

Table 559. Workers' Compensation Payments: 1990 to 2007

[In billions of dollars, except as indicated (53.1 represents \$53,100,000,000). See headnote, Table 560]

Item	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007
Workers covered (mil.)	106	113	127	127	126	125	126	128	130	132
Premium amounts paid ¹	53.1	57.1	60.1	66.6	73.4	82.0	86.8	88.8	87.3	85.0
Private carriers ¹	35.1	31.6	35.7	37.8	41.4	45.3	48.0	50.9	51.7	50.8
State funds	8.0	10.5	8.8	11.5	14.6	17.8	19.1	18.2	15.8	14.3
Federal programs ²	2.2	2.6	3.6	3.8	3.9	4.0	4.1	4.1	4.1	4.2
Self-insurers	7.9	12.5	11.9	13.6	13.6	14.9	15.8	15.7	15.6	15.6
Annual benefits paid ¹	38.2	42.1	47.7	50.8	52.4	55.1	52.7	55.5	54.3	55.4
By private carriers ¹	22.2	20.1	26.9	27.9	28.2	28.6	28.1	28.0	27.3	28.4
From state funds ³	8.8	10.8	10.3	11.1	12.5	13.7	11.0	10.9	10.7	10.4
Employers' self-insurance ⁴	7.2	11.2	10.5	11.8	11.8	12.8	13.6	13.2	13.1	13.3
Type of benefit:										
Medical/hospitalization	15.2	16.7	20.9	23.1	24.3	25.8	26.4	26.3	26.3	27.2
Compensation payments	23.1	25.4	26.8	27.7	28.1	29.2	29.7	29.2	28.0	28.3
Percent of covered payroll: ¹										
Workers' compensation costs ^{5,6}	2.18	1.82	1.34	1.45	1.59	1.74	1.75	1.71	1.58	1.45
Benefits ⁶	1.53	1.34	1.06	1.10	1.14	1.17	1.13	1.07	0.98	0.95

¹ Premium and benefit amounts include estimated payments under insurance policy deductible provisions. Deductible benefits are allocated to private carriers and state funds. ² Years 1990–1995 includes federal employer compensation program and that portion of federal black lung benefits program financed from employer contributions. Years 1997–2000 includes federal employer compensation program only due to changes in reporting methods. ³ Net cash and medical benefits paid by competitive and exclusive state funds and by federal workers' compensation programs. ⁴ Cash and medical benefits paid by self-insurers, plus value of medical benefits paid by employers carrying workers' compensation policies that exclude standard medical coverage. ⁵ Premiums written by private carriers and state funds, and benefits paid by self-insurers increased by 5–10 prior to 1995 and by 11 percent for 1995–2002 for administrative costs. Also includes benefits paid and administrative costs of federal system for government employees. ⁶ Excludes programs financed from general revenue—black lung benefits and supplemental pensions in some states.

Source: National Academy of Social Insurance, Washington, DC, *Workers' Compensation: Benefits, Coverage, and Costs*, annual. See also <http://www.nasi.org>.

Table 560. Workers' Compensation Payments by State: 2000 to 2007

[In millions of dollars (47,699 represents \$47,699,000,000). Calendar-year data. Payments represent compensation and medical benefits and include insurance losses paid by private insurance carriers (compiled from state workers' compensation agencies and A.M. Best Co.); disbursements of state funds (compiled from the A.M. Best Co. and state workers' compensation agencies); and self-insurance payments (compiled from state workers' compensation agencies and authors' estimates)]

State	2000	2004	2005	2006	2007	State	2000	2004	2005	2006	2007
Total	47,699	56,053	55,510	54,686	55,427	Montana	155	223	239	248	241
Alabama	529	576	609	609	585	Nebraska	230	287	302	263	291
Alaska	139	185	183	182	184	Nevada	347	359	386	394	378
Arizona	498	548	543	608	647	New Hampshire	177	213	218	214	200
Arkansas	214	228	208	219	243	New Jersey	1,378	1,503	1,619	1,672	1,968
California	9,449	12,453	10,934	10,149	9,916	New Mexico	144	198	231	238	240
Colorado	810	845	889	871	830	New York	2,761	3,335	3,191	3,324	3,204
Connecticut	638	711	708	713	726	North Carolina	865	1,167	1,391	1,358	1,340
Delaware	118	160	173	207	195	North Dakota	70	83	82	81	92
District of Columbia	78	97	91	92	88	Ohio	2,099	2,435	2,447	2,384	2,478
Florida	2,577	2,730	2,794	2,533	2,685	Oklahoma	485	578	589	628	656
Georgia	965	1,126	1,199	1,210	1,339	Oregon	425	536	550	613	586
Hawaii	231	271	251	243	247	Pennsylvania	2,379	2,594	2,678	2,685	2,748
Idaho	114	237	246	238	276	Rhode Island	127	145	139	156	155
Illinois	1,944	2,261	2,399	2,488	2,722	South Carolina	515	688	770	796	771
Indiana	545	594	608	615	644	South Dakota	63	77	86	91	119
Iowa	343	452	482	492	510	Tennessee	774	815	863	794	765
Kansas	323	371	385	398	394	Texas	2,160	1,633	1,553	1,398	1,423
Kentucky	584	730	701	710	648	Utah	172	217	239	245	268
Louisiana	547	726	667	579	580	Vermont	101	124	122	124	119
Maine	245	268	272	283	271	Virginia	597	759	855	838	1,059
Maryland	641	777	767	815	831	Washington	1,527	1,836	1,846	1,927	1,995
Massachusetts	801	969	904	935	888	West Virginia	661	794	694	696	700
Michigan	1,474	1,517	1,474	1,464	1,502	Wisconsin	765	898	1,170	1,043	1,094
Minnesota	798	916	922	921	936	Wyoming	89	120	117	117	127
Mississippi	293	311	312	341	332	Federal total ¹	2,957	3,256	3,258	3,270	3,340
Missouri	780	1,120	1,156	1,175	854	Federal employees	2,119	2,445	2,462	2,455	2,587

¹ 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 by special funds under the LHWCA. See Appendix H of source for more information about federal programs.

Source: National Academy of Social Insurance, Washington, DC, *Workers' Compensation: Benefits, Coverage, and Costs*, annual. See also <http://www.nasi.org>.