

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2003

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 <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>d</sup>	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 1940–2003—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 <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>d</sup>	Medical and hospitalization	Compensation payments		
2000	127.1	46,908	26,160	10,273	10,475	20,421	26,487	1.32	1.04
2001	127.0	49,485	27,120	10,957	11,408	22,133	27,353	1.42	1.07
2002	125.6	53,168	28,924	12,364	11,879	24,332	28,836	1.59	1.15
2003	125.2	54,871	28,716	13,577	12,579	25,608	29,263	1.71	1.16

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, 1999–2003 (in thousands of dollars)

Program	1999	2000	2001	2002	2003
Total, state and federal	44,563,050	46,907,990	49,485,328	53,167,364	54,870,813
<i>State programs</i>					
Subtotal	41,700,867	43,950,586	46,416,061	50,013,738	51,686,128
Alabama	623,206	600,236	640,042	656,574	623,315
Alaska	130,334	145,917	171,248	187,578	199,364
Arizona	384,453	423,733	394,467	417,440	458,790
Arkansas	151,578	145,550	160,486	179,935	198,144
California	7,851,641	9,450,827	10,082,357	11,882,602	13,021,785
Colorado	725,448	808,207	569,053	776,622	693,316
Connecticut	736,857	667,056	661,471	747,959	753,618
Delaware	131,780	144,610	144,733	165,669	169,158
District of Columbia	89,323	86,839	92,554	100,269	93,677
Florida	2,295,798	2,057,302	2,378,674	2,128,583	2,201,435
Georgia	895,690	995,775	1,067,327	1,082,971	1,120,886
Hawaii	222,056	231,359	252,041	267,827	274,922
Idaho	120,761	113,598	131,998	152,488	181,194
Illinois	1,927,748	1,992,857	2,126,538	2,172,929	2,099,685
Indiana	504,464	530,922	529,450	566,654	567,587
Iowa	255,679	294,778	330,833	321,456	320,454
Kansas	319,329	319,013	341,700	350,624	294,304
Kentucky	625,782	592,908	659,819	688,375	717,196
Louisiana	510,247	606,159	629,840	652,199	659,533
Maine	263,703	262,146	264,043	288,673	260,845
Maryland	558,315	545,509	574,742	574,327	628,510
Massachusetts	725,331	808,871	770,636	793,893	890,044
Michigan	1,392,806	1,474,058	1,477,986	1,512,457	1,476,850
Minnesota	744,497	797,787	904,451	921,000	883,619
Mississippi	253,664	269,342	271,163	286,538	271,677
Missouri	972,071	903,194	1,093,147	1,234,583	1,257,962
Montana	145,996	169,763	172,725	190,850	204,677
Nebraska	196,257	206,816	237,262	287,985	290,901
Nevada	471,303	425,337	445,558	403,521	369,747
New Hampshire	187,644	176,897	216,105	218,315	224,407
New Jersey	1,244,221	1,293,641	1,370,939	1,471,430	1,542,608
New Mexico	138,217	148,643	164,869	183,705	197,026
New York	2,795,769	2,909,115	2,978,224	3,142,392	3,220,398
North Carolina	839,624	846,846	885,272	994,949	1,059,955
North Dakota	69,179	72,708	74,493	76,025	77,524
Ohio	2,038,742	2,098,528	2,248,375	2,388,184	2,442,165
Oklahoma	491,290	474,128	497,435	520,924	561,643
Oregon	384,110	412,471	455,625	447,927	446,887
Pennsylvania	2,467,114	2,402,614	2,440,407	2,531,957	2,625,878
Rhode Island	112,073	111,061	117,515	118,322	106,948
South Carolina	444,568	515,381	532,374	592,530	656,935
South Dakota	86,239	81,229	82,128	93,636	95,119
Tennessee	579,653	627,225	687,890	668,122	710,475
Texas	1,740,572	1,743,901	1,780,989	2,039,625	1,919,527
Utah	193,273	182,565	210,050	231,239	201,557
Vermont	105,029	109,258	120,223	131,652	140,534
Virginia	666,953	602,035	604,497	624,684	701,464
Washington	1,395,246	1,527,657	1,637,714	1,714,497	1,800,477
West Virginia	695,675	693,056	713,128	832,608	828,913
Wisconsin	724,360	768,282	923,761	894,249	839,829
Wyoming	75,196	82,875	97,706	104,187	102,663

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## 9.B Workers' Compensation

**Table 9.B2—Benefits, by state and federal program, 1999–2003 (in thousands of dollars)—Continued**

Program	1999	2000	2001	2002	2003
<i>Federal programs<sup>a</sup></i>					
Subtotal	2,862,183	2,957,404	3,069,267	3,153,626	3,184,685
Civilian employee	1,999,915	2,118,859	2,223,088	2,317,325	2,367,757
Other	862,268	838,545	846,179	836,301	816,928

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, 2003  
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers <sup>a</sup>	State funds	Self-insurance <sup>b</sup>	Total	As a percentage of total benefits
Total, state and federal	54,870,813	28,715,545	10,391,938	12,578,646	25,607,791	46.7
<b>State programs</b>						
Subtotal	51,686,128	28,715,545	10,391,938	12,578,646	24,765,012	47.9
Alabama	623,315	368,778	...	254,537	396,649	63.6
Alaska	199,364	154,555	...	44,809	115,177	57.8
Arizona	458,790	138,328	232,665	87,797	291,089	<sup>c</sup> 63.4
Arkansas	198,144	124,931	...	73,213	123,061	<sup>c</sup> 62.1
California	13,021,785	6,193,564	3,096,397	3,731,824	6,625,342	50.9
Colorado	693,316	248,425	267,122	177,770	304,082	<sup>c</sup> 43.9
Connecticut	753,618	540,996	...	212,622	322,061	<sup>c</sup> 42.7
Delaware	169,158	121,849	...	47,310	87,780	<sup>d</sup> 51.9
District of Columbia	93,677	72,816	...	20,861	34,664	<sup>c</sup> 37.0
Florida	2,201,435	1,755,931	...	445,505	1,277,290	<sup>c</sup> 58.0
Georgia	1,120,886	782,631	...	338,254	530,878	<sup>c</sup> 47.4
Hawaii	274,922	170,246	17,656	87,020	106,912	38.9
Idaho	181,194	79,771	89,760	11,664	103,479	<sup>c</sup> 57.1
Illinois	2,099,685	1,621,426	...	478,260	973,587	<sup>c</sup> 46.4
Indiana	567,587	479,833	...	87,754	382,175	<sup>c</sup> 67.3
Iowa	320,454	259,176	...	61,278	155,214	<sup>c</sup> 48.4
Kansas	294,304	231,039	...	63,265	160,736	<sup>c</sup> 54.6
Kentucky	717,196	427,439	67,080	222,677	388,270	<sup>c</sup> 54.1
Louisiana	659,533	370,572	143,194	145,766	334,968	<sup>c</sup> 50.8
Maine	260,845	108,748	77,008	75,089	117,963	45.2
Maryland	628,510	343,786	171,983	112,741	250,272	39.8
Massachusetts	890,044	736,577	...	153,468	226,360	25.4
Michigan	1,476,850	877,007	...	599,843	542,574	36.7
Minnesota	883,619	549,184	113,629	220,806	413,033	46.7
Mississippi	271,677	146,181	...	125,495	150,439	55.4
Missouri	1,257,962	866,164	112,497	279,301	596,062	47.4
Montana	204,677	71,336	96,791	36,550	109,947	53.7
Nebraska	290,901	212,837	...	78,063	171,645	<sup>c</sup> 59.0
Nevada	369,747	229,319	...	140,428	170,010	<sup>c</sup> 46.0
New Hampshire	224,407	182,914	...	41,494	126,678	<sup>c</sup> 56.5
New Jersey	1,542,608	1,411,247	...	131,361	825,415	<sup>d</sup> 53.5
New Mexico	197,026	98,116	28,269	70,641	117,206	59.5
New York	3,220,398	1,631,501	788,496	800,401	1,039,503	32.3
North Carolina	1,059,955	809,523	...	250,432	477,924	<sup>c</sup> 45.1
North Dakota	77,524	353	77,171	...	43,159	55.7
Ohio	2,442,165	23,835	1,936,355	481,975	1,140,532	46.7
Oklahoma	561,643	260,758	183,936	116,949	266,618	<sup>c</sup> 47.5
Oregon	446,887	197,762	206,878	42,247	234,162	52.4
Pennsylvania	2,625,878	1,863,327	184,983	577,567	1,058,235	40.3
Rhode Island	106,948	41,521	49,882	15,545	24,348	<sup>c</sup> 22.8
South Carolina	656,935	441,662	52,085	163,188	312,056	<sup>c</sup> 47.5
South Dakota	95,119	91,967	...	3,152	58,699	61.7
Tennessee	710,475	534,835	...	175,640	375,793	<sup>c</sup> 52.9
Texas	1,919,527	1,384,390	161,119	374,018	1,209,318	<sup>c</sup> 63.0
Utah	201,557	54,940	118,442	28,174	131,797	<sup>c</sup> 65.4
Vermont	140,534	125,534	...	15,000	68,120	<sup>c</sup> 48.5
Virginia	701,464	541,801	...	159,663	393,919	<sup>c</sup> 56.2
Washington	1,800,477	26,671	1,309,550	464,256	619,516	34.4
West Virginia	828,913	3,274	708,497	117,142	241,676	29.2
Wisconsin	839,829	703,998	...	135,831	449,374	<sup>d</sup> 53.5
Wyoming	102,663	2,169	100,494	...	64,778	63.1

(Continued)

## 9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2003  
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers <sup>a</sup>	State funds	Self-insurance <sup>b</sup>	Total	As a percentage of total benefits
<i>Federal programs<sup>e</sup></i>						
Subtotal	3,184,685	...	...	...	842,779	26.5
Civilian employee	2,367,757	...	...	...	669,484	28.3
Other	816,928	...	...	...	173,295	21.2

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 (Nevada, North Dakota, Ohio, Washington, West Virginia, and Wyoming) also 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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