

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

[In billions of dollars, except as indicated (\$3.1 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>.