

**Table 561. Workers' Compensation Payments: 1990 to 2008**

[In billions of dollars, except as indicated (53.1 represents \$53,100,000,000). See headnote, Table 562]

Item	1990	1995	2000	2002	2003	2004	2005	2006	2007	2008
Workers covered (mil.)	106.0	112.8	127.1	125.6	124.7	125.9	128.2	130.3	131.7	130.6
<b>Premium amounts paid</b> <sup>1</sup>	<b>53.1</b>	<b>57.1</b>	<b>60.1</b>	<b>72.6</b>	<b>80.6</b>	<b>84.2</b>	<b>89.6</b>	<b>87.6</b>	<b>85.9</b>	<b>80.3</b>
Private carriers <sup>1</sup>	35.1	31.6	35.7	41.3	45.3	47.4	51.0	51.9	51.7	47.1
State funds	8.0	10.5	8.8	13.7	16.4	17.5	18.2	15.7	13.7	12.6
Federal programs <sup>2</sup>	2.2	2.6	3.6	3.9	4.0	4.1	4.1	4.1	4.2	4.3
Self-insurers	7.9	12.5	11.9	13.7	14.9	15.2	16.3	15.8	16.3	16.3
<b>Annual benefits paid</b> <sup>1</sup>	<b>38.2</b>	<b>42.1</b>	<b>47.7</b>	<b>52.3</b>	<b>54.7</b>	<b>56.1</b>	<b>55.6</b>	<b>54.3</b>	<b>55.2</b>	<b>57.6</b>
By private carriers <sup>1</sup>	22.2	20.1	26.9	28.1	28.4	28.6	28.5	27.3	28.5	30.2
From state funds <sup>3</sup>	8.8	10.8	10.3	9.1	10.4	11.1	11.0	10.6	10.3	10.5
Employers' self-insurance <sup>4</sup>	7.2	11.2	10.5	11.9	12.7	13.1	12.9	12.6	13.1	13.6
Type of benefit:										
Medical/hospitalization	15.2	16.7	20.9	24.2	25.7	26.1	26.0	26.0	26.7	29.1
Compensation payments	23.1	25.4	26.8	28.1	29.0	30.1	29.6	28.3	28.5	28.5
Percent of covered payroll: <sup>1</sup>										
Workers' compensation costs <sup>5,6</sup>	2.18	1.82	1.34	1.57	1.71	1.70	1.72	1.58	1.47	1.35
Benefits <sup>6</sup>	1.53	1.34	1.06	1.13	1.16	1.13	1.07	0.98	0.94	0.97

<sup>1</sup> Premium and benefit amounts include estimated payments under insurance policy deductible provisions. Deductible benefits are allocated to private carriers and state funds. <sup>2</sup> 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. <sup>3</sup> Net cash and medical benefits paid by competitive and exclusive state funds and by federal workers' compensation programs. <sup>4</sup> 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. <sup>5</sup> 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. <sup>6</sup> 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 562. Workers' Compensation Payments by State: 2000 to 2008**

[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	2005	2006	2007	2008	State	2000	2005	2006	2007	2008
<b>Total</b>	<b>47,699</b>	<b>55,630</b>	<b>54,274</b>	<b>55,217</b>	<b>57,633</b>	Montana	155	227	234	243	253
Alabama	529	565	563	585	648	Nebraska	230	310	276	291	345
Alaska	139	183	187	188	205	Nevada	347	386	394	378	393
Arizona	498	543	608	647	649	New Hampshire	177	229	220	204	239
Arkansas	214	193	197	206	215	New Jersey	1,378	1,567	1,748	1,847	1,916
California	9,449	10,832	9,914	9,509	9,426	New Mexico	144	231	238	242	272
Colorado	810	895	864	836	875	New York	2,761	3,154	3,251	3,137	3,537
Connecticut	638	709	709	726	781	North Carolina	865	1,387	1,317	1,349	1,526
Delaware	118	186	208	197	209	North Dakota	70	82	81	95	106
District of Columbia	78	90	89	84	81	Ohio	2,099	2,447	2,384	2,478	2,490
Florida	2,577	2,914	2,672	2,716	2,787	Oklahoma	485	640	675	702	782
Georgia	965	1,379	1,370	1,482	1,602	Oregon	425	553	567	586	602
Hawaii	231	251	243	247	246	Pennsylvania	2,379	2,741	2,759	2,804	2,902
Idaho	114	243	254	267	280	Rhode Island	127	137	149	152	158
Illinois	1,944	2,425	2,440	2,737	2,994	South Carolina	515	917	989	885	915
Indiana	545	565	560	597	624	South Dakota	63	86	109	119	114
Iowa	343	489	489	496	575	Tennessee	774	823	881	775	828
Kansas	323	390	391	394	418	Texas	2,160	1,549	1,385	1,415	1,514
Kentucky	584	693	626	638	696	Utah	172	254	258	283	301
Louisiana	547	597	610	614	734	Vermont	101	122	124	119	127
Maine	245	272	285	273	262	Virginia	597	854	807	1,069	1,148
Maryland	641	784	829	844	936	Washington	1,527	1,848	1,927	1,996	2,193
Massachusetts	801	904	905	886	843	West Virginia	661	818	482	634	603
Michigan	1,474	1,474	1,471	1,508	1,405	Wisconsin	765	1,170	1,043	1,094	1,011
Minnesota	798	942	937	952	1,007	Wyoming	89	117	117	127	137
Mississippi	293	312	338	329	361	<b>Federal total</b> <sup>1</sup>	<b>2,957</b>	<b>3,258</b>	<b>3,270</b>	<b>3,340</b>	<b>3,424</b>
Missouri	780	894	832	892	937	Federal employees	2,119	2,462	2,455	2,587	2,676

<sup>1</sup> 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>.