

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.

- 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.

CONTACT: Ishita Sengupta (202) 452-8097.

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 | 145,546 | 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.

CONTACT: Ishita Sengupta (202) 452-8097.

**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.

CONTACT: Ishita Sengupta (202) 452-8097.