

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2002

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 ^d	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	25,270	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	45,263	24,632	10,126	10,504	19,316	25,947	1.34	1.09

(Continued)

9.B Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2002—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 ^d	Medical and hospitalization	Compensation payments		
2000	127.1	47,621	26,513	10,406	10,702	20,710	26,911	1.33	1.06
2001	127.0	49,772	27,274	11,058	11,439	22,207	27,565	1.40	1.08
2002	125.6	53,443	29,028	12,539	11,876	24,285	29,158	1.58	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.

- 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.
- Cash and medical benefits paid by self-insurers.
- Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- 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, 1998–2002 (in thousands of dollars)

Program	1998	1999	2000	2001	2002
Total, state and federal	43,278,222	45,262,686	47,620,968	49,771,700	53,442,645
<i>State programs</i>					
Subtotal	40,410,346	42,400,503	44,663,564	46,702,433	50,289,020
Alabama	602,088	551,398	529,189	562,773	565,264
Alaska	127,368	130,334	145,917	171,248	187,578
Arizona	432,965	465,554	515,241	465,319	528,491
Arkansas	174,303	185,372	197,762	206,836	222,192
California	7,365,820	7,851,641	8,967,630	9,605,478	11,282,610
Colorado	810,985	738,526	835,054	586,500	807,001
Connecticut	714,822	736,857	667,056	661,471	747,959
Delaware	147,070	133,023	146,090	146,546	168,820
District of Columbia	90,386	90,232	88,661	92,990	101,836
Florida	2,538,353	2,768,044	2,544,777	2,669,630	2,305,828
Georgia	889,131	895,690	995,775	1,067,327	1,082,971
Hawaii	233,225	222,056	231,359	252,041	267,827
Idaho	164,327	168,642	179,370	198,507	233,069
Illinois	1,838,191	1,952,697	2,049,223	2,139,026	2,232,015
Indiana	481,073	510,992	545,863	531,402	577,410
Iowa	320,761	322,176	356,807	395,657	427,507
Kansas	318,976	326,196	341,547	340,343	405,091
Kentucky	421,386	477,867	479,338	482,076	527,088
Louisiana	442,025	464,883	493,653	501,662	499,136
Maine	253,946	265,862	266,997	265,082	292,678
Maryland	691,285	714,356	729,656	796,186	783,686
Massachusetts	728,771	733,191	828,159	774,473	807,434
Michigan	1,366,988	1,392,806	1,474,058	1,477,986	1,512,457
Minnesota	737,100	744,500	797,800	904,200	921,000
Mississippi	234,873	253,664	269,342	271,163	286,538
Missouri	814,287	971,628	908,819	1,079,745	1,226,241
Montana	136,975	145,996	169,763	172,725	190,850
Nebraska	164,382	198,276	211,285	238,300	293,089
Nevada	331,420	384,285	360,917	384,931	352,531
New Hampshire	169,663	190,072	181,900	215,817	216,900
New Jersey	1,164,184	1,239,702	1,298,824	1,362,965	1,470,839
New Mexico	128,290	135,903	146,374	162,810	191,189
New York	2,600,961	2,795,769	2,909,115	2,978,224	3,142,392
North Carolina	810,188	813,823	853,318	890,272	1,014,136
North Dakota	68,925	69,911	74,402	76,158	74,456
Ohio	2,076,545	2,038,742	2,098,528	2,248,375	2,388,184
Oklahoma	536,420	496,500	484,911	499,827	489,866
Oregon	430,521	384,110	412,471	455,625	447,548
Pennsylvania	2,418,072	2,467,114	2,402,614	2,440,407	2,531,957
Rhode Island	110,185	113,218	113,599	124,326	131,230
South Carolina	467,277	511,735	596,526	622,985	690,451
South Dakota	67,088	72,509	66,991	74,950	79,256
Tennessee	550,819	586,363	642,201	691,926	679,211
Texas	1,591,818	1,874,974	2,004,504	2,056,355	2,275,338
Utah	188,543	195,774	187,729	211,279	240,179
Vermont	91,436	106,389	112,349	106,008	147,790
Virginia	658,466	629,348	680,911	671,828	700,266
Washington	1,286,680	1,395,246	1,527,657	1,637,714	1,714,497
West Virginia	644,294	687,002	690,377	712,495	829,020
Wisconsin	703,610	724,360	768,282	923,759	893,933
Wyoming	73,080	75,196	82,875	97,706	104,187

(Continued)

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 1998–2002 (in thousands of dollars)—Continued

Program	1998	1999	2000	2001	2002
<i>Federal programs^a</i>					
Subtotal	2,867,876	2,862,183	2,957,404	3,069,267	3,153,625
Civilian employee	2,009,862	1,999,915	2,118,859	2,223,088	2,317,325
Other	858,014	862,268	838,545	846,179	836,300

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, 2002
(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	53,442,645	29,028,239	9,385,022	11,875,759	24,285,334	45.4
State programs						
Subtotal	50,289,020	29,028,239	9,385,022	11,875,759	23,554,200	46.8
Alabama	565,264	290,009	...	275,255	327,537	57.9
Alaska	187,578	145,324	...	42,254	106,578	56.8
Arizona	528,491	198,728	251,698	78,065	317,623	^c 60.1
Arkansas	222,192	145,163	...	77,029	138,648	^c 62.4
California	11,282,610	5,947,614	2,191,962	3,143,034	5,645,031	50.0
Colorado	807,001	309,436	332,725	164,840	357,063	44.2
Connecticut	747,959	543,266	...	204,693	310,403	^c 41.5
Delaware	168,820	114,348	...	54,472	84,217	^d 49.9
District of Columbia	101,836	79,781	...	22,055	33,471	32.9
Florida	2,305,828	1,817,729	...	488,099	1,312,016	^c 56.9
Georgia	1,082,971	769,767	...	313,205	516,577	^c 47.7
Hawaii	267,827	175,029	11,754	81,044	105,927	39.6
Idaho	233,069	89,549	127,837	15,683	132,150	^c 56.7
Illinois	2,232,015	1,748,148	...	483,867	991,015	^c 44.4
Indiana	577,410	488,138	...	89,272	377,212	^c 65.3
Iowa	427,507	348,434	...	79,073	216,319	^c 50.6
Kansas	405,091	298,992	...	106,099	219,559	^c 54.2
Kentucky	527,088	334,460	47,857	144,771	281,526	53.4
Louisiana	499,136	224,795	130,484	143,857	263,045	^c 52.7
Maine	292,678	116,675	88,952	87,051	118,734	40.6
Maryland	783,686	400,192	192,546	190,948	307,744	^c 39.3
Massachusetts	807,434	689,435	...	117,999	259,149	32.1
Michigan	1,512,457	846,823	...	665,634	523,260	34.6
Minnesota	921,000	612,600	98,100	210,300	437,500	47.5
Mississippi	286,538	168,832	...	117,706	163,484	^c 57.1
Missouri	1,226,241	870,112	82,685	273,443	592,878	48.3
Montana	190,850	72,764	83,070	35,016	102,013	53.5
Nebraska	293,089	214,438	...	78,650	167,354	57.1
Nevada	352,531	230,553	...	121,977	129,199	36.6
New Hampshire	216,900	180,057	...	36,843	120,596	^c 55.6
New Jersey	1,470,839	1,356,231	...	114,608	759,157	^d 51.6
New Mexico	191,189	102,508	33,461	55,221	107,908	56.4
New York	3,142,392	1,580,743	780,636	781,013	968,462	30.8
North Carolina	1,014,136	774,596	...	239,540	435,064	^c 42.9
North Dakota	74,456	206	74,250	...	41,106	55.2
Ohio	2,388,184	37,652	1,878,255	472,277	1,106,570	46.3
Oklahoma	489,866	262,579	108,982	118,305	225,828	^c 46.1
Oregon	447,548	213,144	192,157	42,247	227,156	50.8
Pennsylvania	2,531,957	1,798,988	160,795	572,174	1,005,602	39.7
Rhode Island	131,230	50,076	65,054	16,100	30,143	23.0
South Carolina	690,451	463,888	51,004	175,560	204,652	29.6
South Dakota	79,256	72,726	...	6,530	44,020	55.5
Tennessee	679,211	526,603	...	152,608	348,435	^c 51.3
Texas	2,275,338	1,762,267	258,460	254,612	1,412,985	^c 62.1
Utah	240,179	85,334	121,747	33,098	159,959	^c 66.6
Vermont	147,790	122,330	...	25,459	77,885	^c 52.7
Virginia	700,266	555,898	...	144,367	378,844	^c 54.1
Washington	1,714,497	28,768	1,225,007	460,722	589,267	34.4
West Virginia	829,020	...	697,271	131,749	245,450	29.6
Wisconsin	893,933	756,599	...	137,334	461,394	^d 51.6
Wyoming	104,187	5,913	98,274	...	66,487	63.8

(Continued)

9.B Workers' Compensation

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2002 (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
Federal programs^e						
Subtotal	3,153,625	...	...	...	731,134	23.2
Civilian employee	2,317,325	...	...	...	665,378	28.7
Other	836,300	...	...	...	65,756	7.9

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 percentages 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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