

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2005

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.6	44,586	22,306	10,753	11,527	17,194	27,392	2.05	1.51
1995	112.4	43,373	21,145	10,996	11,232	16,733	26,640	1.82	1.38
1996	114.8	41,837	20,392	10,669	10,775	16,567	25,269	1.66	1.26
1997	118.1	42,314	21,645	10,046	10,623	17,306	25,008	1.49	1.18
1998	121.5	43,278	22,966	10,109	10,203	18,121	25,157	1.38	1.11
1999	124.3	45,581	25,726	9,745	10,109	19,059	26,521	1.33	1.10

(Continued)

9.B Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2005—Continued

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
2000	127.1	47,695	26,866	10,379	10,449	20,927	26,767	1.30	1.06
2001	127.0	50,533	27,970	11,060	11,503	22,844	27,689	1.40	1.10
2002	125.6	53,309	28,783	12,480	12,046	24,480	28,829	1.60	1.16
2003	125.2	54,715	28,547	13,642	12,525	25,510	29,205	1.73	1.16
2004	125.9	55,968	28,346	14,300	13,321	26,099	29,869	1.76	1.13
2005	128.1	55,307	28,107	14,014	13,186	26,219	29,088	1.7	1.06

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

- a. Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs.
- b. Cash and medical benefits paid by self-insurers.
- c. Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- d. Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits, including those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

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Table 9.B2—Benefits, by state and federal program, 2001–2005 (in thousands of dollars)

Program	2001	2002	2003	2004	2005
Total, state and federal	50,826,955	52,415,940	55,066,439	56,074,292	55,307,176
	<i>State programs</i>				
Subtotal	47,757,688	49,262,314	51,881,754	52,818,090	52,049,021
Alabama	562,773	565,264	580,184	575,697	608,522
Alaska	158,520	178,789	182,204	187,080	189,212
Arizona	452,011	477,568	515,231	548,172	535,539
Arkansas	223,416	217,346	224,275	227,243	208,021
California	10,082,580	10,974,355	12,409,808	12,459,589	10,938,475
Colorado	566,354	760,958	753,049	843,256	896,430
Connecticut	641,341	675,895	677,088	711,237	713,275
Delaware	126,270	137,264	156,494	157,398	168,146
District of Columbia	99,496	89,315	84,015	96,141	91,270
Florida	3,033,955	2,623,239	2,805,941	2,710,272	2,899,301
Georgia	1,006,721	917,266	981,142	1,114,154	1,197,521
Hawaii	248,100	267,827	274,922	271,290	250,779
Idaho	199,044	202,181	213,604	236,149	243,168
Illinois	2,122,283	2,148,757	2,146,926	2,246,186	2,404,456
Indiana	556,866	547,305	563,577	595,245	609,596
Iowa	391,156	401,983	427,030	447,343	473,724
Kansas	339,258	341,606	295,520	371,011	383,283
Kentucky	725,056	692,398	717,309	719,833	705,802
Louisiana	633,703	621,449	669,218	726,004	667,097
Maine	245,343	260,310	233,458	268,040	268,936
Maryland	681,633	664,282	723,475	786,631	769,563
Massachusetts	901,729	887,313	1,058,838	968,085	903,555
Michigan	1,477,986	1,512,457	1,476,850	1,517,386	1,473,598
Minnesota	901,780	921,473	885,006	931,005	945,888
Mississippi	284,729	290,378	291,151	310,030	311,796
Missouri	958,708	1,033,458	1,080,870	1,119,871	1,050,889
Montana	181,770	196,197	216,715	223,048	239,498
Nebraska	235,434	266,304	267,372	282,636	298,366
Nevada	310,750	315,886	329,333	358,732	394,373
New Hampshire	217,879	212,571	221,050	212,060	216,968
New Jersey	1,312,381	1,382,123	1,659,898	1,478,882	1,608,345
New Mexico	158,815	175,551	188,959	196,123	230,591
New York	2,881,566	2,976,380	3,143,350	3,278,654	2,895,331
North Carolina	916,541	993,658	1,077,322	1,159,566	1,398,001
North Dakota	70,984	73,517	78,453	83,237	82,282
Ohio	2,248,369	2,388,186	2,442,187	2,434,715	2,447,038
Oklahoma	526,070	508,931	555,127	579,795	587,523
Oregon	503,895	504,085	497,612	533,831	550,878
Pennsylvania	2,406,272	2,478,709	2,565,344	2,594,238	2,677,899
Rhode Island	137,518	143,894	134,072	147,674	142,170
South Carolina	532,374	592,530	656,935	688,115	769,553
South Dakota	70,736	73,478	74,241	77,409	85,889
Tennessee	860,144	721,733	783,400	818,627	880,100
Texas	2,298,129	2,370,797	1,967,609	1,640,765	1,554,796
Utah	199,567	212,537	187,182	216,599	240,767
Vermont	98,518	119,329	120,009	123,823	122,160
Virginia	612,083	630,107	706,110	753,409	853,877
Washington	1,639,435	1,716,435	1,800,849	1,836,174	1,864,015
West Virginia	686,808	791,762	823,300	796,680	695,771
Wisconsin	930,762	899,700	843,888	1,038,893	1,188,459
Wyoming	100,076	107,475	114,252	120,062	116,528

(Continued)

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2001–2005 (in thousands of dollars)—Continued

Program	2001	2002	2003	2004	2005
<i>Federal programs^a</i>					
Subtotal	3,069,267	3,153,626	3,184,685	3,256,202	3,258,155
Civilian employee	2,223,088	2,317,325	2,367,757	2,445,077	2,462,059
Other	846,179	836,301	816,928	811,125	796,096

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: States periodically update prior-year data, and any such changes are included in the current table.

- a. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2005
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
Total, state and federal	55,307,176	28,106,848	10,756,148	13,186,026	26,219,035	47.4
State programs						
Subtotal	52,049,021	28,106,848	10,756,148	13,186,026	25,383,827	48.8
Alabama	608,522	300,234	...	308,288	401,621	^c 66.0
Alaska	189,212	144,134	...	45,079	108,563	^c 57.4
Arizona	535,539	131,050	306,361	98,128	348,066	^c 65.0
Arkansas	208,021	137,816	...	70,205	135,089	^c 64.9
California	10,938,475	5,120,508	2,681,112	3,136,855	5,102,013	46.6
Colorado	896,430	266,509	421,565	208,356	437,694	^c 48.8
Connecticut	713,275	531,495	...	181,780	297,522	^c 41.7
Delaware	168,146	127,535	...	40,611	76,338	^d 45.4
District of Columbia	91,270	73,478	...	17,793	31,543	^c 34.6
Florida	2,899,301	2,207,274	...	692,027	1,805,804	^c 62.3
Georgia	1,197,521	856,289	...	341,232	605,829	^c 50.6
Hawaii	250,779	134,670	34,782	81,327	98,665	^c 39.3
Idaho	243,168	72,178	131,205	39,785	145,542	^c 59.9
Illinois	2,404,456	1,798,774	...	605,682	1,189,744	^c 49.5
Indiana	609,596	510,345	...	99,251	417,296	^c 68.5
Iowa	473,724	363,855	...	109,869	241,213	^c 50.9
Kansas	383,283	256,004	...	127,279	218,966	^c 57.1
Kentucky	705,802	369,501	78,212	258,089	388,668	^c 55.1
Louisiana	667,097	274,638	153,499	238,961	340,180	^c 51.0
Maine	268,936	95,714	89,175	84,047	107,090	^c 39.8
Maryland	769,563	425,022	215,186	129,355	308,432	^c 40.1
Massachusetts	903,555	754,809	...	148,746	328,979	36.4
Michigan	1,473,598	858,953	...	614,645	510,063	34.6
Minnesota	945,888	584,403	123,310	238,176	477,628	50.5
Mississippi	311,796	172,712	...	139,084	171,807	^c 55.1
Missouri	1,050,889	648,435	101,563	300,891	543,822	^c 51.7
Montana	239,498	76,130	119,915	43,453	132,568	^c 55.4
Nebraska	298,366	236,254	...	62,111	178,518	^c 59.8
Nevada	394,373	272,027	...	122,346	282,487	^c 46.3
New Hampshire	216,968	170,825	...	46,143	128,862	^c 59.4
New Jersey	1,608,345	1,230,686	...	377,659	797,692	^d 49.6
New Mexico	230,591	116,557	28,979	85,055	134,028	^c 58.1
New York	2,895,331	1,458,234	757,238	679,859	1,004,575	34.7
North Carolina	1,398,001	1,015,863	...	382,138	624,901	^c 44.7
North Dakota	82,282	...	82,282	...	45,085	54.8
Ohio	2,447,038	37,693	1,961,918	447,428	1,144,090	46.8
Oklahoma	587,523	235,863	228,782	122,878	275,621	^c 46.9
Oregon	550,878	217,850	260,832	72,196	300,806	^c 54.6
Pennsylvania	2,677,899	1,819,582	271,457	586,860	1,147,532	42.9
Rhode Island	142,170	31,133	93,544	17,494	48,276	^c 34.0
South Carolina	769,553	524,368	56,579	188,606	353,033	^c 45.9
South Dakota	85,889	70,270	...	15,619	56,924	^c 66.3
Tennessee	880,100	682,109	...	197,991	477,153	^c 54.2
Texas	1,554,796	899,363	344,482	310,951	965,280	^c 62.1
Utah	240,767	71,400	123,279	46,089	167,161	^c 69.4
Vermont	122,160	106,166	...	15,994	58,982	^c 48.3
Virginia	853,877	631,073	...	222,804	482,507	^c 56.5
Washington	1,864,015	...	1,375,657	488,358	662,936	35.6
West Virginia	695,771	5,966	598,708	91,097	339,319	^d 48.8
Wisconsin	1,188,459	981,099	...	207,360	780,485	^d 65.7
Wyoming	116,528	...	116,528	...	56,829	^d 48.8

(Continued)

9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2005
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
<i>Federal programs^e</i>						
Subtotal	3,258,155	...	...	...	835,208	25.6
Civilian employee	2,462,059	...	...	...	671,056	27.3
Other	796,096	...	...	...	164,152	20.6

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: ... = not applicable.

- a. States with exclusive funds (North Dakota, Ohio, Washington, West Virginia, and Wyoming) may have small amounts of benefits paid by private carriers. This results from two sources: companies with group policies that overlap states and the fact that some companies include excess workers' compensation coverage in their reports of workers' compensation benefits to A.M. Best Company.
- b. Self-insurance includes individual self-insurers and group self-insurance.
- c. Medical percentage based on data provided by the National Council on Compensation Insurance.
- d. Medical percentage based on the weighted average of states where medical data were available.
- e. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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