. Total deductible benefits were calculated to be $705,438 - 466,028 - 71,331 = \$168,079$ thousand.

- To obtain an estimate of deductible benefits paid by the state fund and private carriers the following procedure was used:
 - The State Fund deductible amount was calculated by multiplying the total deductible amount by the ratio of agency reported state fund benefits to A.M. Best reported private carrier benefits, $168,079 * (71,331/466,028) = \$25,726$ thousand.
 - The Private Carrier deductible amount was determined by subtracting the estimated State Fund deductible from the total deductible, $\$169,079 - \$25,726 = \$142,353$ thousand.

Montana - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$239,498	\$76,130	\$119,915	\$43,453	55.4%

Private Carrier Payments

Source. The Montana Department of Labor and Industry provided calendar year benefits paid by private carriers. The amount was \$76,023 thousand. The agency also provided second injury fund benefits. The amount was \$334 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $334 * (76,023/239,163) = \106 thousand.
- This figure was added to the amount provided by the Montana Department of Labor and Industry to find the total private carrier benefits of \$76,130 thousand.

State Fund

Source. The Montana Department of Labor and Industry provided calendar year benefits paid the state fund (\$119,748 thousand) and second injury funds (\$334 thousand).

Methods.

- Benefits paid as part of the second injury fund were multiplied by the ratio of state fund benefits excluding second injury fund to total benefits excluding second injury fund. That amount was $334 * (119,748/239,163) = \167 thousand. This figure was added to state fund benefits excluding second injury fund to obtain total state fund benefits paid, \$119,915 thousand.

Self-Insurance Payments

Source. The Montana Department of Labor and Industry provided calendar year benefits by self-insurers (\$43,392 thousand) and second injury funds (\$334 thousand).

Methods.

- The amount of self-insured benefits from a second injury fund were determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $334 * (43,392 /239,163) = \61 thousand. This figure was

added to the self-insured amount that did not include second injury fund to obtain total self-insurer benefits, which were \$43,453 thousand.

Medical Benefits

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

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

Deductibles

Source. A.M. Best provided private carrier and state fund total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$54,802 thousand for private carriers and 98,071 for the state fund. Private carrier and state fund total benefits, obtained from the Department of Labor and Industry, which included deductible benefits for private carriers, were \$76,023 and \$119,748 thousand respectively.

Methods.

- Benefits paid by employers under deductible policies through private carriers was calculated by subtracting private carrier benefits as provided by A.M. Best from total benefits as provided by the Department of Labor and Industry. The amount was $76,023 - 54,802 = 21,221$ thousand in benefits paid under deductible policies by employers insuring through private carriers.
- Benefits paid by employers under deductible policies through the state fund was calculated by subtracting state fund benefits as reported by A.M. Best from the agency reported figure, $119,748 - 98,071 = 21,677$ thousand.
- This figure was added to the amount of deductible benefits for private carriers to obtain the total of \$42,898 thousand.

Nebraska - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$298,366	\$236,254	N/A	\$62,111	59.8%

Private Carrier Payments

Source. A.M. Best provided total calendar year benefits paid by private carriers, excluding benefits paid under deductible policies. The amount was \$181,527 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Equivalent Manual Premiums. The amount, which was \$54,727 thousand, was added to the figure from A.M. Best to obtain the total of \$236,254 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$54,727 thousand.

Nevada - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$394,373	\$272,027	N/A	\$122,346	46.3%

Private Carrier Payments

Source. The Department of Business and Industry provided total calendar year benefits paid. The amount was \$270,167 thousand. The agency also provided second injury fund benefits. The amount was \$2,698 thousand.

Methods.

- The amount of private carrier benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $2,698 * (270,167/391,676) = \$1,861$ thousand.
- This figure was added to the amount provided by the Department of Business and Industry to find the total private carrier benefits of \$272,027 thousand.

Self-Insurance Payments

Source. The Department of Business and Industry provided calendar year benefits paid by self-insuring employers. The amount was \$121,509 thousand. This agency also provided the second injury fund benefit amount, which was \$2,698 thousand.

Methods. The amount of self-insured benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of self-insurer benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $2,698 * (121,509/391,676) = \837 thousand. This figure was added to the self-insured amount that did not include second injury fund to obtain total self-insurer benefits, which were \$122,346 thousand.

Medical Benefits

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

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

Deductibles

Source. A.M. Best provided private carrier and state fund total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amounts were \$152,403 thousand and \$94,441 thousand, respectively. Private carrier and state fund total benefits, obtained from the Department of Business and Industry, which included deductible benefits for private carriers, were \$238,398 thousand.

Methods. Benefits paid by employers under deductible policies through private carriers were calculated by subtracting state fund and private carrier benefits as provided by A.M. Best from total benefits as provided by the Department of Business and Industry. The amount was $270,167 - (152,403 + 94,441) = \$23,323$ thousand in benefits paid under deductible policies by employers insuring through private carriers.

New Hampshire - 2005

Workers' Compensation Benefits Paid – 2003 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$216,968	\$170,825	N/A	\$46,143	59.4%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$128,239 thousand. They also provided calendar year benefits paid by carriers defined as state fund. The amount was \$6,899 thousand.

Methods.

- The estimated amount of benefits paid by employers under deductible policies was found using the ratio of Manual Equivalent Premiums. The amount was \$35,687 thousand.
- The estimated amounts of benefits paid as part of the state fund (\$6,899 thousand) and by employers under deductible policies (\$35,687) were added to the figure from A.M. Best to obtain the total of \$170,825 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$35,687 thousand.

New Jersey - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,608,345	\$1,230,686	N/A	\$377,659	49.6%

Private Carrier Payment

Source. The Compensation Rating & Inspection Bureau provided calendar year benefits, including those paid under a deductible. The amount was \$1,230,686 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

Source. Private carrier total benefits obtained from A.M Best were \$901,087 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the Compensation Rating and Inspection Bureau, which included deductible benefits, were \$1,230,686 thousand.

Methods. Benefits paid by employers under deductible policies are the difference, \$329,599 thousand

New Mexico - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$230,591	\$116,557	\$28,979	\$85,055	58.1%

Private Carrier Payments

Source. The Workers' Compensation Administration provided total calendar year benefits paid by private carriers and the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$143,975 thousand. The same agency also supplied information about the second injury fund, which dispersed \$2,474 thousand. The New Mexico Mutual Casualty Company provided total benefits paid by the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$28,688 thousand.

Methods.

- The state fund amount provided by the New Mexico Mutual Casualty Company was subtracted from the figure provided by the Workers' Compensation Administration. The amount was $143,975 - 28,688 = \$115,307$ thousand.
- To calculate the share of private carrier benefits from the second injury fund, the second injury fund total was multiplied by the ratio of the above difference to total benefits. $2,474 * (115,307/228,117) = \$1,250$ thousand.
- This second injury fund amount was added to the difference of the Worker's Compensation Administration figure and the Mutual Casualty Company figure for a total of 116,557 thousand.

State fund Payments

Source. The New Mexico Mutual Casualty Company provided total benefits paid by the state fund, including benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$28,668 thousand. The Workers' Compensation Administration provided the total amount paid from the secondary injury fund, 2,473.

Methods.

- To calculate the state fund amount paid from the second injury fund, the total second injury fund amount was multiplied by the ratio of state fund benefits to total benefits. $2,474 * (28,668/228,117) = \311 thousand.
- This amount was added to the figure provided by the agency for a total of \$28,979 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Administration provided calendar year benefits paid by self-insurers. The amount was \$84,142 thousand. The Workers' Compensation Administration provided the total amount paid from the secondary injury fund, 2,473.

Methods.

- To calculate the state fund amount paid from the second injury fund, the total second injury fund amount was multiplied by the ratio of state fund benefits to total benefits. $2,474 * (84,142/228,117) = \913 thousand.
- This amount was added to the figure provided by the agency for a total of \$85,055 thousand.

Medical Benefits

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

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

Deductibles

Source. Private carrier benefits paid obtained from A.M. Best were \$83,530 thousand. State fund benefits paid obtained from A.M. Best were \$24,138 thousand. These amounts did not include benefits reimbursed to the insurance company by the employer as part of a deductibles policy. The estimated Private carrier benefits, including deductibles paid by employers, was \$115,307. The state fund total benefits obtained from the New Mexico Mutual Casualty Company, which included deductible benefits, was \$28,688 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference between A.M. Best figures and those provided by the Workers' Compensation Administration and the New Mexico Mutual Casualty Company, \$31,777 thousand for private carriers and \$4,530 thousand for the state fund.

New York - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,895,331	\$1,458,234	\$757,238	\$679,859	34.7%

Private Carrier Payments

Source. The New York Compensation Insurance Rating Board provided calendar year benefits paid by private carriers, including benefits paid under deductible policies. The amount was \$1,458,234 thousand. No additional calculations were needed.

State Fund

Source. The New York Compensation Insurance Rating Board provided calendar year benefits paid by the state fund. The amount was \$757,238 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

Source. The New York Compensation Insurance Rating Board provided amounts of medical benefits for private carriers and the state fund. The percentage was 33.8.

Deductibles

Source. A.M. Best provided private carrier total benefits paid, excluding benefits reimbursed to insurance companies by employers as part of deductible policies. The amount was \$1,186,932 thousand. Private carrier total benefits, obtained from the New York Compensation Insurance Rating Bureau, which included deductible benefits, were \$1,458,234 thousand.

Methods. Benefits paid by employers under deductible policies equal the difference, \$271,302 thousand.

North Carolina - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,398,001	\$1,015,863	N/A	\$382,138	44.7%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$772,251 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$243,612 thousand. This figure was added to the figure from A.M. Best to obtain the total of \$1,015,863 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$243,612 thousand.

North Dakota - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$82,282	N/A	\$82,282	N/A	54.8%

Private Carrier Payments

Private carriers are not allowed in North Dakota.

State Fund

Source. Workforce Safety and Insurance provided total calendar year benefits paid by the state fund. The amounts were \$82,282 thousand. No additional calculations were necessary.

Self-Insurance

Self-insurance is not allowed in North Dakota.

Medical Benefits

Source. Workforce Safety and Insurance provided the percent of medical benefits. The amount was 54.8 percent. No additional calculations were needed.

Deductibles

Sources. Workforce Safety and Insurance provided information on deductibles. The total amount was \$5,700 thousand. No additional calculations were needed.

Ohio - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,447,038	\$37,693	\$1,961,918	\$447,428	46.8%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits. The amount was \$37,693 thousand. It should be noted that private carriers are not allowed in Ohio. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: (1) companies with group policies that overlap states, and (2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best.

State Fund

Source. The Bureau of Workers' Compensation provided calendar year benefits paid by the state fund. The amount was \$1,961,918 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Bureau of Workers' Compensation provided calendar year benefits paid by self-insurers. The amount was \$447,428 thousand. No additional calculations were needed.

Medical Benefits

Source. The Bureau of Workers' Compensation provided the percent of medical benefits. The amount was 46.8 percent. No additional calculations were needed.

Deductibles

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

Oklahoma - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$587,523	\$235,863	\$228,782	\$122,878	46.9%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$191,950 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was determined using a ratio of Manual Equivalent Premiums. The amount, which was \$43,913, was added to the figure from A.M. Best to obtain the total of \$235,863 thousand.

State Fund

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$186,187 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount, which was \$42,595 thousand, was added to the figure from A.M. Best to obtain the total of \$228,782 thousand.

Self-Insurance Payments

Source. The Workers' Compensation Court provided total benefits paid by self-insurers. The amount was \$122,878 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$85,508 thousand.

Oregon - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$550,878	\$217,850	\$260,832	\$72,196	54.6%

Private Carrier Payments

Source. The Department of Consumer and Business Services provided calendar year benefits paid by private carriers, including benefits paid under deductible policies. The amount was \$217,850 thousand. No additional calculations were needed.

State Fund

Source. The Department of Consumer and Business Services provided calendar year benefits paid by a state fund. The amount was \$260,832 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Consumer and Business Services provided calendar year benefits paid by self-insurers. The amount was \$72,196 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

Source. The Department of Consumer and Business Services supplied benefits paid on deductible policies. The amount was \$43,160 thousand. No additional calculations were needed.

Pennsylvania - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$2,677,899	\$1,819,582	\$271,457	\$586,860	42.9%

Private Carrier Payments

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by private carriers, excluding second injury fund benefits. The amount was \$1,819,410 thousand (\$779,653 thousand medical and \$1,039,758 thousand indemnity). This agency also provided the second injury fund indemnity benefits, which were \$253 thousand.

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

- Total second injury fund benefits were multiplied by the ratio of private carrier benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits $253 * (1,819,410 / 2,677,646) = \172 thousand.
- This figure was added to private carrier benefits excluding second injury fund benefits to obtain the total private carrier benefits of \$1,819,582 thousand.

State Fund

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by the state fund, excluding second injury fund benefits and benefits paid under deductible policies. The amount was \$271,432 thousand (\$108,573 thousand medical and \$162,859 thousand indemnity). This agency provided the second injury fund indemnity amount, which was \$252 thousand. This agency provided also benefits paid under deductible policies, which were 195 thousand.

Methods.

- Total second injury fund benefits were multiplied by the ratio of state fund benefits excluding second injury fund benefits to total indemnity benefits excluding second injury fund benefits, $253 * (271,432 / 2,677,646) = \26 thousand.
- This figure was added to state fund benefits excluding second injury fund benefits and benefits paid under deductible policies to obtain the total state fund benefits of \$271,457 thousand.

Self-Insurance Payments

Source. The Bureau of Workers' Compensation provided total calendar year benefits paid by self-insurers, excluding second injury fund indemnity benefits. The amount was \$586,804 thousand (\$235,051 thousand medical and 351,753 thousand indemnity). This agency also provided the second injury fund indemnity benefits, which was \$253 thousand.

Methods.

- Total second injury fund benefits were multiplied by the ratio of state fund benefits excluding second injury fund benefits to total indemnity benefits excluding second injury fund benefits, $253 * (586,804/2,677,646) = \55 thousand.
- This figure was added to state fund benefits excluding second injury fund benefits and benefits paid under deductible policies to obtain the total state fund benefits of \$586,860 thousand.

Medical Benefits

Source. The Bureau of Workers' Compensation provided the percent of medical benefits. The amount was 42.9 percent. No additional calculations were needed.

Deductibles

Source. The Bureau of Workers' Compensation provided benefits paid on deductible policies. The amount was \$499,923 thousand. No additional calculations were needed.

Rhode Island - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$142,170	\$31,133	\$93,544	\$17,494	34.0%

Private Carriers Payments

Source. A.M. Best provided calendar year benefits for private carriers, excluding benefits reimbursed to the insurance company by the employer as part of a deductible. The amount was 25,886.

Methods.

- Second injury fund information was not available. To determine this figure, the ratio of 2004 second injury fund benefits to total 2004 benefits was multiplied by total 2005 benefits. The product was \$2,456 thousand.
- To determine that amount of 2005 second injury benefits that were from private carriers, the total second injury fund estimate was multiplied by the ratio of A.M. Best reported private carrier benefits to total benefits: $2,453 * (25,886/120,452) = \528 thousand.
- The amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$4,720 thousand, was added to the figure from A.M. Best, and the estimate of private carrier benefits from the second injury fund, for a total of \$31,133 thousand.

State Fund

Source. A.M. Best provided calendar year benefits, including second injury fund and excluding benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$77,778 thousand.

Methods.

- To determine that amount of 2005 second injury benefits that were from private carriers, the total second injury fund estimate was multiplied by the ratio of A.M. Best reported private carrier benefits to total benefits: $2,453 * (77,778/120,452) = \$1,584$ thousand.
- Deductibles were found using a ratio of Manual Equivalent Premiums. The amount, which was \$14,182 thousand, was added to the figure from A.M. Best and the figure estimated from the second injury fund to obtain total state fund benefits of \$93,544 thousand.

Self-Insurance Payments

Source. No information was available. It was imputed using previous year's data.

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

Medical Benefits

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

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

Deductibles

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

Method. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$18,697 thousand.

South Carolina - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$769,553	\$524,368	\$56,579	\$188,606	45.9%

Private Carrier Payments

Source. The Second Injury Fund provided private carrier calendar year benefits, including second injury fund benefits. The amount was \$524,368 thousand. No additional calculations were needed.

State Fund Payments

Source. The Second Injury Fund provided state fund calendar year benefits, including second injury fund benefits. The amount was \$56,579 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Second Injury Fund provided self-insurance calendar year benefits, excluding second injury fund benefits. The amount was \$188,606 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

Source. The South Carolina Second Injury Fund provided calendar year deductibles paid. The amount was \$192,514 thousand. No additional calculations were needed. Deductibles are not allowed for the state fund.

South Dakota - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$85,889	\$70,270	N/A	\$15,619	66.3%

Private Carrier Payments

Source. The Department of Labor provided total calendar year benefits paid by private carriers. It was 70,270 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. The Department of Labor provided calendar year benefits paid by self-insurers. The amount was \$15,619 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

Source. Private carrier total benefits obtained from A.M. Best were \$57,238 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the Department of Labor, which included deductible benefits, were \$70,270 thousand.

Methods. Benefits paid by employers under deductibles policies equal the difference, \$13,032 thousand.

Tennessee - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$880,100	\$682,109	N/A	\$197,991	54.2%

Private Carrier Payments

Source. A.M Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$448,241 thousand. The Department of Labor and Workforce Development provided the amount of benefits paid from the Second Injury fund; the total was \$9,718 thousand.

Methods.

- To determine the amount of private carrier benefits paid from the second injury fund, the total second injury fund amount was multiplied by the ratio of private carrier benefits reported by A.M. Best to total overall benefits: 9,718 *
 $(448,241/643,285) = \$6,771$ thousand.
- The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$227,097 thousand, was added to the figure from A.M. Best, and the estimate of private carrier benefits from the second injury fund for a total of \$682,109 thousand.

Self-Insurance Payments

Source. The Department of Labor and Workforce Development reported the amount of self-insured benefits, which was \$195,044 thousand. The same agency provided the total amount of second injury benefits, which was \$9,718 thousand.

Methods.

- The amount of self-insured benefits from the second injury fund was calculated by multiplying the total second injury fund amount by the ration of self-insured benefits reported by the agency to total overall benefits: 9,718 *
 $(195,044/643,285) = \$2,946$ thousand.
- This amount was added to the agency reported figure for a total of \$197,991 thousand.

Medical Benefits

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

Methods. The procedure used is described in Appendix F.

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$227,097 thousand.

Texas - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,554,796	\$899,363	\$344,482	\$310,951	62.1%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits for private carriers excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$697,442 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was determined using a ratio of Manual Equivalent Premiums. The amount, which was \$201,921, was added to the figure from A.M. Best, to obtain the total of \$889,363 thousand.

State Fund

Source. A.M. Best provided calendar year benefits, including second injury fund and excluding benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$267,140 thousand.

Methods. Deductibles were found using a ratio of Manual Equivalent Premiums. The amount, which was \$77,342 thousand, was added to the figure from A.M. Best to obtain total state fund benefits of \$344,482 thousand.

Self-Insurance Payments

Source. No information was available. It was imputed using previous year's data.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$279,263 thousand.

Utah - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$240,767	\$71,400	\$123,279	\$46,089	69.4%

Private Carrier Payments

Source. A.M Best provided calendar year benefits paid by private carriers, excluding benefits reimbursed by employers as part of a deductible policy. The amount was \$59,756 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using a ratio of Manual Equivalent Premiums. The amount, which was \$11,644 thousand, was added to the figure from A.M. Best to obtain the total of \$71,400 thousand.

State Fund

Source. A.M. Best provided calendar year benefits excluding benefits reimbursed to the insurance company by the employer as a part of a deductible policy. The amount was \$103,174 thousand.

Methods. Deductibles were found using the ratio of Manual Equivalent Premiums. The amount, which was \$20,105 thousand, was added to the figure from A.M. Best to obtain total state fund benefits of \$123,279 thousand.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$31,749 thousand.

Vermont - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$122,160	\$106,166	N/A	\$15,994	48.3%

Private Carriers Payments

Source. A.M. Best provided calendar year benefits, excluding benefits reimbursed to the insurance company by the employer as part of a deductible policy. The amount was \$89,783 thousand.

Methods. The estimated amount of benefits paid by employers under deductible policies was estimated using q ratio of Manual Equivalent Premiums. The amount, which was \$16,383 thousand, was added to the figure from A.M. Best to obtain the total of \$106,166 thousand.

Self-Insurance Payments

Source. No information was available. It was imputed using previous year's data.

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

Medical Benefits

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

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

Deductibles

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

Methods. The total estimated amount of benefits paid by employers under deductible policies was found using a ratio of Manual Equivalent Premiums. The amount was \$16,383 thousand.

Virginia - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$853,877	\$631,073	N/A	\$222,804	56.5%

Private Carrier Payments

Source. The Virginia Workers' Compensation Commission provided calendar year benefits for private carriers. The amount was \$631,073 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

Source. Private carrier total benefits obtained from A.M. Best were \$471,404 thousand. This amount did not include benefits reimbursed to the insurance company by the employer as part of a deductible policy. Private carrier total benefits obtained from the Virginia Workers' Compensation Commission, which included deductible benefits, were \$631,073 thousand.

Methods. Benefits paid by employers under deductibles policies equal the difference, \$159,669 thousand.

Washington - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,864,015	N/A	\$1,375,657	\$488,358	35.6%

Private Carrier Payments

Source. Private carriers are not allowed in Washington. In some states where private carriers are not allowed, A.M. Best reports a small amount of benefits attributed to private carriers. This results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best. For 2005, there were no such benefits to report. Private carriers write USL&H & federal workers comp and reinsurance for self-insured entities in Washington state.

State Fund

Source. The Department of Labor and Industries provided calendar year benefits paid by state funds. The amount was \$1,375,532 thousand. They also provided calendar year benefits paid by second injury funds. The amount was \$169 thousand.

Methods

- The amount of state fund benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of state fund benefits excluding second injury fund benefits to total benefits excluding second injury fund benefits, $169 * (1,375,532 / 1,863,846) = \125 thousand.
- This amount was added to the figure from the Department of Labor and Industries to obtain the total of \$1,375,657 thousand.

Self-Insurance Payments

Source. The Department of Labor and Industries provided calendar year benefits paid by self-insurers. The amount was \$488,314 thousand. No additional calculations were required. They also provided calendar year benefits paid by second injury funds. The amount was \$169 thousand.

Methods

- The amount of state fund benefits from a second injury fund was determined by multiplying the total second injury fund benefits by the ratio of state fund benefits

excluding second injury fund benefits to total benefits excluding second injury fund benefits, $169 * (488,314/1,863,846) = \44 thousand.

- This amount was added to the figure from the Department of Labor and Industries to obtain the total of \$488,358 thousand.

Medical Benefits

Source. The Department of Labor and Industries provided the percent of medical benefits. The amount was 35.6 percent. No additional calculations were needed.

Deductibles

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

West Virginia - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$695,771	\$5,966	\$598,708	\$91,097	48.8%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers. The amount was \$5,966 thousand. No further calculations were needed. It should be noted that private carriers are not allowed in West Virginia. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best. No additional calculations were needed.

State Fund

Source. The West Virginia Insurance Commission provided information on Fiscal Years 2004 and 2005. These figures were converted into estimates of calendar year benefits by averaging; the result was \$598,708 thousand.

Self-Insurance Payments

Source. No information was available. It was imputed using previous year's data.

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

Medical Benefits

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

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

Deductibles

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

Wisconsin - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$1,188,459	\$981,099	N/A	\$207,360	65.7%

Private Carrier Payments

Source. A.M. Best provided calendar year benefits paid by private carriers. The amount was \$981,099 thousand. No additional calculations were needed.

Self-Insurance Payments

Source. No information was available.

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

Medical Benefits

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

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

Deductibles

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

Wyoming - 2005

Workers' Compensation Benefits Paid – 2005 (thousands of dollars)				
Total	Private Carrier	State Fund	Self Insurance	Percent Medical
\$116,528	N/A	\$116,528	N/A	48.8%

Private Carrier Payments

Source. Private carriers are not allowed in Wyoming. A.M. Best reports private carrier benefits in some states where private carrier benefits are not allowed. This probably results from one of two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best. For 2005, no such benefits were reported.

State Fund

Source. The National Association of Insurance Commissioners provided calendar year benefits paid. The amount was \$116,528 thousand. No additional calculations were needed.

Medical Benefits

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

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

Deductibles

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