

WORKERS' COMPENSATION RESOURCES RESEARCH REPORT

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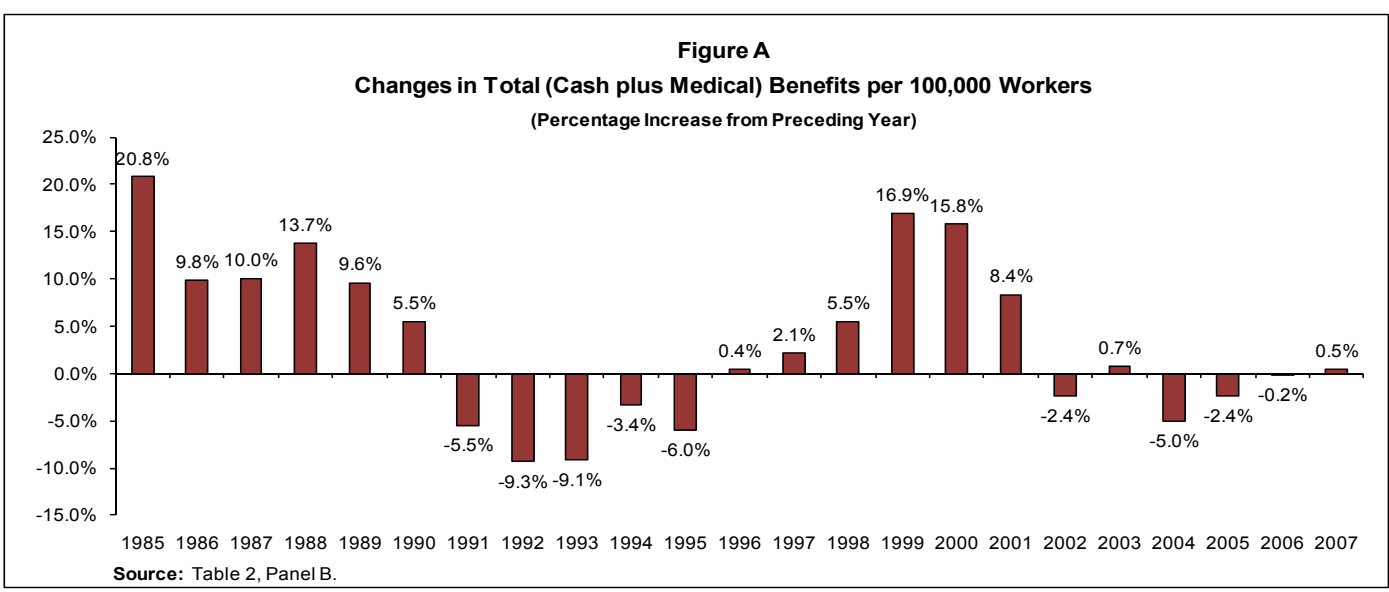
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Issue 3 of the *Workers' Compensation Resources Research Report (WCRRR)* provides 23 years of information on cash benefits, medical benefits, and total (cash plus medical) benefits per 100,000 workers for up to 47 jurisdictions each year using the most recent data from the National Council on Compensation Insurance and other sources. Workers' compensation benefits per 100,000 workers vary significantly nationally over time as well as among jurisdictions in a particular year.

Figure A provides an historical record of changes in the national averages of total benefits per 100,000 workers for the same 42 jurisdictions between 1985 and 2007. There were substantial fluctuations over time. Benefits increased by over five percent in every year from 1985 to 1990 and then declined in every year from 1991 to 1995. Benefits were relatively tranquil in 1996 and 1997 and then increased by over five percent a year from 1998 to 2001. In the most recent six years (2002 to 2007), total benefits per 100,000 workers increased by less than one percent in two years and declined in the other four years.

Issue 3 of the WCRRR provides, in addition to the national data, information on cash benefits, medical benefits, and total benefits per 100,000 workers for up to 47 jurisdictions for each of the 23 years. There typically are wide differences among jurisdictions in the generosity of benefits. In 2007, for example, total benefits per 100,000 workers were more than fifty percent about the national average in five states and more than fifty percent below the national average in the District of Columbia. Over the 23 years, the differences among states have narrowed for cash benefits, medical benefits, and total benefits, although the differences among states in medical benefits have increased since 1998.



The Workers' Compensation Resources Research Report

The *Workers' Compensation Resources Research Report (WCRRR)* is published several times a year. Each issue of the *WCRRR* focuses on a single topic, and the issue presents data and analysis not readily available elsewhere that are valuable for administrators, policymakers, practitioners, researchers, and other interested in workers' compensation.

The Editor of the *WCRRR* is John F. Burton, Jr. Burton is Professor Emeritus in the School of Management and Labor Relations (SMLR) at Rutgers University. Burton previously served as Dean of SMLR, as a faculty member at Cornell University, where he is also an Emeritus Professor, and at the University of Chicago. He graduated from Cornell University with a B.S. in Industrial and Labor Relations. He received a law degree and a Ph.D. in Economics from the University of Michigan. Burton is Chair of the Workers' Compensation Data Study Panel of the National Academy of Social Insurance (NASI) and is the co-author (with Ishita Sengupta and Virginia Reno) of *Workers' Compensation: Benefits, Coverage, and Costs, 2009*, which will be published by NASI in August 2011. He is the author or co-author of several other articles and books, including the chapter on "Workers' Compensation" in *The Handbook of Employee Benefits: Seventh Edition*, edited by Jerry Rosenbloom and published by McGraw Hill in 2011. He was a Senior Staff Economist at the Council of Economic Advisers in 1967-68. He was the Chairman of the National Commission on State Workmen's Compensation Laws, which submitted its report to the President and Congress in 1972. Burton was President of the Industrial Relations Research Association (now the Labor and Employment Relations Association) in 2002. He is a Fellow of the American Bar Association's College of Workers' Compensation Lawyers.

Summary of the Contents of Issue 1 of the WCRRR

Issue One of the *WCRRR*, published in September 2010, presents a report entitled "Workers' Compensation Insurance Industry Remains Profitable in 2009." The article indicated the workers' compensation insurance industry remained profitable for the seventh year in a row. This issue can be downloaded without charge from www.workerscompresources.com.

Summary of the Contents of Issue 2 of the WCRRR

Issue Two of the *WCRRR*, published in May 2011, contains a report on "Workers' Compensation Costs for Employers" based on the latest data from the Bureau of Labor Statistics. Workers' compensation costs for private sector employers declined in 2010 for the fifth year in a row.

The Website: www.workerscompresources.com

John Burton's Workers' Compensation Resources currently provides two services for workers' compensation aficionados. The first is the publication of the *Workers' Compensation Resources Research Report*. The second is a website: www.workerscompresources.com. Access to all items on the website is currently free.

WORKERS' COMPENSATION RESOURCES RESEARCH REPORT is published by Workers' Disability Income Systems, Inc., 56 Primrose Circle, Princeton, NJ 08540-9416, tel 732-274-0600/ fax 732-647-1120 or JBWCR@aol.com. Copyright 2011 Workers' Disability Income Systems, Inc. Photocopying or reproducing in any form in whole or in part is a violation of federal copyright law and is strictly prohibited without the publisher's consent. Editorial inquiries should be directed to John F. Burton, Jr., Editor; at 56 Primrose Circle, Princeton, NJ 08540-9416 732-274-0600; fax 732-647-1120; email: JBWCR@aol.com.

WORKERS' COMPENSATION RESOURCES RESEARCH REPORT is not intended to be and should not be used as a substitute for specific legal advice, since legal opinions may only be given in response to inquiries regarding specific factual situations. If legal advice is required, the services of counsel should be sought.

Workers' Compensation Incurred Benefits: 1985-2007

by John F. Burton Jr. and Rebecca L. Burton

Workers' compensation incurred benefits increased nationally by 0.5 percent in 2007, continuing a six-year trend when benefits either increased by less than one percent or declined. The data in Figure A show the annual changes for 23 years in total benefits (cash plus medical benefits) per 100,000 workers. The results are based on information from 42 states.

The results in Figure A document the substantial fluctuations over time in benefits provided by the workers' compensation program. In the six years from 1985 until 1990, benefits increased by over five percent in every year, with increases of ten percent or more in 1985, 1987, and 1988. Then benefits declined in every year in the five years between 1991 and 1995, with the sharpest drops in 1992 and 1993 exceeding nine percent. Benefits were relatively tranquil in 1996 and 1997, increasing by less than three percent a year. Total incurred benefits then increased more rapidly in each of the four years from 1998 to 2001, ranging from by 5.5 percent in 1998 to 16.9 percent in 1999. Finally, in the most recent six years, benefits increased by 0.7 percent in 2003 and by 0.5 percent in 2007, but declined in the other four years.

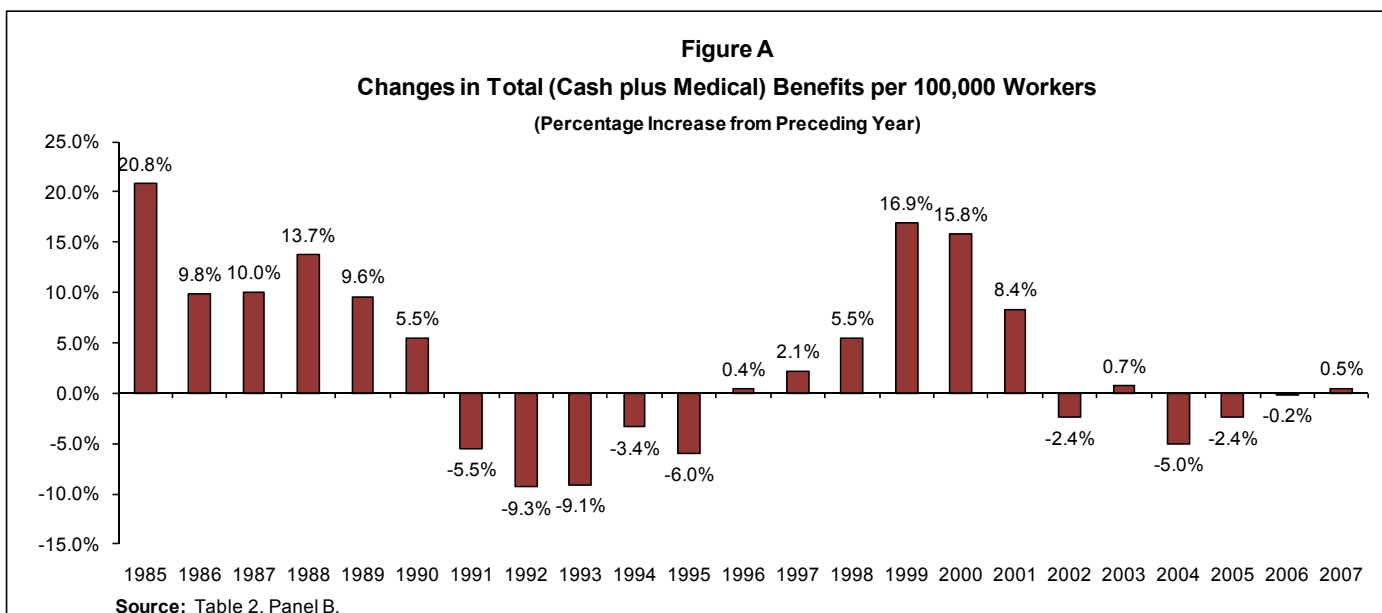
The recent experience in national workers' compensation benefit payments is also interesting when the data are separated into cash benefits and medical benefits. As shown in Figure B, cash benefits increased by more than 10 percent a year in 1999 and 2000, but

since then the largest increase was 3.0 percent in 2001, and cash benefits declined in four of the most recent six years. The recent pattern for medical benefits is also striking. Medical benefits increased on average more than 13 percent a year between 1999 and 2001. Then moderation in medical benefits began, with a 1.9 percent decline in 2002, an increase of 4.1 percent in 2003, and changes of less than two percent from 2004 to 2007.

Plan for Article

A previous article (Burton and Blum 2008) presented tables and figures containing information on cash benefits, medical benefits, and total (cash and medical benefits) per 100,000 workers for 1985 to 2004. This issue of *Workers' Compensation Resources Research Report (WCRRR)* updates these traditional tables and figures through 2007, the latest year for which data are currently available. This issue of the *WCRRR* also contains Appendix A, which provides extended discussions of the methodology and sources of data for these tables and figures, and Appendix B, which contains tables showing benefits per 100,000 workers for employers who purchase workers' compensation insurance for an additional 22 years (1985 through 2006).

Another previous article (Blum and Burton 2008) provided three additional types of data on incurred



benefits in 2004. First, the article included state data on frequency of claims per 100,000 workers for four types of cash benefits, for all cash benefits, and for medical benefits. Second, the article provided state data on average benefits per claim for the four types of cash benefits, for all cash benefits, and for medical benefits. Third, the article provided state data on benefits per 100,000 workers for four types of cash benefits, for all cash benefits, and for medical benefits. A subsequent issue of the *WCRRR* will update these data through 2007.

National Data

The incurred benefits per 100,000 workers for 2007 in the 47 jurisdictions for which we have data for that year are provided in Table 1.2007. Similar data for 1985 to 2006 are included in Table 1.1985 to Table 1.2006, which are included in Appendix B.

Panel A of Table 1.2007 presents information on cash benefits, Panel B provides the data for medical benefits, and Panel C presents data for total (cash plus medical) benefits. As explained in Appendix A, we primarily rely on information published by the National Council on Compensation Insurance (NCCI) to develop our data. The NCCI publishes information on the frequency per 100,000 workers and the average cost per claim for four types of cash benefits: temporary total, permanent partial, permanent total, and fatal. We multiply the NCCI frequency and average cost per claim to obtain the cash benefits per 100,000 workers for each of the four types of cash benefits. The sum of these four types of cash benefits is \$13,993,586 per 100,000 Alabama workers in 2007, as shown in column (1) of Table 1.2007.

The derivation of the medical benefits per 100,000 workers in Panel B of Table 1.2007 is straightforward.

The NCCI publishes the frequency of medical claims per 100,000 workers and the average medical benefits per claim. The data are for all claims, including the medical benefits in claims with cash benefits and the medical benefits in claims without cash benefits (the “medical only” category). We multiply the NCCI frequency and average cost per claim to obtain the medical benefits per 100,000 workers. The result of this multiplication for Alabama for 2007 is the medical benefits of \$37,192,326 per 100,000 workers, as reported in column (4) of Table 1.2007.

The derivation of the total (cash plus medical) benefits per 100,000 workers in Panel C of Table 1.2007 is also straightforward. For example, the 2007 Alabama total benefits of \$51,185,912 per 100,000 workers in column (7) are the sum of the cash benefits of \$13,993,586 in column (1) and the medical benefits of \$37,192,326 in column (4) of Table 1.2007.

The data from Table 1.1985 through Table 1.2007 were used to produce the national data in Table 2. Panel A of the table shows the national averages for cash benefits, medical benefits, and total (cash plus medical) per 100,000 workers for all of the jurisdictions available in each year between 1984 and 2007.¹ The maximum number of states (including the District of Columbia) is 47 in Panel A. Comparisons among years of the data in Panel A are inappropriate, however, because the number of states used to calculate the national average varies from year to year, depending on which states have data. Nevada data, for example, only became available in 1996 after private carriers were permitted to provide workers’ compensation insurance in the state. Since Nevada paid above average benefits in 1996 to 1999, the national averages for 1996 to 1999 shown in Panel A of Table 2 probably are not comparable to the national average for earlier years.² There are also some years when data from

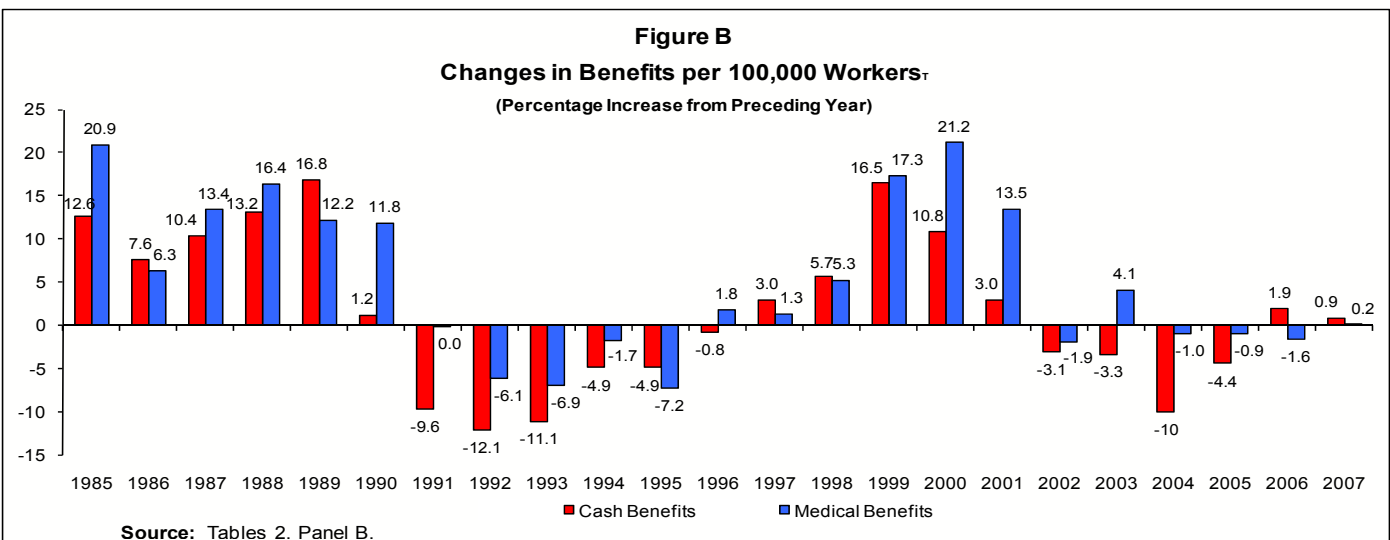


Table 1.2007 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2007

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	13,993,586	60.9	38	37,192,326	120.1	10	51,185,912	94.9	24
Alaska	26,407,230	114.9	17	58,381,080	188.6	4	84,788,310	157.2	4
Arizona	9,644,714	42.0	45	25,154,469	81.2	33	34,799,183	64.5	42
Arkansas	9,508,651	41.4	46	19,830,935	64.1	43	29,339,586	54.4	46
California	26,548,133	115.5	16	55,462,540	179.1	5	82,010,673	152.0	6
Colorado	22,278,864	96.9	25	22,831,969	73.7	37	45,110,833	83.6	32
Connecticut	38,857,951	169.1	4	34,559,403	111.6	13	73,417,354	136.1	8
Delaware	32,789,006	142.7	9	70,812,922	228.7	3	103,601,928	192.1	3
Dis. of Columbia	13,812,741	60.1	39	8,142,638	26.3	47	21,955,379	40.7	47
Florida	12,367,841	53.8	41	29,061,828	93.9	25	41,429,669	76.8	37
Georgia	23,482,455	102.2	22	25,477,207	82.3	32	48,959,662	90.8	28
Hawaii	24,435,105	106.3	19	20,363,568	65.8	42	44,798,673	83.0	34
Idaho	17,450,412	75.9	31	38,104,187	123.1	8	55,554,599	103.0	16
Illinois	40,073,546	174.3	3	36,153,648	116.8	11	76,227,194	141.3	7
Indiana	8,400,412	36.5	47	21,568,783	69.7	38	29,969,195	55.6	45
Iowa	23,241,485	101.1	23	29,593,446	95.6	24	52,834,931	97.9	20
Kansas	14,740,256	64.1	37	27,748,148	89.6	29	42,488,404	78.8	36
Kentucky	16,913,784	73.6	32	34,919,929	112.8	12	51,833,713	96.1	22
Louisiana	26,824,711	116.7	15	32,555,967	105.2	15	59,380,678	110.1	12
Maine	25,830,096	112.4	18	28,175,005	91.0	28	54,005,101	100.1	18
Maryland	23,222,028	101.0	24	20,443,256	66.0	40	43,665,284	80.9	35
Massachusetts	24,276,900	105.6	20	15,307,344	49.4	46	39,584,244	73.4	39
Michigan	19,578,640	85.2	28	19,769,237	63.9	44	39,347,877	72.9	40
Minnesota	23,614,176	102.7	21	39,837,974	128.7	6	63,452,150	117.6	11
Mississippi	16,805,065	73.1	33	28,938,142	93.5	26	45,743,207	84.8	30
Missouri	18,338,434	79.8	30	26,462,651	85.5	31	44,801,085	83.0	33
Montana	34,015,696	148.0	8	78,591,744	253.8	2	112,607,440	208.7	2
Nebraska	15,635,960	68.0	36	29,752,941	96.1	22	45,388,901	84.1	31
Nevada	34,561,111	150.4	5	29,632,164	95.7	23	64,193,275	119.0	10
New Hampshire	15,856,586	69.0	35	38,268,856	123.6	7	54,125,442	100.3	17
New Jersey	26,935,279	117.2	13	30,042,900	97.0	20	56,978,179	105.6	15
New Mexico	19,185,090	83.5	29	31,545,239	101.9	17	50,730,329	94.0	25
New York	34,389,987	149.6	6	23,028,200	74.4	36	57,418,187	106.4	14
North Carolina	27,069,278	117.8	12	23,285,675	75.2	35	50,354,953	93.3	26
Oklahoma	46,951,968	204.3	2	37,271,560	120.4	9	84,223,528	156.1	5
Oregon	21,600,396	94.0	26	29,865,822	96.5	21	51,466,218	95.4	23
Pennsylvania	34,228,969	148.9	7	34,092,632	110.1	14	68,321,601	126.7	9
Rhode Island	31,261,409	136.0	10	17,731,860	57.3	45	48,993,269	90.8	27
South Carolina	27,716,791	120.6	11	24,552,003	79.3	34	52,268,794	96.9	21
South Dakota	12,252,831	53.3	42	26,943,300	87.0	30	39,196,131	72.7	41
Tennessee	21,530,468	93.7	27	31,320,625	101.2	18	52,851,093	98.0	19
Texas	11,485,240	50.0	43	20,372,706	65.8	41	31,857,946	59.1	44
Utah	11,228,632	48.9	44	28,742,211	92.8	27	39,970,843	74.1	38
Vermont	26,846,235	116.8	14	31,669,135	102.3	16	58,515,370	108.5	13
Virginia	13,304,671	57.9	40	21,448,915	69.3	39	34,753,586	64.4	43
Wisconsin	16,224,363	70.6	34	30,305,084	97.9	19	46,529,447	86.3	29
USL&HW	85,719,394	372.9	1	206,155,209	665.9	1	291,874,603	541.1	1
National Average*	22,984,729			30,960,463			53,945,192		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2007 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 2: National Averages of Benefits Per 100,000 Workers By Policy Year

Panel A: All States with Data for the Particular Policy Year

Policy Year	No. of States Used To Construct Avg.*	Cash Benefits		Medical Benefits		Total Benefits	
		Dollar Amounts	Increase from Previous Year	Dollar Amounts	Increase from Previous Year	Dollar Amounts	Increase from Previous Year
1984	44 (NV, TX, WV)	17,300,197	3.3%	10,204,892	-0.6%	27,505,090	1.8%
1985	44 (DE, NV, PA)	19,653,924	13.6%	12,712,151	24.6%	32,913,273	19.7%
1986	44 (DE, NV, TX)	22,032,086	12.1%	12,972,059	2.0%	35,004,145	6.4%
1987	44 (NV, PA, TX)	24,063,100	9.2%	14,907,488	14.9%	38,970,588	11.3%
1988	45 (NV, PA)	27,424,156	14.0%	18,016,545	20.9%	45,440,700	16.6%
1989	45 (NV, TX)	31,463,597	14.7%	21,321,434	18.3%	52,785,031	16.2%
1990	46 (NV)	31,489,577	0.1%	23,872,318	12.0%	55,361,895	4.9%
1991	46 (NV)	28,768,755	-8.6%	24,556,154	2.9%	53,324,908	-3.7%
1992	46 (NV)	25,359,577	-11.9%	22,898,179	-6.8%	48,257,756	-9.5%
1993	46 (NV)	22,223,112	-12.4%	20,706,222	-9.6%	42,929,333	-11.0%
1994	46 (NV)	21,154,903	-4.8%	20,523,482	-0.9%	41,678,385	-2.9%
1995	46 (NV)	20,015,322	-5.4%	19,240,445	-6.3%	39,255,766	-5.8%
1996	47	19,792,687	-1.1%	19,310,813	0.4%	39,103,501	-0.4%
1997	47	20,359,087	2.9%	19,720,439	2.1%	40,079,526	2.5%
1998	47	21,311,373	4.7%	20,630,617	4.6%	41,941,990	4.6%
1999	46 (WV)	24,261,231	13.8%	24,023,034	16.4%	48,284,265	15.1%
2000	46 (WV)	26,582,034	9.6%	28,820,746	20.0%	55,402,780	14.7%
2001	46 (WV)	27,199,684	2.3%	32,605,979	13.1%	59,805,662	7.9%
2002	46 (WV)	26,439,737	-2.8%	32,010,903	-1.8%	58,450,640	-2.3%
2003	46 (WV)	25,647,058	-3.0%	32,639,059	2.0%	58,286,117	-0.3%
2004	46 (WV)	23,297,873	-9.2%	32,123,827	-1.6%	55,421,701	-4.9%
2005	46 (WV)	22,284,890	-4.3%	31,360,872	-2.4%	53,645,762	-3.2%
2006	46 (WV)	22,855,439	2.6%	31,233,089	-0.4%	54,088,528	0.8%
2007	46 (WV)	22,984,729	0.6%	30,960,463	-0.9%	53,945,192	-0.3%

Panel B: Forty-two States with Data for Policy Years 1985 - 2007

Policy Year	No. of States Used To Construct Avg.**	Cash Benefits		Medical Benefits		Total Benefits	
		Dollar Amounts	Increase from Previous Year	Dollar Amounts	Increase from Previous Year	Dollar Amounts	Increase from Previous Year
1984	42	17,201,752	--	10,846,656	--	28,048,408	--
1985	42	19,369,246	12.6%	13,111,013	20.9%	33,877,896	20.8%
1986	42	20,833,968	7.6%	13,933,809	6.3%	37,203,989	9.8%
1987	42	22,993,623	10.4%	15,796,117	13.4%	40,932,161	10.0%
1988	42	26,021,825	13.2%	18,381,374	16.4%	46,550,027	13.7%
1989	42	30,392,419	16.8%	20,629,863	12.2%	51,022,282	9.6%
1990	42	30,750,065	1.2%	23,068,948	11.8%	53,819,012	5.5%
1991	42	27,809,731	-9.6%	23,064,255	0.0%	50,873,985	-5.5%
1992	42	24,455,599	-12.1%	21,661,965	-6.1%	46,117,564	-9.3%
1993	42	21,753,155	-11.1%	20,160,660	-6.9%	41,913,815	-9.1%
1994	42	20,695,300	-4.9%	19,812,086	-1.7%	40,507,386	-3.4%
1995	42	19,679,693	-4.9%	18,385,371	-7.2%	38,065,064	-6.0%
1996	42	19,512,567	-0.8%	18,717,220	1.8%	38,229,787	0.4%
1997	42	20,090,910	3.0%	18,960,692	1.3%	39,051,602	2.1%
1998	42	21,240,279	5.7%	19,955,887	5.2%	41,196,166	5.5%
1999	42	24,750,857	16.5%	23,414,382	17.3%	48,165,238	16.9%
2000	42	27,418,872	10.8%	28,368,961	21.2%	55,787,833	15.8%
2001	42	28,249,769	3.0%	32,203,928	13.5%	60,453,697	8.4%
2002	42	27,377,193	-3.1%	31,604,006	-1.9%	58,981,199	-2.4%
2003	42	26,484,137	-3.3%	32,913,024	4.1%	59,397,162	0.7%
2004	42	23,844,544	-10.0%	32,577,612	-1.0%	56,422,156	-5.0%
2005	42	22,789,042	-4.4%	32,288,140	-0.9%	55,077,181	-2.4%
2006	42	23,214,082	1.9%	31,771,209	-1.6%	54,985,291	-0.2%
2007	42	23,416,189	0.9%	31,839,276	0.2%	55,255,466	0.5%

* Maximum number of states is 47, including the District of Columbia. States missing from all years are four states with exclusive state funds, namely, North Dakota, Ohio, Washington, and Wyoming. States missing for a particular year in Panel A are shown in parentheses. In addition, the USL&HW is excluded from all calculations of National Averages.

**The states excluded from Panel B are the same states missing in Panel A plus Delaware, Nevada, Pennsylvania, Texas, and West Virginia.

Table 3 - National Averages of Benefits Per 100,000 Workers By Year in Current and Constant Dollars

Forty-two States with Data for Policy Years 1985 - 2007

Policy Year	No. of States Used To Construct Avg.*	Cash Benefits				Medical Benefits				Total Benefits		
		Benefits in Current \$ (1)	CPI (2)	Benefits in 82-84 \$ (3)	Increase from Previous Year (4)	Benefits in Current \$ (5)	CPI (6)	Benefits in 82-84 \$ (7)	Increase from Previous Year (8)	Benefits in Current \$ (9)	Benefits in 82-84 \$ (10)	Increase from Previous Year (11)
1984	42	17,201,752	103.7	16,587,996	--	10,846,656	106.8	10,156,045	--	28,048,408	26,744,041	--
1985	42	19,369,246	107.2	18,068,326	8.9%	13,111,013	113.5	11,551,554	13.7%	33,877,896	29,619,880	10.8%
1986	42	20,833,968	108.8	19,148,868	6.0%	13,933,809	122.0	11,421,155	-1.1%	37,203,989	30,570,023	3.2%
1987	42	22,993,623	112.6	20,420,624	6.6%	15,796,117	130.1	12,141,520	6.3%	40,932,161	32,562,144	6.5%
1988	42	26,021,825	117.0	22,240,876	8.9%	18,381,374	138.6	13,262,175	9.2%	46,550,027	35,503,051	9.0%
1989	42	30,392,419	122.4	24,830,408	11.6%	20,629,863	149.3	13,817,725	4.2%	51,022,282	38,648,132	8.9%
1990	42	30,750,065	128.8	23,874,274	-3.9%	23,068,948	162.8	14,170,115	2.6%	53,819,012	38,044,389	-1.6%
1991	42	27,809,731	133.8	20,784,552	-12.9%	23,064,255	177.0	13,030,652	-8.0%	50,873,985	33,815,204	-11.1%
1992	42	24,455,599	137.5	17,785,890	-14.4%	21,661,965	190.1	11,395,037	-12.6%	46,117,564	29,180,927	-13.7%
1993	42	21,753,155	141.2	15,405,917	-13.4%	20,160,660	201.4	10,010,298	-12.2%	41,913,815	25,416,176	-12.9%
1994	42	20,695,300	144.7	14,302,212	-7.2%	19,812,086	211.0	9,389,614	-6.2%	40,507,386	23,691,826	-6.8%
1995	42	19,679,693	148.6	13,243,400	-7.4%	18,385,371	220.5	8,338,037	-11.2%	38,065,064	21,581,437	-8.9%
1996	42	19,512,567	152.8	12,770,004	-3.6%	18,717,220	228.2	8,202,112	-1.6%	38,229,787	20,972,117	-2.8%
1997	42	20,090,910	156.3	12,854,069	0.7%	18,960,692	234.6	8,082,137	-1.5%	39,051,602	20,936,206	-0.2%
1998	42	21,240,279	158.6	13,392,358	4.2%	19,955,887	242.1	8,242,828	2.0%	41,196,166	21,635,186	3.3%
1999	42	24,750,857	162.0	15,278,307	14.1%	23,414,382	250.6	9,343,329	13.4%	48,165,238	24,621,635	13.8%
2000	42	27,418,872	167.3	16,389,045	7.3%	28,368,961	260.8	10,877,669	16.4%	55,787,833	27,266,714	10.7%
2001	42	28,249,769	171.9	16,433,839	0.3%	32,203,928	272.8	11,804,959	8.5%	60,453,697	28,238,798	3.6%
2002	42	27,377,193	174.3	15,706,938	-4.4%	31,604,006	285.6	11,065,828	-6.3%	58,981,199	26,772,767	-5.2%
2003	42	26,484,137	178.1	14,870,375	-5.3%	32,913,024	297.1	11,078,096	0.1%	59,397,162	25,948,471	-3.1%
2004	42	23,844,544	182.7	13,051,201	-12.2%	32,577,612	310.1	10,505,518	-5.2%	56,422,156	23,556,719	-9.2%
2005	42	22,789,042	188.7	12,076,864	-7.5%	32,288,140	323.2	9,990,142	-4.9%	55,077,181	22,067,006	-6.3%
2006	42	23,214,082	194.7	11,923,001	-1.3%	31,771,209	336.2	9,450,092	-5.4%	54,985,291	21,373,093	-3.1%
2007	42	23,416,189	200.1	11,702,244	-1.9%	31,839,276	351.1	9,068,435	-4.0%	55,255,466	20,770,679	-2.8%

Notes: CPI in column (2) is the Consumer Price Index for all items less medical care with 1982-84 = 100 from Table B-62 of Council of Economic Advisers (2011:262).
CPI in column (6) is the Consumer Price Index for medical care with 1982-84 = 100 from Table B-60 of Council of Economic Advisers (2011: 259).

other states are unavailable, which again limits the comparability of the data from different years in Panel A of Table 2.³

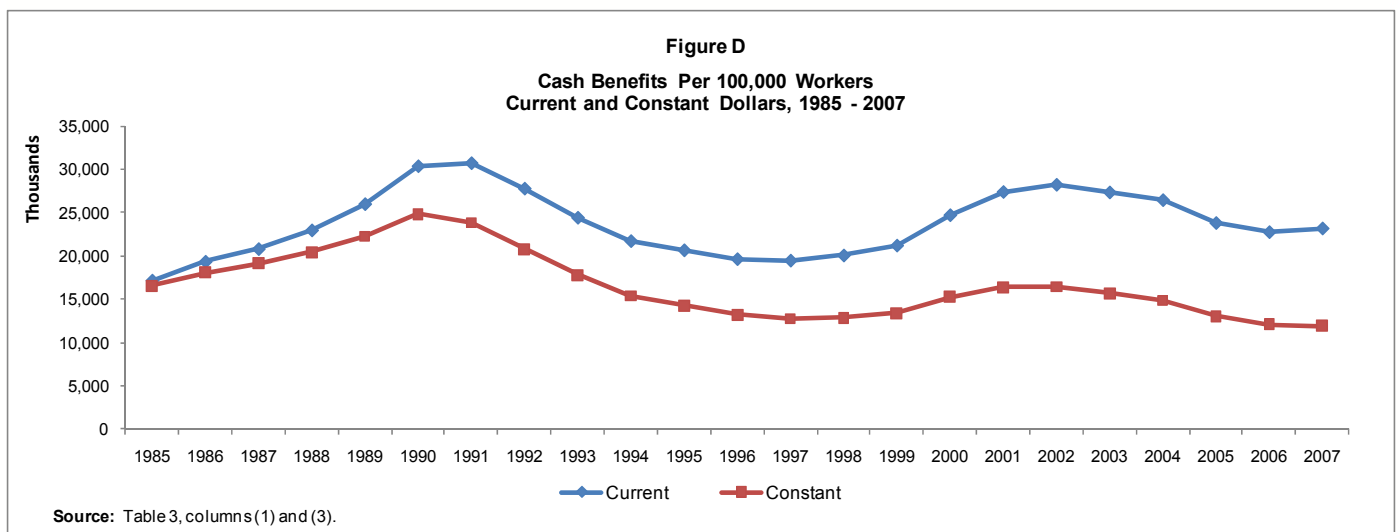
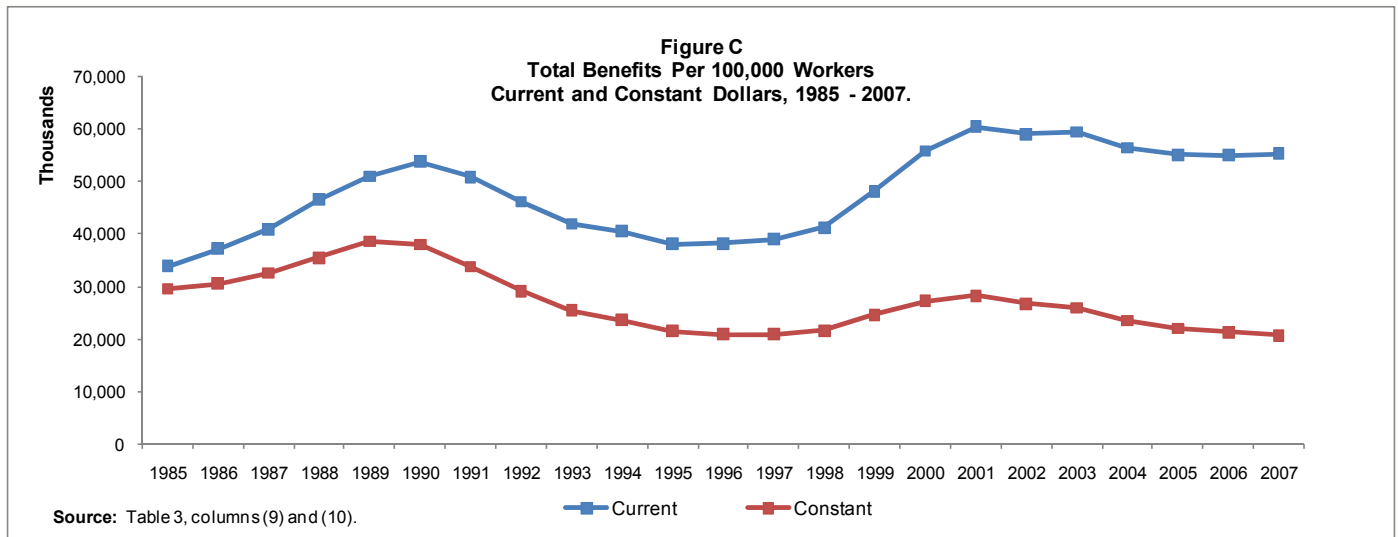
Panel B of Table 2 presents national averages for cash, medical, and total benefits per 100,000 workers for the same 42 states (including the District of Columbia) for 1984 to 2007. The data in Panel B of Table 2 are more comparable among years than the Panel A data, and were therefore used to produce Figures A and B.

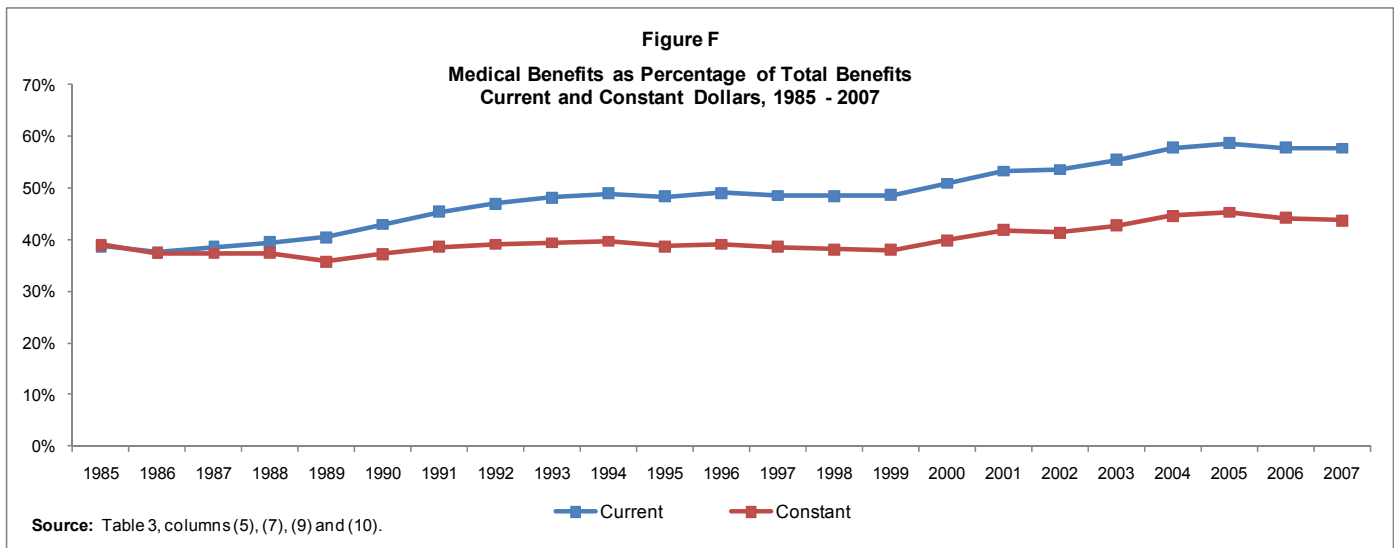
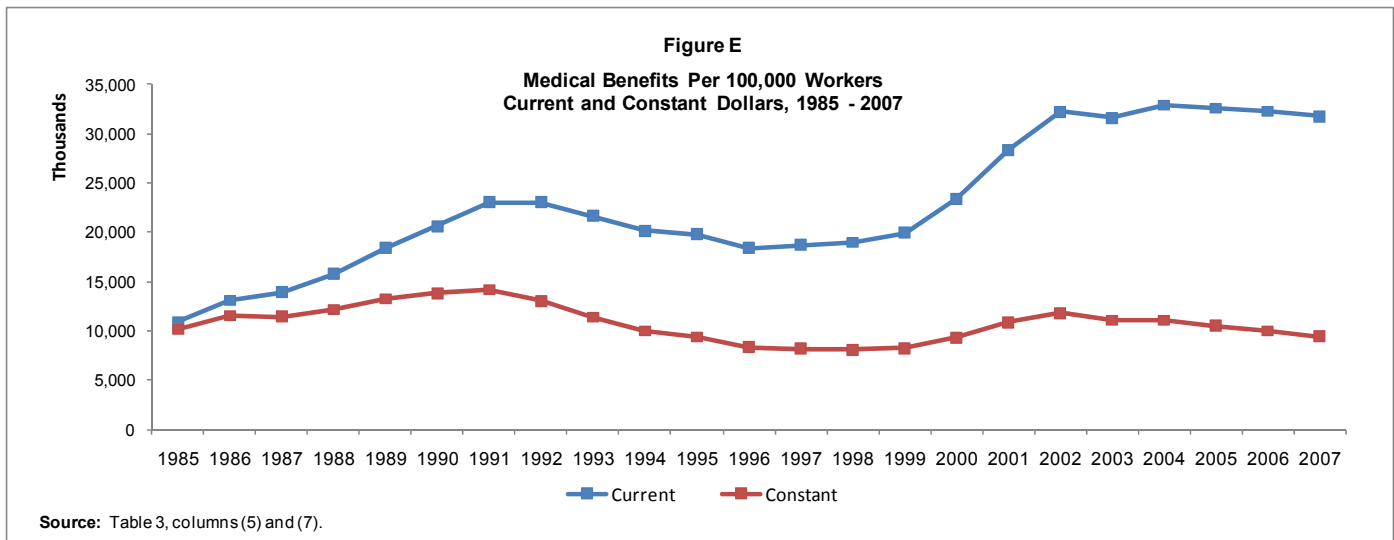
The data in Panel B of Table 2, and the results in Figures A and B, document the dramatic fluctuations in incurred workers' compensation benefits in recent decades, as previously discussed. For the five years from 1985 through 1989, total benefits per 100,000 workers increased at least 5.5 percent a year. Then total benefits per 100,000 workers declined for the five years from 1991 to 1995. Benefits then increase for six years from 1996 to 2001. In the most recent six years (2002 to

2007), total benefits have decreased or increased modestly each year.

The peak year for cash benefits for the states in Panel B of Table 2 was 1990, with the 42 state average of \$30,750,065 per 100,000 workers. In 2007, cash benefits per 100,000 workers were \$23,416,189, a decline of almost 24 percent from the peak year. For medical benefits, the peak year for the 42 states was 2003, when the average was \$32,913,024 per 100,000 workers. By 2007, medical benefits were \$31,839,276 per 100,000 workers, down only three percent from the peak year. And for total (cash plus medical) benefits, the peak year was 2001, when total benefits were \$60,453,697 per 100,000 workers. In 2007, total benefits were down to \$55,255,466 per 100,000 workers, a decline of almost over eight percent from the peak year.

The data in Table 2 are for benefits in current dollars unadjusted for inflation. The benefits adjusted for changes in the CPI are shown in Table 3 for the 42 ju-





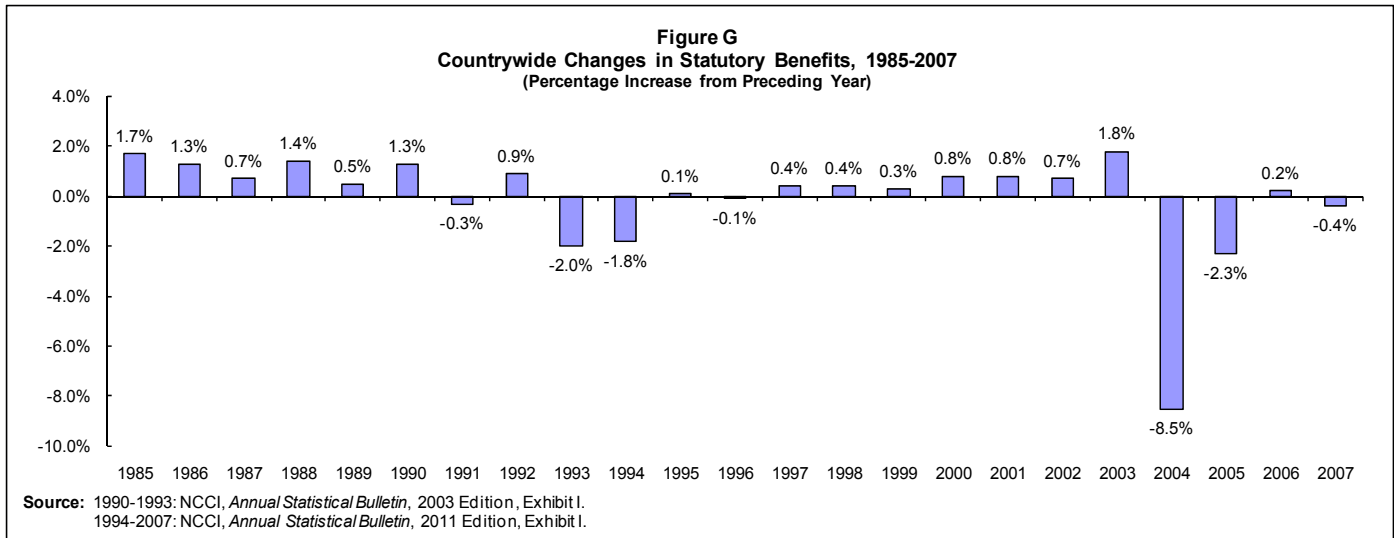
risdictions included in Panel B of Table 2. There are substantial differences between current and constant (1982-84) dollars in the changes in the national averages for the 42 jurisdictions since 1990. Measured in current dollars, total benefits per 100,000 workers increased by 2.7 percent in the 42 jurisdictions between 1990 and 2007 (Table 3, Column (9)). Measured in constant dollars, total benefits per 100,000 workers declined by 45.4 percent from 1990 to 2007 (Table 3, Column (10)). These differences between current dollars and constant dollars for the national averages of total benefits are shown in Figure C.

Cash benefits in current dollars decreased by 23.9 percent between 1990 and 2007 (Table 3, Column (1)), and declined by 51.0 percent over those 18 years in constant dollars (Table 3, Column (3)), as shown in Figure E. Medical benefits in current dollars increased by 38.0 percent between 1990 and 2007 (Table 3, Column

(5)), but declined by 36.0 percent in constant dollars over those years (Table 3, Column (7)), as shown in Figure F. The share of total benefits accounted for by medical benefits also is affected by whether benefits in current dollars or in constant dollars are used, as shown in Table 4 and Figure F. In current dollars, medical benefits as a share of total benefits increased from 39 percent in 1985 to 58 percent in 2007. However, in constant dollars, medical benefits as a percent of total benefits only increased from 39 percent in 1985 to 44 in 2007.

Explanations of the National Developments

The 1990s. The national data on incurred benefits per 100,000 workers indicate that total benefits declined during the 1990s. Between 1990 and 1999, the cumulative decline in total benefits per 100,000 workers in current dollars was 10.5 percent in the 42 jurisdic-



tions with data available for all years (Table 3, Column (9)). However, the components of total benefits behaved differently over this period, with cash benefits down 19.5 percent and medical benefits up 2.0 percent measured in current dollars (Table 3, Columns (1) and (5)).

Table 4
Medical Benefits as Percentage of Total Current and Constant Dollars, 1985 - 2007

Year	Current	Constant
1985	39%	39%
1986	37%	37%
1987	39%	37%
1988	39%	37%
1989	40%	36%
1990	43%	37%
1991	45%	39%
1992	47%	39%
1993	48%	39%
1994	49%	40%
1995	48%	39%
1996	49%	39%
1997	49%	39%
1998	48%	38%
1999	49%	38%
2000	51%	40%
2001	53%	42%
2002	54%	41%
2003	55%	43%
2004	58%	45%
2005	59%	45%
2006	58%	44%
2007	58%	44%

Why did incurred cash benefits decline so rapidly during these years? One partial explanation is that the workplace appears to have become safer during the 1990s. Bureau of Labor (BLS) data indicate that the annual number of lost workday cases per 100 full-time workers in the private sector dropped from 4.1 in 1990, to 3.8 in 1994, to 3.0 in 1999.⁴ This decline in the occupational injury and illness rate translated into lower cash benefits per 100,000 workers.

Another factor that explains at least a part of the decline in cash benefits paid to workers during most of the 1990s is that the statutory level of cash benefits provided by workers' compensation statutes were scaled back during several years in the period, as shown in Figure G. Benefits were scaled back in four of the ten years between 1991 and 1999, and the net effect of the statutory changes during the ten years was to reduce benefits, which is a record that probably could not be matched since at least the 1930s.

Another explanation for the decline in cash and benefits per 100,000 workers between 1990 and 1999 of major significance was the tightening of the eligibility standards for workers' compensation benefits that occurred in a number of jurisdictions during the 1990s. The trend to limit compensability by statute and administrative practices of workers' compensation claims nationally was documented by Spieler and Burton (1998).

A recent study by Guo and Burton (2010) examined the determinants of incurred cash benefits per 100,000 workers in 42 to 46 jurisdictions (depending on the year) from 1975 to 1999. (The states included most of the jurisdictions included in Panel A of Table 2.) During the 1990s, the national average of incurred cash benefits per 100,000 in constant dollars declined by 41.6 percent for the states included in the study. During this

period, the benefits prescribed by workers' compensation statutes increased in constant dollars by 4.8 percent, which, without changes in other factors, would have increased incurred benefits by that percentage. There were, however, other factors that caused a decline in incurred cash benefits. The reduction in the BLS injury rate in the 1990s explained about 21 percent of the drop in cash benefits. However, of much more significance were statutory changes in benefit eligibility, a declining proportion of injuries reported to the BLS that resulted in workers' compensation claims, and a declining share of cash benefit claims that resulted in permanent partial disability benefits: in combination, these three variables explained 30 percent of the decline in incurred cash benefits in the 1990s. Thus, the reductions in cash benefits paid to disabled workers in the 1990s did not reflect just the beneficial consequences of safer workplaces, but also appear to reflect the shifting of costs of workplace disability to other public and private sources of cash benefits or to the workers and their families.

The 2000s. Total benefits (cash plus medical) were down less than one percent in current dollars between 2000 and 2007 and were down 23.8 percent in constant dollars (Table 3). Cash benefits were down 14.6 percent in current dollars and down 28.6 percent in constant dollars, while medical benefits were up 12.2 percent in current dollars and down 16.6 percent in constant dollars since 2000. In addition to this disparity in results for cash and medical benefits, an analysis of the current decade will also need to sort out the difference between the first two years of the decade – when benefits were increasing – and the period since 2002 – when benefits were generally declining.

A major part of the explanation of the changes in incurred benefits during the current decade is the substantial drop in the statutory level of workers' compensation benefits during 2004 and 2005 (Figure G), which is the biggest two-year decline in benefits recorded by the National Council on Compensation Insurance (NCCI) since 1960. The 2004-05 declines, in turn, can be traced to the significant changes in the California workers' compensation statute, which the NCCI (2010: 103) reported represented 24.5 percent and 17.9 declines in total (cash plus medical) benefits in 2004 followed by an additional 25.4 percent decline in total benefits in 2005.⁵

Comparisons of Individual States for 2007

The 2007 data in Table 1.2007 allow comparisons among 47 jurisdictions for that year. (The USL&HW Act is excluded from the comparisons in this discussion because the benefits are so much higher than in other

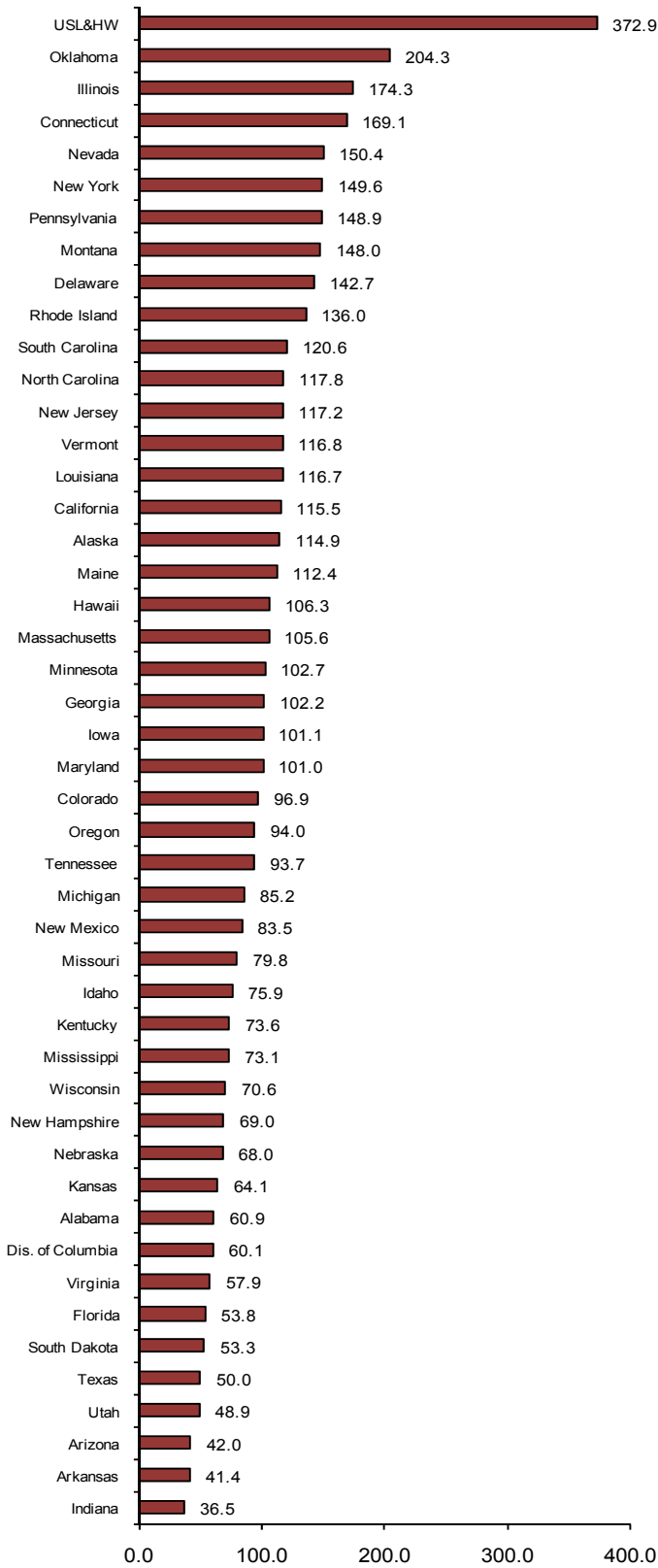
jurisdictions.) The cash benefits per 100,000 workers in 2007 ranged from \$46,951,968 in Oklahoma to \$8,400,412 in Indiana. Medical benefits per 100,000 workers varied from \$78,591,744 in Montana to \$8,142,638 in the District of Columbia. Total benefits (cash plus medical) per 100,000 workers were highest in Montana at \$112,607,440 and were lowest in the District of Columbia at \$21,955,379. These data were used to construct Figures H through J.

Cash Benefits. Each of the state's cash benefits in dollars per 100,000 workers in 2007 is shown in column (1) of Panel A of Table 1.2007. Each of the state's cash benefits per 100,000 workers as a percentage of the U.S. average payment in 2007 is shown in column (2) of Panel A of Table 1.2007. (The averages were calculated excluding the USL&HW program because that program is an outlier.) Each of the state's rank among the 47 jurisdictions in cash benefits per 100,000 workers is shown in column (3) of Panel A of Table 1.2007. States are ranked in Figure H in terms of how their cash benefits compared to the national average.

Four states plus the USL&HW program had cash benefits that were "well above average" – the benefits were more than 50 percent above the national average. The states were Oklahoma (where benefits were 104 percent above the national average), and Illinois (where benefits were 74 percent above the national average) Connecticut (where benefits were 69 percent above the national average) and Nevada (where benefits were a little over 50 percent above the national average). In addition, the USL&HW program had cash benefits that were almost four times the national average. Five states had cash benefits that were "above average" – where cash benefits were more than 25 percent, but less than 50 percent above the national average. They ranged from New York with benefits almost 50 percent above the national average to Rhode Island with benefits 36 percent above the national average.

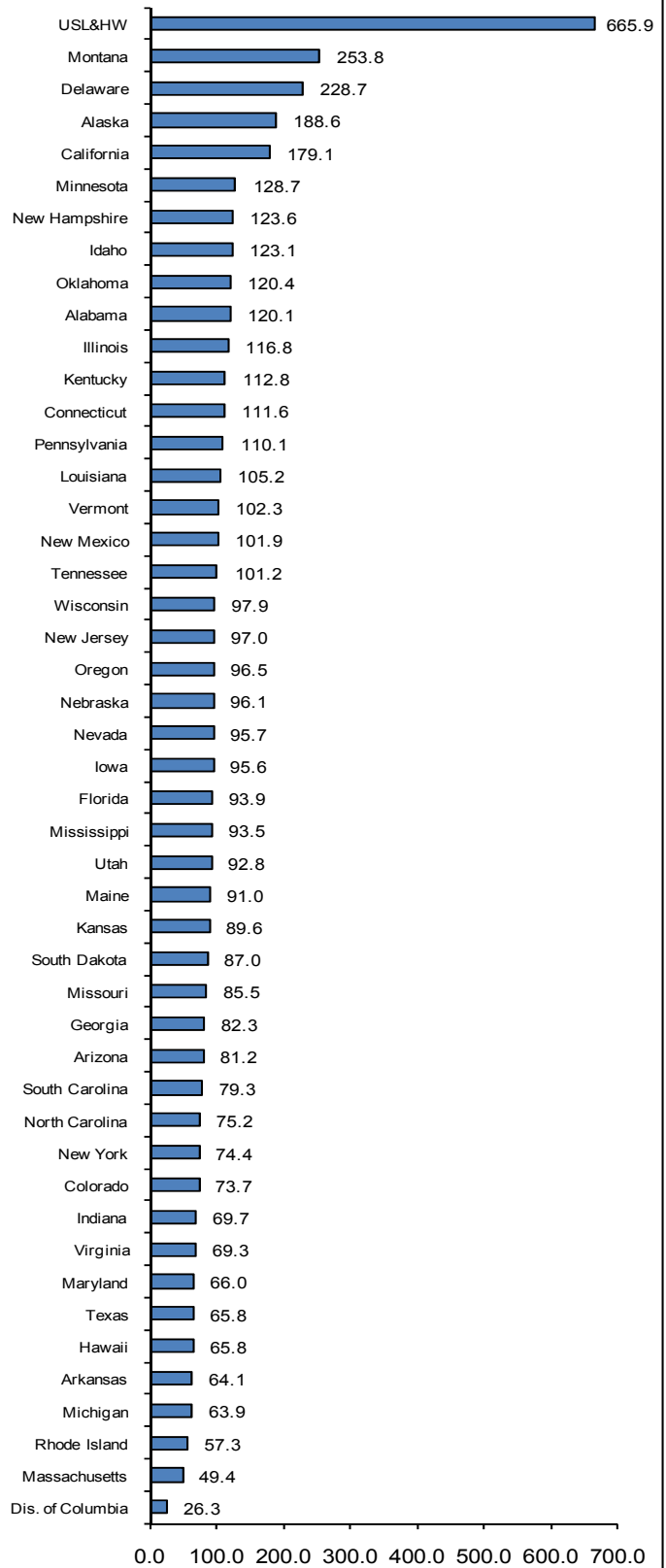
Other states had much lower cash benefits relative to the national average in 2007. Four states had cash benefits that were "well below average" – benefits were at least 50 percent below the national average. These states ranged from Utah (where benefits were almost 51 percent below the national average) to Indiana (where cash benefits were more than 63 percent below the national average). In addition, twelve states had cash benefits that were "below average" – benefits were at least 25 percent, but no more than 50 percent, below the national average. These states ranged from Kentucky (where benefits were more than 26 percent below the national average) to the Texas (where benefits were 50 percent below the national average).

Figure H - Cash Benefits Per 100,000 Covered Workers, State's Benefits as a Percentage of U.S. Average Payments for 2007



Source: Table 1.2007, Panel A

Figure I - Medical Benefits Per 100,000 Covered Workers, State's Benefits as a Percentage of U.S. Average Payments for 2007



Source: Table 1.2007, Panel B

There were also 21 states with “average” cash benefits – the cash benefits were within 25 percent of the national average. These states ranged from South Carolina (where benefits were 21 percent above the national average) to Idaho (where benefits were 24 percent below the national average).

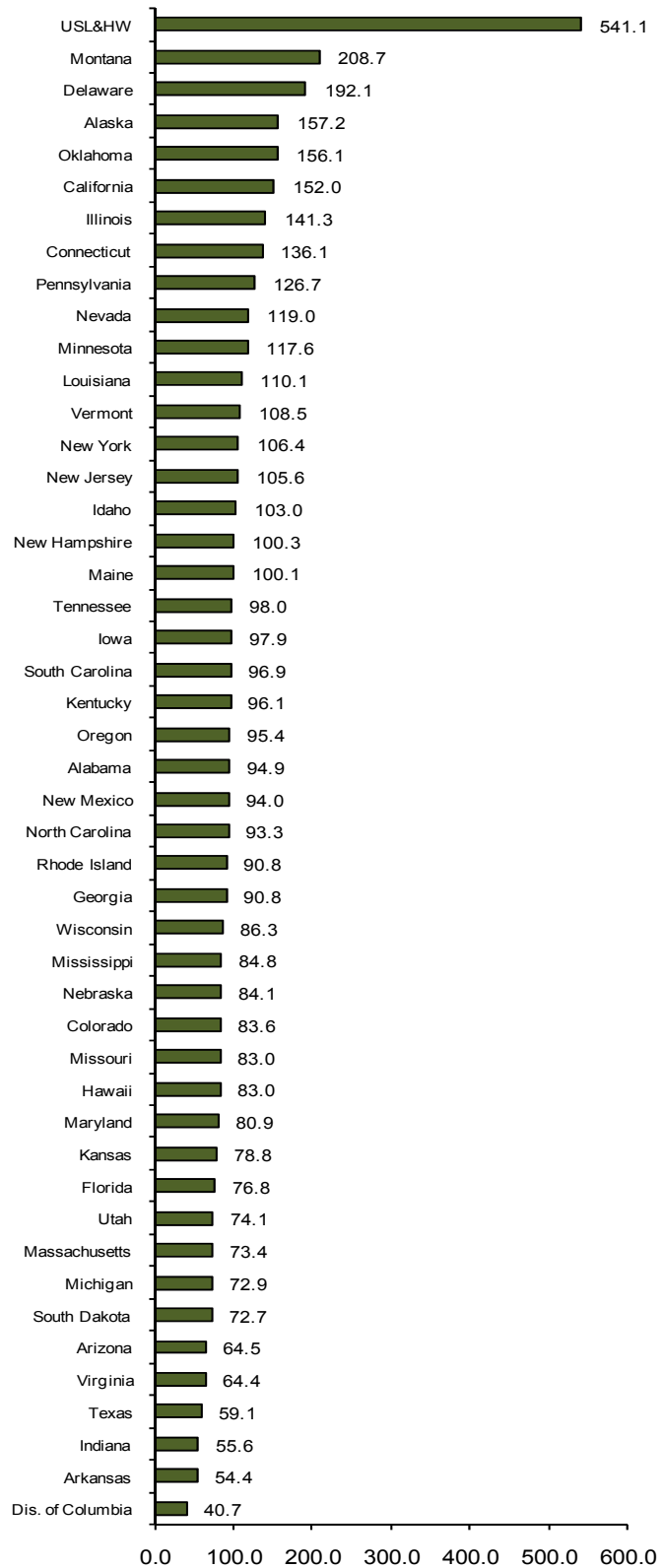
Medical Benefits. Each of the state cash benefits in dollars per 100,000 workers in 2007 is shown in column (4) of Panel B of Table 1.2007. Each of the state’s cash benefits per 100,000 workers as a percentage of the U.S. average payment in 2007 is shown in column (5) of Panel B of Table 1.2007. (The averages were calculated excluding the USL&HW program because that program is an outlier.) Each of the state’s rank among the 47 jurisdictions in cash benefits per 100,000 workers is shown in column (6) of Panel B of Table 1.2007. States are ranked in Figure I in terms of how their cash benefits compared to the national average.

Four states plus the USL&HW program had medical benefits that were “well above average” – the benefits were more than 50 percent above the national average. The states ranged from Montana (where benefits were 154 percent above the national average) to California (where benefits were 79 percent above the national average). One state had medical benefits that were “above average” – cash benefits were more than 25 percent, but less than 50 percent above the national average, and that was Minnesota where medical benefits were 29 percent above the national average.

Other states had much lower medical benefits relative to the national average in 2004. Two states had medical benefits that were “well below average” – benefits were at least 50 percent below the national average. These states were Massachusetts (where benefits were 51 percent below the national average) to the District of Columbia (where medical benefits were almost 75 percent below the national average). In addition, ten states had medical benefits that were “below average” – benefits were at least 25 percent, but no more than 50 percent, below the national average. These states ranged from New York (where benefits were almost 26 percent below the national average) to Rhode Island (where medical benefits were almost 43 percent below the national average).

There were also 30 states with “average” medical benefits – the medical benefits were within 25 percent of the national average. These states ranged from New Hampshire (where benefits were 24 percent above the national average) to North Carolina (where benefits were almost 25 percent below the national average).

Figure J - Total (Cash plus Medical) Benefits per 100,000 Covered Workers, State's Benefits as a Percentage of U.S. Average Payments for 2007



Source: Table 1.2007, Panel C

Total Benefits. Each of the state's total (cash plus medical) benefits per 100,000 workers in dollars in 2007 is shown in column (7) of Panel C of Table 1.2007. Each of the state's total benefits per 100,000 workers as a percentage of the U.S. average payment in 2007 is shown in column (8) of Panel C of Table 1.2007. (The averages were calculated excluding the USL&HW program because that program is an outlier.) Each of the state's rank among the 47 jurisdictions in total benefits per 100,000 workers is shown in column (9) of Panel C of Table 1.2007. States are ranked in Figure J in terms of how their cash benefits compared to the national average.

Five states plus the USL&HW program had total benefits that were "well above average" – the benefits were more than 50 percent above the national average. The states ranged from Montana (where total benefits were more than twice the national average) to California (where benefits were 52 percent above the national average). Only three states had total benefits that were "above average" – where total benefits were more than 25 percent, but less than 50 percent above the national average. They ranged from Illinois (where total benefits were 41 percent above the national average) to Pennsylvania (where total benefits were 27 percent above the national average).

Other states had much lower total benefits relative to the national average in 2007. Only the District of Columbia had total benefits that were "well below average" – benefits at least 50 percent below the national average. Nine states had total benefits that were "below average" – benefits were at least 25 percent, but no more than 50 percent, below the national average. These states ranged from Utah (where benefits were almost 26 percent below the national average) to Arkansas (where benefits were more than 45 percent below the national average).

There were also 28 states with "average" cash benefits – the cash benefits were within 25 percent of the national average. These states ranged from Nevada (where benefits were 19 percent above the national average) to Florida (where benefits were 23 percent below the national average).

Historical Comparisons of Individual States

Table 1.2007 through Table 1.1985 present a formidable amount of data on incurred cash, medical and total benefits per 100,000 workers for each state for each year between 1985 and 2007. Some readers (and surely the authors) are likely to find that much data hard to assimilate. Tables 5 to 7 are designed to facilitate that assimilation.

Cash Benefits. Table 5 provides summary information on the relative amount of cash benefits for each of the 46 states plus the District of Columbia and the USL&HW for the 23 years included in this study. The coding scheme relies on the classifications previously introduced: a state receives a "++" in a particular year if its cash benefits are well above average; a "+" if the benefits are above average; a "-" if the benefits are well below average; a "--" if benefits are below average; a "0" if benefits are average; and a "N/A" if data are not available for that year. (The ranges for the various categories are shown in the notes to Tables 5 to 7.)

The entries in Table 5 permit a quick assessment of how the cash benefits in each jurisdiction have compared to the national averages during the 20 years. Some jurisdictions demonstrate a consistent record through the years. The USL&HW program and West Virginia had cash benefits that were well above the national average (benefits were at least 50 percent above the national average) in all years with data. Kansas had below average cash benefits (benefits were from 25 to 50 percent below the national average) in every year. Indiana had well below average cash benefits (benefits were at least 50 percent below the national average) in all years. There was no states that always had average or above average cash benefits.

Other states showed somewhat less stability in terms of their benefits relative to the national average over the 23 year period and moved between adjacent categories. Four states (District of Columbia, Utah, Virginia, and Wisconsin) had below average or well below average cash benefits in every year. Eight states (Alabama, Georgia, Idaho, Maryland, Michigan, Mississippi, Missouri, and New Jersey) had cash benefits that moved between average and below average over the 23-year period.

More interesting are the states that moved among three categories in terms of their cash benefits relative to the national averages over the 23 years. Twelve states (Alaska, California, Colorado, Connecticut, Hawaii, Illinois, Louisiana, Montana, Nevada, New York, Oklahoma, and Pennsylvania) varied between average and well above average cash benefits during all the years with data. Of these states, Connecticut, Illinois, Nevada and Oklahoma had well above average benefits in 2007, Montana, New York, and Pennsylvania had above average benefits in 2007, Five states had average cash benefits in 2007, obviously well below their relatively high benefits in earlier years.

Five states (Arizona, Arkansas, Kentucky, Nebraska, and South Dakota) varied between average

Table 5 - Cash Benefits per 100,000 Workers Relative to National Average

	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
AL	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-
AK	++	++	++	+	+	+	+	0	0	0	+	++	+	++	++	++	++	++	++	+	0	+	0
AZ	0	-	0	-	-	0	0	0	0	0	0	-	-	-	--	--	--	--	--	--	--	--	--
AR	-	-	-	-	-	-	-	-	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--
CA	++	+	+	0	0	0	+	0	0	0	+	++	++	++	++	++	++	++	++	0	0	0	0
CO	0	++	0	0	++	+	0	0	0	0	0	+	0	0	0	0	0	0	0	0	0	0	0
CT	0	0	+	+	+	+	+	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+	++
DE	0	0	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	+	+	+	+
DC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-	-	--	-
FL	0	+	++	++	++	+	0	0	0	0	0	0	0	0	+	0	0	0	0	0	-	-	-
GA	-	-	0	0	-	0	-	0	0	0	0	0	-	-	-	-	-	0	0	0	0	0	0
HI	0	0	0	0	0	+	++	++	++	++	+	0	0	0	0	0	0	0	0	0	0	0	0
ID	0	0	-	-	-	-	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	0	0
IL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+	++	++
IN	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
IA	-	-	-	-	--	-	-	-	-	-	-	-	-	0	-	-	0	0	0	0	0	0	0
KS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KY	-	-	-	-	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	-
LA	+	+	++	++	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ME	++	++	++	++	++	++	++	+	0	-	0	0	0	0	0	0	0	+	0	0	+	0	0
MD	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0
MA	+	+	++	++	++	++	+	0	0	0	-	--	0	0	0	0	0	0	0	0	0	0	0
MI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0
MN	++	+	+	+	0	+	0	0	0	0	-	0	-	-	-	-	0	0	0	0	0	0	0
MS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-
MO	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MT	++	++	++	+	++	++	++	+	+	++	+	+	0	0	0	0	0	+	+	++	++	+	+
NE	--	--	--	--	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	++	++	++	+	0	0	0	0	+	+	++	++
NH	0	0	0	+	+	+	+	+	0	0	0	0	0	0	-	-	0	0	0	0	0	-	-
NJ	-	-	-	-	-	-	-	0	0	-	0	0	0	-	-	-	0	0	0	0	0	0	0
NM	++	+	++	+	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0
NY	0	0	0	0	0	0	+	++	++	++	++	++	++	++	+	++	+	++	+	+	+	+	+
NC	--	--	--	--	--	-	-	-	-	-	-	-	0	0	0	0	0	0	+	+	+	0	0
OK	0	0	0	0	0	0	+	++	++	++	++	+	+	0	0	0	0	0	+	++	++	++	++
OR	++	++	++	++	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0
PA	0	+	+	+	+	++	++	++	++	++	++	+	+	0	0	0	0	0	0	+	+	+	+
RI	++	++	++	++	++	++	++	-	-	0	0	0	+	++	++	0	0	0	0	0	+	+	+
SC	-	-	-	-	-	-	-	-	-	0	-	-	+	0	0	0	0	0	0	++	++	++	0
SD	-	-	-	--	-	-	-	0	-	-	0	0	--	--	-	--	--	--	-	-	-	-	-
TN	--	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TX	0	0	N/A	+	N/A	0	0	-	-	-	0	-	0	-	-	-	-	-	--	--	--	-	--
UT	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
VT	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+	0
VA	--	-	-	--	-	-	--	--	--	--	-	-	-	-	--	--	--	-	-	-	-	-	-
WV	++	++	++	++	++	++	++	++	++	++	++	++	++	++	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	-	-	-	--	--	--	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USL&HW	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++

Note: ++ 150.1% or more of National Average
 + 125.1 - 150.0% of National Average
 0 75.0 - 125.0% of National Average
 - 50.0 - 74.9% of National Average
 -- 49.9% or less of National Average
 N/A Data Not Available

Well Above Average
 Above Average
 Average
 Below Average
 Well Below Average

Source: Tables 1.1985 - 1.2007

and well below average cash benefits between 1985 and 2007. Three states (Delaware, New Hampshire, and Vermont) varied between above average and below average cash benefits during these years.

Nine states had cash benefits relative to the national averages that varied among four categories during the 23 years. Seven states (Florida, Maine, Minnesota, New Mexico, Oregon, Rhode Island and South Carolina) varied between below average and well above average. Two states (North Carolina and Texas) varied between well below average and above average. The most volatile state was Massachusetts, which varied between well above average in 1987 through 1990 and well below average in 1996, thus spanning all five categories in Table 5.

The experiences in Maine, Minnesota, and New Mexico clearly demonstrate that significant reductions in cash benefits are possible. There are also several states whose experience over the 23 years indicates that substantial increases in cash benefits are possible. The most notable example is New York, which provided average cash benefits from 1985 to 1990, increased to well above average cash benefits from 1992 to 1998, and then varied between above average and well above average between 1989 and 2007.

Medical Benefits. Table 6 provides summary information on the relative generosity of medical benefits for each of the 46 states plus the District of Columbia and the USL&HW for the 23 years included in this study. The entries in Table 6 permit a quick assessment of how generous the medical benefits have been in each jurisdiction during the 23 years.

Some states demonstrate a consistent record in terms of generosity of medical benefits through the years. There were four programs that were in the same category of generosity of medical benefits for all 23 years: two (Idaho and Mississippi) were in the average category every year; one jurisdiction (the District of Columbia) was in the well below average category every year for which data are available; and one jurisdiction (the USL&HW) was in the well above average category every year for which data are available. There was no state in the above average category all 23 years.

There were a number of states that had relatively stable medical costs over the 23 years, with only movements between adjacent categories of relative generosity. Only one state, Alaska, moved between above average and well above average medical benefits between 1985 and 2007. Arizona moved between average and above average medical benefits during the 23 years. There were 12 states that varied between below

average and average benefits between 1985 to 2007 (Georgia, Illinois, Kansas, Michigan, Missouri, Nebraska, New Jersey, South Carolina, Tennessee, Utah, Virginia and Wisconsin). Indiana and Massachusetts moved between well below average and below average during the 23 year period between 1985 and 2007. Indiana began with well below average medical benefits in 1985 and 1986 before increasing to below average benefits during the period between 1987 and 2007. Massachusetts had below average medical benefits from 1985 through 1998 (with one exception in 1994); dropped to well below average benefits from 1999 to 2003 and then increased to below average in 2004 only to fall to well below average again in 2007.

There were also states in which medical costs that varied among three categories. Nine states (Alabama, California, Florida, Kentucky, Louisiana, Montana, Oregon, Pennsylvania, and West Virginia) moved between average and well above average medical benefits during the 23 years.

In New Mexico, medical costs varied among four categories: well above average in 1986 to 1988 and in 1990 to below average in 2001 and 2002. And Hawaii moved through all five categories during the 23 year period, most significantly from well below average in 1987 to average in 1988 and then well above average in 1989 before becoming more consistently average or below average from 1995 to 2007.

The experiences in Louisiana, New Mexico, and Pennsylvania demonstrate that significant reductions in medical benefits are possible. There were also two states – Iowa and New York -- that had well below average medical benefits in at least one year prior to 1990, but that paid average medical benefits in at least one year after 1990. These examples demonstrate that states can also substantially increase the medical benefits paid to workers. Of particular interest is Montana, which had well above average medical benefits in five years between 1985 and 1995, reduced the relative generosity of medical benefits to the average category in 2000, but had well above average medical benefits again from 2001 to 2007.

Total Benefits. Table 7 provides summary information on the relative generosity of total (cash plus medical) benefits for each of the 46 states plus the District of Columbia and the USL&HW program for the 23 years included in this study. The entries in Table 7 permit a quick assessment of how generous the total benefits have been in each jurisdiction during these 23 years.

Some states demonstrate a consistent record in terms of generosity of total benefits through the years.

Table 6 - Medical Benefits per 100,000 Workers Relative to National Average

	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
AL	0	0	0	0	+	+	+	+	+	+	+	++	++	+	+	0	0	+	+	+	+	+	0
AK	++	++	++	++	++	++	+	+	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++
AZ	0	+	+	+	0	0	0	0	+	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AR	0	0	--	0	+	0	0	0	+	0	0	-	-	-	-	-	-	-	0	-	-	-	-
CA	++	++	++	++	+	++	++	0	0	0	0	0	0	+	++	++	++	++	++	++	++	++	++
CO	0	0	0	0	0	0	0	0	0	+	+	+	0	0	0	0	0	-	-	0	0	0	-
CT	0	--	0	--	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	0	0	0
DE	N/A	N/A	-	N/A	0	0	0	0	++	+	++	++	+	+	0	0	0	++	++	++	++	++	++
DC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
FL	+	+	++	+	++	++	+	++	++	++	++	++	++	++	++	0	0	0	+	0	0	0	0
GA	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0
HI	+	0	--	0	++	++	+	++	-	++	0	0	0	0	0	-	-	0	0	-	-	-	-
ID	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IL	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	-	-	-	0	0	0	0	0
IN	--	--	-	--	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IA	-	--	-	--	-	-	-	-	-	-	-	-	-	0	0	-	-	-	0	0	0	0	0
KS	-	-	-	-	0	0	0	0	0	-	0	-	0	0	0	-	-	-	0	0	0	0	0
KY	0	0	0	0	0	0	+	+	+	+	+	0	0	0	0	+	+	++	++	++	++	+	0
LA	++	++	++	++	++	+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ME	+	-	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	+	0	0	0	0	0
MD	0	-	-	-	-	-	-	-	0	0	-	-	-	0	-	--	-	-	0	0	0	0	-
MA	--	--	-	--	-	-	-	-	-	--	--	--	-	-	--	--	--	--	--	-	-	-	--
MI	0	0	0	0	0	0	-	-	-	0	0	0	0	0	-	-	-	-	-	0	-	-	-
MN	++	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	+
MS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MO	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0
MT	+	++	++	++	0	+	+	+	+	++	++	+	+	+	++	0	++	++	++	++	++	++	++
NE	-	-	-	-	-	-	-	0	-	-	0	0	0	0	0	0	-	0	0	0	0	0	0
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	+	0	+	0	0	0	-	0	0	0	0	0
NH	0	--	0	--	0	0	0	0	0	0	+	0	+	0	+	0	0	+	++	++	++	+	0
NJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
NM	+	++	++	++	+	++	+	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0
NY	-	-	--	-	--	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-
NC	--	--	-	--	-	-	-	-	-	-	0	-	-	-	-	-	-	0	0	0	0	-	0
OK	0	0	0	0	-	0	0	+	+	+	0	0	0	0	0	0	0	0	0	+	+	0	0
OR	++	++	++	++	0	0	0	+	+	0	+	++	++	0	0	0	0	0	0	+	0	0	0
PA	N/A	+	N/A	+	++	+	+	++	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RI	0	0	0	0	0	0	-	--	--	--	0	-	-	-	-	--	--	--	--	-	-	-	-
SC	-	-	-	-	-	-	-	-	-	0	-	-	-	0	-	-	-	0	0	0	0	0	0
SD	-	0	-	0	-	-	0	0	0	0	0	0	-	0	-	0	0	0	0	0	0	+	0
TN	-	-	-	-	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TX	+	N/A	N/A	N/A	N/A	0	+	0	0	+	+	0	+	0	+	0	0	0	0	0	-	0	-
UT	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	-	0	0	0
VT	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	0	0	0	+	+	0
VA	-	0	-	0	0	0	-	0	0	-	0	0	0	0	-	-	-	-	0	0	0	0	-
WV	++	++	+	++	0	0	0	+	+	+	++	++	++	++	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	-	0	-	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
USL&HW	N/A	N/A	N/A	N/A	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++

Note: ++ 150.1% or more of National Average
 + 125.1 - 150.0% of National Average
 0 75.0 - 125.0% of National Average
 - 50.0 - 74.9% of National Average
 -- 49.9% or less of National Average
 N/A Data Not Available

Well Above Average
 Above Average
 Average
 Below Average
 Well Below Average

Source: Tables 1.1985 - 1.2007

There were three programs that have been in the same category of generosity of total benefits for all 23 years. Two programs (USL&HW and West Virginia) had well above average total benefits in every year for which data are available. One state (Alabama) was in the average category every year. And one other (Virginia) had below average total benefits for every year. There were no states that paid above average total benefits, or well below average total benefits in all 23 years.

A number of states had relatively constant total benefits throughout the 23 years and only moved between adjacent categories of relative generosity. Alaska had above average benefits for seven of the 23 years and above average for the remaining years. Connecticut had average benefits for 18 years and moved to above average benefits for two years. Three other states (Colorado, Illinois, and New Hampshire) had average benefits for at least 15 years and moved to above average benefits for one to five years. Four states (Georgia, Idaho, Michigan, and Mississippi) had average benefits for at least 15 years and moved to below average benefits for one to five years. Eight states (Iowa, Kansas, Maryland, Nebraska, New Jersey, South Dakota, Tennessee, and Wisconsin) had below average benefits for over half of the 23 years and moved to average benefits for the remainder. Two jurisdictions (the District of Columbia and Indiana) had well below average benefits for at least 14 years and moved to below average benefits for one to six years. Three states (Colorado, Connecticut and New Hampshire) had total benefits that varied among the above average and average categories of generosity during the 23 years.

There were also 17 states in which total benefits varied among three categories of relative generosity. Ten states (California, Florida, Hawaii, Louisiana, Maine, Montana, Nevada, Oklahoma, Oregon, and Pennsylvania) had total benefits that varied between average and well above average during the 23 years. Six states (Arizona, Illinois, Kentucky, New York, Texas, and Vermont) had total benefits that varied among the above average, average, and below average categories of generosity during the 23 years, while four states (Iowa, Nebraska, North Carolina and Utah) varied among the average, below average, and well below average categories over the years included in Table 7.

Finally, Delaware, Minnesota, New Mexico, Rhode Island and South Carolina experienced an exhilarating ride over the 23 years that ranged among four categories of generosity of total benefits. Of particular interest are New Mexico and Rhode Island, which had well above average total benefits in at least three years in

the 1980's, reduced the relative generosity of their total benefits to the average category for at least five years in the 1990s, and reduced their benefits even further to below average in at least three years in the 2000's.

The experiences in nine jurisdictions (Florida, Hawaii, Louisiana, Maine, Minnesota, Nevada, New Mexico, Oregon and Pennsylvania) that had average benefits in 2007 following well above average benefits in at least one earlier year make clear that significant reductions in total benefits (cash plus medical) provided to injured workers are possible.

Are the States Converging or Diverging?

A casual perusal of the information in Tables 5 to 7 suggests that the differences among states in workers' compensation benefits have narrowed over the 23 years for which we have data. For example, in terms of the data on total benefits (cash plus medical) shown in Table 7 there were eight states with well above average benefits and four jurisdictions with well below average benefits in 1985, while in 2007 there were only five states (Alaska, California Delaware, Montana, and Oklahoma) with well above average benefits and one jurisdiction (the District of Columbia) with well below average benefits.

A more rigorous examination of whether the differences among states in the amounts of incurred benefits are narrowing over the 23 years for which we have data is presented in Table 8. For each of the years between 1985 and 2007, Table 8 shows the dispersion among the same 42 states in each state's benefits as a percentage of the national average for cash benefits, for medical benefits, and for total (cash plus medical) benefits. The dispersion is measured by the standard deviation, which is a commonly used statistical measure of the variability of the values of individual observations around the average value (mean) for all observations.

Several patterns revealed in Table 8 are worth mentioning. First, there was a pronounced tendency for the dispersion among states in total benefits (cash plus medical) to narrow over the 23 years, although all of the reduction of dispersion occurred between 1985 and 1991, and the spread among states in total benefits has been relatively stable since 1991. Second, the differences among states for cash benefits substantially narrowed between 1985 and 1992, and have remained relatively the same since 1992. Third, the pattern for medical benefits is different than cash benefits and total benefits. Differences among states for medical benefits narrowed between 1985 and 1991, but the differences among states in medical benefits increased between

Table 7 - Total (Cash plus Medical) Benefits per 100,000 Workers Relative to National Average

	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
AL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AK	++	++	++	+	+	+	+	+	+	+	++	++	++	++	++	++	++	++	++	++	++	++	++
AZ	0	0	0	0	0	0	0	0	+	0	0	0	0	0	-	-	-	-	-	-	0	0	-
AR	0	0	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CA	++	+	+	+	0	+	+	0	0	0	0	+	+	+	++	++	++	++	++	+	+	+	++
CO	0	+	0	0	+	0	0	0	0	+	0	+	0	0	0	0	0	0	0	0	0	0	0
CT	0	0	0	0	+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+
DE	N/A	N/A	-	0	0	-	0	0	0	0	+	+	0	0	0	0	0	++	++	++	++	++	++
DC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
FL	0	+	++	++	++	+	0	+	+	++	+	++	+	+	++	0	0	0	0	0	0	0	0
GA	0	0	0	0	0	0	-	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0
HI	0	0	0	0	+	++	++	++	+	++	0	0	0	0	0	0	0	0	0	0	0	0	0
ID	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	-	0	0	-	0	0	0	0
IL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+
IN	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
IA	-	--	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0	0	0	0	0
KS	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0
KY	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+	+	+	0	0
LA	+	++	++	++	+	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ME	++	++	++	++	++	++	++	0	0	0	0	0	0	0	0	0	0	+	0	0	0	0	0
MD	0	-	-	-	-	-	-	-	0	0	0	-	-	0	-	-	-	-	0	0	0	0	0
MA	0	0	+	+	+	0	0	0	0	0	--	--	-	0	-	-	-	-	-	0	0	0	-
MI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	-	-	0	0	-
MN	++	+	+	0	0	0	0	0	0	0	-	0	-	-	0	0	0	0	0	0	0	0	0
MS	-	-	0	0	0	0	0	0	-	0	0	0	0	-	0	-	0	0	0	0	0	0	0
MO	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MT	++	++	++	+	++	++	++	+	+	++	++	+	+	+	++	0	+	++	++	++	++	++	++
NE	--	--	-	-	-	-	-	-	-	0	0	0	0	0	-	-	-	0	0	0	0	0	0
NV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	++	+	+	0	0	0	0	0	0	0	+	0
NH	0	0	0	+	0	+	+	0	0	0	0	0	0	0	0	0	0	0	0	+	+	0	0
NJ	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	0	0	0	0	0	0
NM	++	+	++	++	0	+	0	0	0	-	0	-	0	-	-	-	-	-	0	0	0	0	0
NY	0	-	-	-	0	0	0	+	+	+	+	+	0	+	0	0	0	0	0	0	0	0	0
NC	--	--	--	--	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	0	0	0	0
OK	0	0	0	0	0	0	0	+	++	++	+	+	+	0	0	0	0	0	+	+	++	++	++
OR	++	++	++	++	0	0	0	+	0	0	0	+	0	0	0	0	0	0	0	0	0	0	0
PA	N/A	+	N/A	N/A	+	++	++	++	+	+	+	+	0	0	0	0	0	0	0	0	0	0	+
RI	+	++	++	++	++	++	0	-	-	-	0	-	0	0	0	-	-	-	-	-	0	0	0
SC	-	-	-	-	-	-	-	-	-	0	-	-	0	0	0	0	0	0	0	+	++	0	0
SD	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	-
TN	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TX	0	N/A	N/A	+	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
UT	-	--	--	--	-	-	-	0	-	-	0	-	-	-	-	--	--	--	--	-	-	-	-
VT	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	+	+	0
VA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WV	++	++	++	++	++	++	++	++	++	++	++	++	++	++	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
WI	-	-	-	-	-	-	-	-	0	0	0	-	-	0	0	0	-	0	0	0	0	0	0
USL&HW	N/A	N/A	N/A	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++	++

Note: ++ 150.1% or more of National Average
 + 125.1 - 150.0% of National Average
 0 75.0 - 125.0% of National Average
 - 50.0 - 74.9% of National Average
 -- 49.9% or less of National Average
 N/A Data Not Available

Well Above Average
 Above Average
 Average
 Below Average
 Well Below Average

Source: Tables 1.1985 - 1.2007

Table 8
Standard Deviations for State's Benefits
as a Percentage of U.S. Average

Dispersion Among 42 States in Benefits
Per 100,000 Workers for Years 1985-2007

Year	Cash Benefits	Medical Benefits	Total Benefits
1985	84.5	48.8	64.9
1986	86.3	53.3	65.8
1987	67.2	44.8	52.6
1988	67.7	40.1	48.2
1989	64.6	37.3	44.4
1990	58.4	34.4	41.0
1991	42.4	31.0	31.4
1992	38.0	32.7	30.9
1993	35.5	32.4	27.8
1994	37.7	36.8	33.5
1995	34.5	33.3	28.5
1996	35.1	37.1	30.5
1997	33.9	33.7	27.4
1998	33.9	31.7	27.3
1999	35.8	41.1	32.6
2000	37.4	38.6	34.5
2001	37.4	42.6	36.7
2002	35.1	40.9	34.1
2003	31.9	45.5	34.0
2004	35.7	46.0	34.3
2005	42.1	46.2	35.8
2006	37.3	47.2	35.0
2007	37.8	38.7	31.3

Note: The 42 states are those included in Panel B of Table 2.

1998 and 2007. Fourth, there was a greater dispersion among states for cash benefits than for medical benefits in every year from 1985 to 1995, but there has been greater dispersion among states for medical than for cash benefits in every year from 1999 through 2007.

Conclusions

Four conclusions seem warranted for the data on workers' compensation benefits presented in this article. First, as shown in Table 2 and Figures A and B, the national averages of incurred benefits per 100,000 workers have experienced dramatic swings in the last 23 years with available data. For example, cash benefits per 100,000 workers averaged increases of almost 12 percent annually for the four years from 1986 to 1989, but then average annual decreases of more than eight percent occurred from 1991 to 1995. More recent data show an increase of benefits from 1998 to 2001,

and then declines in four of the six years between 2002 and 2007. Similar turnarounds occurred in the averages of medical benefits and total benefits per 100,000 workers over these 23 years.

Second, the decline in incurred workers' compensation cash benefits during the 1990s can be explained by several factors, including the drop in the workplace injury rate and the constrictions in eligibility rules for the program adopted by many state workers' compensation programs. A similar explanation of the developments during the 2000s is not yet possible, although the significant reductions in statutory benefits reported by the NCCI suggest that factors other than improvements in workplace safety played a major role in the recent reduction of incurred benefits.

Third, data are available for up to 47 jurisdictions for 1985 to 2007 for the averages of cash benefits, medical benefits, and total benefits per 100,000 workers. The experience of individual states varies widely, including the changes in the amounts of benefits in a state relative to the national averages over the 23 years. Some states, such as Alabama, Connecticut, Indiana, Iowa, Michigan, and New Jersey, have shown little variation over the 23 years in their total benefits (cash plus medical) compared to the national averages in those years. But a few other states, such as New Mexico and Rhode Island, have seen their benefits plummet. In contrast, New York, experienced significant increases in total benefits relative to national averages during the 1990s, although the state had total benefits much closer to the national averages in recent years. Oklahoma went from average total benefits in 1985 to 1991 to well above average total benefits in 1993 and 1994, then after total benefits in 1998 to 2002 were near the national average, total benefits increased to well above the national average from 2005 to 2007. As these examples indicate, for better or worse, the amount of incurred benefits in a state is not an immutable condition.

Fourth, the dispersion in benefits among states has narrowed considerably over the 23 years encompassed in this study. The explanation of this phenomenon apparent from the data in this article is that the narrowing of the dispersion is due both to the substantial reductions in the amounts of benefits in well above average states as well as some increases in benefits in well below average states. And the reduction in dispersion among states has declined more for cash benefits than for medical benefits.

APPENDIX A: Data Sources, Terminology, and Methodology

This appendix provides additional information on the data sources and methodology used to prepare this article, as well as a discussion of some of the terminology used for workers' compensation data.

Data Sources

The primary source of the data used in this article is the National Council on Compensation Insurance (NCCI). The 2011 Edition of the *Annual Statistical Bulletin* published by the NCCI (the *NCCI Bulletin*) provides data for 46 jurisdictions (including the District of Columbia) in which private insurance carriers sold workers' compensation insurance policies in 2011. Comparable data are not available from four states that had exclusive state workers' compensation funds in 2011 (North Dakota, Ohio, Washington, and Wyoming). West Virginia had an exclusive state fund prior to 2008, but private carriers have been able to provide workers' compensation policies in the state since July 1, 2008. However, the 2011 *NCCI Bulletin* does not include West Virginia data. For 1985 to 1998, we obtained information from West Virginia while it was still an exclusive state fund, which are used in this *Report*. (We appreciate the assistance of Judith Greenwood, formerly of the Research, Information and Analysis Division of the West Virginia Bureau of Employment Programs for providing the West Virginia data used in this study.) Several previous editions of the *NCCI Bulletin* did not contain data on some states with private carriers. For example, the 2001 *NCCI Bulletin* did not contain information on two states (Delaware and Pennsylvania), and we obtained information directly from the rating bureaus for those states.

Exclusion of the four states with exclusive state funds for which we do not have data means that 47 is the maximum number of jurisdictions we use in any year to calculate national averages. However, data are lacking for Nevada prior to 1996 and for various other states in certain years, and the averages in Panel A of Table 2 pertain only to the number of jurisdictions for which data are available in the designated year. (The jurisdictions missing in any year are shown in parentheses.) We also have calculated a national average for those 42 states with data available for all years between 1984 and 2007, and the results are shown in Panel B of Table 2.

In addition to the maximum of 47 jurisdictions used to calculate the national averages, the *NCCI Bulletin*

also contains information on the federal Longshore and Harbor Workers' Compensation Act (USL&HW). However, the benefits paid by the USL&HW are considerably higher than those in any other workers' compensation program, and so we do not include USL&HW data in calculating the national averages. We do include information on the USL&HW benefit payments in many of our tables, including Table 1.2007, where we show the USL&HW program's benefits relative to the national average in the other jurisdictions.

Data on the annual frequencies per 100,000 workers and the average costs for five types of injuries are presented in Exhibits XI and XII of the *NCCI Bulletin*. The five types are fatalities, permanent total disabilities, permanent partial disabilities, temporary total disabilities, and "medical-only" cases, in which medical benefits but no cash benefits were paid. We used these data to calculate three variants of benefits incurred annually per 100,000 workers: (1) the cash (or "indemnity") benefits (which are the sum of the cash benefits for the four types of cases paying cash benefits); (2) the medical benefits; and (3) the total (cash plus medical) benefits.

Insurance Terminology

The benefits are the incurred benefits for the injuries that occurred during the policy periods indicated in Exhibits XI and XII in the 2011 and earlier editions of the *NCCI Bulletin*. The following definitions of terms, such as "policy period" and "incurred," are based on the more definitive descriptions in Appendix B of Thomason, Schmidle, and Burton (2001).

Policy Period. Data for a policy period include reports on all the financial transactions for all the insurance policies with coverage beginning during the policy period. The policy period typically is a 12-month period. In some states, the policy period begins on January 1, and thus the policy period and the calendar year correspond. (For example, the 2007 policy period for North Carolina began on January 1, 2007 and ended on December 31, 2007.) However, the policy period in many states begins on a date other than January 1. (For example, the 2007-08 policy period for Alabama began on May 1, 2007 and ended on April 30, 2008.) The experience in a single policy period occurs over a 24-month time span because a policy may be effective on any date during the policy period and does not expire until 12 months later. Thus the 2007-08 policy-period experience for Alabama includes those accidents that occurred between May 1, 2007 and April 30, 2009, and that were covered by policies sold during the 2007-2008 policy period.

One of the challenges we faced in preparing this and previous versions of this article is that the policy period sometimes changes between successive issues of the *NCCI Bulletin*. For example, the policy period changed in Florida between the 2003 and 2004 editions of the *NCCI Bulletins*. The policy period for Florida reported in the 2003 *NCCI Bulletin* was for the twelve months between October 1, 1998 and September 30 of 1999, while the policy period for Florida reported in the 2004 *NCCI Bulletin* was for the twelve months between January 1, 2000 and December 31, 2000. This meant that the successive issues of the *NCCI Bulletins* did not include information on the three months from October 1, 1999 to December 31, 1999. The NCCI provided us unpublished data for these three missing months for Florida, which we used to prepare the tables in this report. (We appreciate the assistance of Derek Schaff of the NCCI, who provided us the missing Florida data.) In recent years, the NCCI has declined to provide us data for the months not included in the *NCCI Bulletin*.

First Reports. The data included in the *NCCI Bulletins* we use in this report are based on the first reports for the each of the policies that are sold in the policy period. These first reports are based on an evaluation of the claims as of 18 months after the inception of each of the policies. Thus, the 2007-08 policy-period experience for Alabama is based on evaluations made between November 1, 2008 (for policies effective May 1, 2007) and October 31, 2009 (for policies effective April 30, 2008). All editions of the *NCCI Bulletin* prior to 2005 only contained information based on first reports. The *Revised 2005 Edition and the 2006 Edition* of the *NCCI Bulletin* also contains information in Exhibit XI on average cost per case for second reports and third reports of earlier policy periods, and information in Exhibit XII on frequency by injury type for second and third reports. The 2007 *Edition* and subsequent editions of the *NCCI Bulletin* contain information on the first through fifth reports of average cost per case and frequency by injury type. In order to make the 2007 results in Table 1.2007 of this article comparable to the results for earlier years, we have only used the data based on the first reports.

There are some exceptions to our reliance solely on data from first reports. Occasionally, successive issues of the *NCCI Bulletin* skip a policy period. For example, the 2010 *Edition* of the *NCCI Bulletin* contained first report data for South Dakota for the policy period covering January to December 2006 and the 2011 *Edition* of the *NCCI Bulletin* contained first report data for South Dakota for the policy period covering January to December 2008. The NCCI used to provide us unpublished data for such missing data (in this instance, South Dakota first report data for policy period

covering January to December 2007). In recent years, the NCCI has declined to provide us data for policy periods not included in the *NCCI Bulletin*. As a result, we use second report data for South Dakota for the policy period covering January to December 2007, which are included in the 2011 *Edition* of the *NCCI Bulletin*. We also use second report data for Arkansas and Montana from the 2011 *Edition* of the *NCCI Bulletin* because policy years of first report data were skipped between the 2010 and 2011 *Editions* of the *NCCI Bulletin*.

Paid Benefits and Incurred Benefits. The first reports contain information on the paid benefits (paid losses) that the insurance company has paid as of the valuation date for all the accidents occurring during the policy period. The first reports also contain information on the incurred benefits for these claims. Incurred benefits are the carrier's estimates of the benefits that will ultimately be paid for all of these claims.

The frequency data in Exhibit XII of the 2011 *NCCI Bulletin* are based on actual data from the first reports developed to the fifth report basis in most states. (The frequency data for New York are developed to the ninth report basis.) The average cost per case (benefits per case) data we use from Exhibit XI of the 2011 *NCCI Bulletin* are based on actual data from the first reports developed to the ultimate report basis in most states. (The losses are only developed to the fifth report basis Massachusetts and to the ninth report in New York.)

Methodology

There are some limitations of the data on average benefits (losses) per case and frequency per 100,000 workers included in Exhibits XI and XII of the *NCCI Bulletins*. Some are inherent, such as the absence of data from most of the states with exclusive state workers' compensation funds for which the NCCI does not collect data. Another inherent limitation is that the data pertain only to the experience of employers who purchase insurance from private carriers and from some of the competitive and exclusive state workers' compensation funds. The most significant problem is that the experience of self-insuring employers is not included.

Other drawbacks of the data included in Exhibits XI and XII of the *NCCI Bulletins* can be overcome, however. We are able to add two states (Delaware and Pennsylvania) with data we obtained directly from these states for some earlier years. Another problem with the information in the *NCCI Bulletins* used to generate the data for this article is that in some editions of the *NCCI Bulletin*, the age of the first report for policy years varies considerably. In the 2008 *NCCI Bulletin*, the policy years ranged from the oldest results for South Carolina

(May 2003 to April 2004) to the most recent results for Louisiana and Mississippi (September 2004 to August 2005). There is also considerable variation among policy years in earlier editions of the *NCCI Bulletin*. In the 1997 edition, for example, the policy years ranged from Georgia and Mississippi (January to December 1992) to Montana and South Dakota (January to December 1994). Given the volatility in workers' compensation costs, it is questionable whether, for example, the Georgia and Montana data in the 1997 *NCCI Bulletin* were comparable, since the Montana data were two years more current. Finally, the fact that different states often do not correspond in terms of the months included in their policy years complicates comparisons. For example, as noted, the Alabama policy period in the 2011 *NCCI Bulletin* covered May 2007 to April 2008, while the South Dakota data covered January to December 2008.

We have dealt with the problem of data with different vintages in a particular issue of the *NCCI Bulletin* and with different months of inclusion in the policy periods by creating a series of tables that reallocate – by calendar year – data from the 1988 to 2011 issues of the *NCCI Bulletin*. Thus three months of data from the Michigan policy period from April 1999 to March 2000 that were published in the 2003 *NCCI Bulletin* were combined with nine months of data from the Michigan policy period from April 2000 to March 2001 that were published in the 2004 *NCCI Bulletin* to calculate a twelve-month average for calendar year 2000 for Michigan.

Table 1.2007 and Tables 2 to 6 present information for those jurisdictions for which data for at least six months in 2007 are found in any of the issues of the *NCCI Bulletin*, or for which unpublished data were provided to us by the NCCI, or for which we were able to obtain data directly from state workers' compensation agencies. In similar fashion, Table 1.1985 to Table 1.2006 (which are in Appendix B) presents information on those jurisdictions for which data for at least six months in each calendar year are available from any of these sources.

The data included in this report and the previous articles in the *Workers' Compensation Policy Review* are largely derived from data published in various editions of the *NCCI Bulletin*. There are several ways in which our tables and analysis are unique, however. First, we have added data from several states not included in the *NCCI Bulletin*. Second, the NCCI has provided us some unpublished data, such as data for policy periods or months skipped in successive issues of the *NCCI Bulletin*. Third, we have corrected some of the NCCI data based on error checks of the data and

correspondence with the NCCI or independent state rating agencies. Fourth, we have calculated incurred benefits per 100,000 workers, which are results not included in the *NCCI Bulletin*. Finally, we have reallocated policy period data as published in the *NCCI Bulletin* to calendar years.

The meaning of our data can be illustrated by reference to Table 1.2007. The data pertain to the incurred cash, medical, and total (cash plus medical) benefits for the policies that were first effective in the twelve months between January and December 2007. For a policy effective on January 1, 2007, the experience thus includes all injuries that occurred between January 1 and December 31, 2007. For a policy effective on December 31, 2007, the experience thus includes all injuries that occurred between December 31, 2007 and December 30, 2008. Thus our calendar year data encompass experience for injuries that occurred over a 24-month period. Ideally, we would like “calendar-accident” year data, which would pertain strictly to those injuries that occurred during a calendar year. That is, 2007 calendar-accident year data would pertain to the experience of all injuries that occurred between January 1 and December 31, 2007. Unfortunately, as far as we know, there are no published frequency and average benefits per case data on a calendar-accident year basis.

ENDNOTES

1. We exclude the United States Longshore and Harbor Workers Act (USL&HW) from these comparisons because the program's costs are so out of line with other program. We also exclude the USL&HW data when we calculate the national averages shown in Tables 1 and 3.
2. Presumably, if Nevada data were available and used to construct the national averages for 1985 to 1995, the amounts for those years in Panel A of Table 2 would have been higher.
3. Panel A of Table 2 indicates the state for which data are not available in particular years. For Example, West Virginia data are not available for 1999 to 2007.
4. Data on work-related injury and illness incidence rates from 1972 to 2003 are included in Table 12 of Burton and Blum (2005).
5. A definitive explanation of the changes in incurred benefits during the current decade is premature, in large part because some of the variables used by Guo and Burton to explain the decline in cash benefits during the 1990s are not yet available for the years after 1999.

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APPENDIX B:
Data for 1985—2006

The following pages contain Table 1.2006 Benefits Per 100,000 Workers for Employers who purchase Workers' Compensation Insurance for 2006

to

Table 1.1985 Benefits Per 100,000 Workers for Employers who purchase Workers' Compensation Insurance for 1985

Table 1.2006 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2006

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	13,596,245	59.5	40	40,381,915	129.3	9	53,978,160	99.8	20
Alaska	32,216,435	141.0	8	68,433,260	219.1	3	100,649,695	186.1	3
Arizona	10,520,146	46.0	44	31,472,422	100.8	20	41,992,568	77.6	39
Arkansas	9,535,718	41.7	46	21,148,316	67.7	42	30,684,034	56.7	45
California	26,369,745	115.4	17	52,042,792	166.6	5	78,412,537	145.0	6
Colorado	22,107,755	96.7	25	24,201,326	77.5	37	46,309,081	85.6	32
Connecticut	32,163,680	140.7	9	29,196,119	93.5	28	61,359,799	113.4	13
Delaware	28,934,649	126.6	12	64,039,815	205.0	4	92,974,464	171.9	4
Dis. of Columbia	11,588,972	50.7	43	11,205,987	35.9	47	22,794,959	42.1	47
Florida	13,566,512	59.4	41	29,451,136	94.3	26	43,017,648	79.5	37
Georgia	22,513,943	98.5	22	24,831,041	79.5	36	47,344,984	87.5	31
Hawaii	22,157,665	96.9	24	19,161,031	61.3	45	41,318,696	76.4	41
Idaho	18,669,252	81.7	29	34,263,192	109.7	14	52,932,444	97.9	22
Illinois	38,576,217	168.8	3	33,789,122	108.2	17	72,365,339	133.8	7
Indiana	8,403,366	36.8	47	21,795,477	69.8	40	30,198,843	55.8	46
Iowa	22,399,605	98.0	23	27,020,121	86.5	31	49,419,726	91.4	27
Kansas	15,457,942	67.6	36	29,494,419	94.4	25	44,952,361	83.1	34
Kentucky	17,149,063	75.0	32	41,184,655	131.9	8	58,333,718	107.8	18
Louisiana	24,825,040	108.6	18	34,958,742	111.9	13	59,783,782	110.5	17
Maine	27,235,859	119.2	16	30,663,200	98.2	22	57,899,059	107.0	19
Maryland	22,543,554	98.6	21	25,160,379	80.6	35	47,703,933	88.2	30
Massachusetts	22,801,700	99.8	20	18,734,328	60.0	46	41,536,028	76.8	40
Michigan	21,122,169	92.4	26	21,783,176	69.7	41	42,905,345	79.3	38
Minnesota	22,818,930	99.8	19	37,962,406	121.5	11	60,781,336	112.4	14
Mississippi	18,157,341	79.4	31	29,555,896	94.6	24	47,713,237	88.2	29
Missouri	18,170,314	79.5	30	26,240,528	84.0	33	44,410,842	82.1	36
Montana	32,668,172	142.9	7	100,672,070	322.3	2	133,340,242	246.5	2
Nebraska	15,387,014	67.3	37	33,802,766	108.2	16	49,189,780	90.9	28
Nevada	35,449,526	155.1	5	32,332,272	103.5	18	67,781,798	125.3	9
New Hampshire	16,859,662	73.8	34	43,188,459	138.3	7	60,048,121	111.0	16
New Jersey	28,361,359	124.1	14	33,973,348	108.8	15	62,334,707	115.2	12
New Mexico	16,936,508	74.1	33	27,509,631	88.1	29	44,446,139	82.2	35
New York	34,119,085	149.3	6	19,720,096	63.1	43	53,839,181	99.5	21
North Carolina	28,296,845	123.8	15	21,942,312	70.3	39	50,239,157	92.9	24
Oklahoma	44,681,745	195.5	2	37,012,487	118.5	12	81,694,232	151.0	5
Oregon	20,776,025	90.9	28	29,238,256	93.6	27	50,014,281	92.5	26
Pennsylvania	31,632,923	138.4	10	31,068,597	99.5	21	62,701,520	115.9	11
Rhode Island	30,691,731	134.3	11	19,369,104	62.0	44	50,060,835	92.6	25
South Carolina	37,162,424	162.6	4	26,668,788	85.4	32	63,831,212	118.0	10
South Dakota	15,756,996	68.9	35	44,683,576	143.1	6	60,440,572	111.7	15
Tennessee	20,928,181	91.6	27	31,503,414	100.9	19	52,431,595	96.9	23
Texas	11,735,616	51.3	42	23,844,282	76.3	38	35,579,898	65.8	44
Utah	9,809,748	42.9	45	27,102,330	86.8	30	36,912,078	68.2	43
Vermont	28,684,453	125.5	13	39,416,695	126.2	10	68,101,148	125.9	8
Virginia	13,847,152	60.6	39	25,180,039	80.6	34	39,027,191	72.2	42
Wisconsin	15,122,073	66.2	38	30,009,524	96.1	23	45,131,597	83.4	33
USL&HW	86,171,196	377.0	1	169,501,707	542.7	1	255,672,903	472.7	1
National Average*	22,855,439			31,233,089			54,088,528		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2006 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2005 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2005

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	13,880,966	62.3	40	44,481,705	141.8	8	58,362,671	108.8	15
Alaska	27,264,670	122.3	15	67,262,328	214.5	4	94,526,998	176.2	4
Arizona	10,527,776	47.2	43	30,423,128	97.0	23	40,950,904	76.3	41
Arkansas	9,104,565	40.9	45	18,524,335	59.1	45	27,628,900	51.5	46
California	23,556,202	105.7	18	47,836,068	152.5	7	71,392,270	133.1	8
Colorado	23,203,284	104.1	21	26,518,364	84.6	33	49,721,648	92.7	28
Connecticut	29,783,321	133.6	12	27,257,267	86.9	30	57,040,588	106.3	18
Delaware	32,429,490	145.5	5	74,386,059	237.2	3	106,815,549	199.1	3
Dis. of Columbia	10,681,692	47.9	42	13,882,477	44.3	47	24,564,169	45.8	47
Florida	16,393,932	73.6	36	38,123,813	121.6	12	54,517,745	101.6	22
Georgia	21,380,067	95.9	25	26,350,709	84.0	35	47,730,776	89.0	33
Hawaii	21,581,656	96.8	24	19,794,216	63.1	41	41,375,872	77.1	40
Idaho	18,939,113	85.0	30	33,094,571	105.5	16	52,033,684	97.0	24
Illinois	31,155,448	139.8	8	29,268,343	93.3	26	60,423,791	112.6	13
Indiana	8,403,777	37.7	47	21,009,572	67.0	40	29,413,349	54.8	44
Iowa	22,063,584	99.0	23	27,138,887	86.5	31	49,202,471	91.7	30
Kansas	16,677,750	74.8	35	27,121,413	86.5	32	43,799,163	81.6	39
Kentucky	18,828,523	84.5	31	53,382,388	170.2	5	72,210,911	134.6	7
Louisiana	22,970,451	103.1	22	32,852,760	104.8	18	55,823,211	104.1	20
Maine	28,205,609	126.6	13	38,458,109	122.6	11	66,663,718	124.3	11
Maryland	20,323,206	91.2	27	29,034,346	92.6	27	49,357,552	92.0	29
Massachusetts	25,315,113	113.6	16	19,284,084	61.5	42	44,599,197	83.1	38
Michigan	23,306,450	104.6	19	24,729,220	78.9	38	48,035,670	89.5	32
Minnesota	23,296,611	104.5	20	36,259,498	115.6	13	59,556,109	111.0	14
Mississippi	20,082,435	90.1	28	32,970,906	105.1	17	53,053,341	98.9	23
Missouri	18,480,920	82.9	32	26,427,672	84.3	34	44,908,592	83.7	37
Montana	36,543,450	164.0	4	96,165,951	306.6	2	132,709,401	247.4	2
Nebraska	15,216,966	68.3	38	31,949,628	101.9	20	47,166,594	87.9	34
Nevada	32,342,767	145.1	6	25,591,328	81.6	37	57,934,095	108.0	17
New Hampshire	18,041,462	81.0	33	52,002,278	165.8	6	70,043,740	130.6	10
New Jersey	24,859,618	111.6	17	29,916,000	95.4	25	54,775,618	102.1	21
New Mexico	17,462,140	78.4	34	28,469,282	90.8	28	45,931,422	85.6	36
New York	31,982,498	143.5	7	18,457,920	58.9	46	50,440,418	94.0	26
North Carolina	30,723,052	137.9	11	27,531,819	87.8	29	58,254,871	108.6	16
Oklahoma	40,925,056	183.6	3	42,539,600	135.6	9	83,464,656	155.6	6
Oregon	20,598,628	92.4	26	35,675,880	113.8	14	56,274,508	104.9	19
Pennsylvania	30,964,591	138.9	10	32,563,710	103.8	19	63,528,301	118.4	12
Rhode Island	30,972,805	139.0	9	19,045,320	60.7	44	50,018,125	93.2	27
South Carolina	58,062,571	260.5	2	30,279,697	96.6	24	88,342,268	164.7	5
South Dakota	14,419,705	64.7	39	34,425,076	109.8	15	48,844,781	91.1	31
Tennessee	19,517,059	87.6	29	31,366,712	100.0	21	50,883,771	94.9	25
Texas	9,592,081	43.0	44	19,204,566	61.2	43	28,796,647	53.7	45
Utah	8,900,899	39.9	46	23,272,263	74.2	39	32,173,162	60.0	43
Vermont	28,117,562	126.2	14	42,231,664	134.7	10	70,349,226	131.1	9
Virginia	13,205,941	59.3	41	25,852,051	82.4	36	39,057,992	72.8	42
Wisconsin	16,306,341	73.2	37	30,456,426	97.1	22	46,762,767	87.2	35
USL&HW	166,206,110	745.8	1	371,942,504	1186.0	1	538,148,614	1003.2	1
National Average*	22,284,890			31,360,872			53,645,762		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2005 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2004 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2004

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	14,665,913	62.9	40	44,832,658	139.6	8	59,498,571	107.4	17
Alaska	32,940,891	141.4	6	67,626,848	210.5	4	100,567,739	181.5	4
Arizona	10,899,037	46.8	44	28,553,956	88.9	28	39,452,993	71.2	41
Arkansas	9,776,063	42.0	45	21,564,705	67.1	40	31,340,768	56.5	45
California	28,338,915	121.6	14	50,509,625	157.2	7	78,848,540	142.3	7
Colorado	21,259,475	91.3	27	24,270,747	75.6	38	45,530,222	82.2	36
Connecticut	28,977,466	124.4	13	25,697,142	80.0	37	54,674,608	98.7	21
Delaware	29,744,329	127.7	10	80,087,574	249.3	3	109,831,903	198.2	3
Dis. of Columbia	11,982,574	51.4	42	6,509,703	20.3	47	18,492,277	33.4	47
Florida	17,816,215	76.5	36	38,786,562	120.7	12	56,602,777	102.1	20
Georgia	22,078,117	94.8	24	27,357,784	85.2	31	49,435,901	89.2	27
Hawaii	24,492,725	105.1	18	22,603,122	70.4	39	47,095,847	85.0	34
Idaho	18,978,912	81.5	33	28,626,180	89.1	27	47,605,092	85.9	33
Illinois	29,302,790	125.8	11	28,454,384	88.6	29	57,757,174	104.2	18
Indiana	8,970,163	38.5	47	20,157,048	62.7	43	29,127,211	52.6	46
Iowa	23,674,520	101.6	20	29,907,515	93.1	23	53,582,035	96.7	23
Kansas	17,185,912	73.8	37	26,091,929	81.2	34	43,277,841	78.1	38
Kentucky	20,498,785	88.0	29	58,391,379	181.8	5	78,890,164	142.3	6
Louisiana	26,001,717	111.6	17	31,350,324	97.6	20	57,352,041	103.5	19
Maine	27,613,808	118.5	16	35,560,249	110.7	14	63,174,057	114.0	12
Maryland	21,443,564	92.0	26	29,655,078	92.3	25	51,098,642	92.2	26
Massachusetts	28,105,656	120.6	15	18,344,333	57.1	45	46,449,989	83.8	35
Michigan	20,149,383	86.5	31	20,344,931	63.3	42	40,494,314	73.1	40
Minnesota	23,186,463	99.5	21	38,054,790	118.5	13	61,241,253	110.5	14
Mississippi	20,177,933	86.6	30	32,506,987	101.2	17	52,684,920	95.1	25
Missouri	22,360,349	96.0	23	26,550,096	82.6	33	48,910,445	88.3	29
Montana	35,388,691	151.9	4	90,253,221	281.0	2	125,641,912	226.7	2
Nebraska	18,021,342	77.4	35	30,704,929	95.6	22	48,726,271	87.9	30
Nevada	32,811,008	140.8	7	31,724,975	98.8	18	64,535,983	116.4	11
New Hampshire	18,310,160	78.6	34	54,435,227	169.5	6	72,745,387	131.3	9
New Jersey	22,464,285	96.4	22	21,217,608	66.0	41	43,681,893	78.8	37
New Mexico	19,549,674	83.9	32	29,666,772	92.4	24	49,216,446	88.8	28
New York	34,529,512	148.2	5	19,462,905	60.6	44	53,992,417	97.4	22
North Carolina	31,795,944	136.5	8	28,679,376	89.3	26	60,475,320	109.1	16
Oklahoma	38,145,727	163.7	3	43,974,859	136.9	9	82,120,586	148.2	5
Oregon	21,614,036	92.8	25	41,354,589	128.7	10	62,968,625	113.6	13
Pennsylvania	30,410,475	130.5	9	30,765,987	95.8	21	61,176,462	110.4	15
Rhode Island	23,804,358	102.2	19	14,097,055	43.9	46	37,901,413	68.4	42
South Carolina	49,392,837	212.0	2	28,061,101	87.4	30	77,453,938	139.8	8
South Dakota	14,984,151	64.3	39	33,033,489	102.8	15	48,017,640	86.6	31
Tennessee	20,971,692	90.0	28	32,534,093	101.3	16	53,505,785	96.5	24
Texas	11,282,165	48.4	43	25,778,112	80.2	36	37,060,277	66.9	43
Utah	9,746,010	41.8	46	25,858,449	80.5	35	35,604,459	64.2	44
Vermont	29,125,506	125.0	12	38,810,727	120.8	11	67,936,233	122.6	10
Virginia	13,902,074	59.7	41	26,950,963	83.9	32	40,853,037	73.7	39
Wisconsin	16,094,985	69.1	38	31,520,706	98.1	19	47,615,691	85.9	32
USL&HW	89,494,439	384.1	1	104,715,504	326.0	1	194,209,943	350.4	1
National Average*	23,297,873			32,123,827			55,421,701		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2004 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2003 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2003

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	15,928,586	62.1	40	41,947,103	128.5	9	57,875,689	99.3	19
Alaska	40,250,819	156.9	3	88,479,217	271.1	1	128,730,036	220.9	2
Arizona	10,141,591	39.5	44	25,799,663	79.0	33	35,941,254	61.7	44
Arkansas	9,993,654	39.0	45	27,836,725	85.3	26	37,830,379	64.9	41
California	44,617,707	174.0	2	56,944,516	174.5	6	101,562,223	174.2	4
Colorado	20,234,149	78.9	32	24,438,367	74.9	38	44,672,516	76.6	34
Connecticut	28,621,442	111.6	13	23,654,431	72.5	41	52,275,873	89.7	27
Delaware	30,556,249	119.1	12	67,911,430	208.1	3	98,467,679	168.9	5
Dis. of Columbia	18,514,685	72.2	36	11,256,455	34.5	47	29,771,140	51.1	46
Florida	20,308,897	79.2	30	42,995,464	131.7	8	63,304,361	108.6	10
Georgia	22,292,703	86.9	26	25,289,660	77.5	36	47,582,363	81.6	33
Hawaii	28,573,409	111.4	14	24,493,943	75.0	37	53,067,352	91.0	24
Idaho	17,875,755	69.7	38	25,436,700	77.9	34	43,312,455	74.3	36
Illinois	28,247,641	110.1	15	26,254,325	80.4	30	54,501,966	93.5	22
Indiana	9,155,375	35.7	47	20,168,108	61.8	42	29,323,483	50.3	47
Iowa	23,515,332	91.7	23	28,561,548	87.5	25	52,076,880	89.3	28
Kansas	16,292,922	63.5	39	26,091,655	79.9	31	42,384,577	72.7	37
Kentucky	22,583,890	88.1	25	60,133,298	184.2	5	82,717,188	141.9	6
Louisiana	24,277,572	94.7	20	31,766,085	97.3	18	56,043,657	96.2	21
Maine	31,812,719	124.0	9	37,481,059	114.8	12	69,293,778	118.9	9
Maryland	22,838,307	89.0	24	27,355,892	83.8	28	50,194,199	86.1	30
Massachusetts	24,464,879	95.4	18	14,675,764	45.0	45	39,140,643	67.2	39
Michigan	19,187,005	74.8	34	18,529,642	56.8	44	37,716,647	64.7	42
Minnesota	21,771,597	84.9	27	36,196,902	110.9	13	57,968,499	99.5	17
Mississippi	20,967,013	81.8	29	31,549,654	96.7	19	52,516,667	90.1	26
Missouri	26,381,434	102.9	17	27,695,556	84.9	27	54,076,990	92.8	23
Montana	33,121,709	129.1	6	71,295,601	218.4	2	104,417,310	179.1	3
Nebraska	20,244,942	78.9	31	31,024,095	95.1	20	51,269,037	88.0	29
Nevada	31,845,185	124.2	8	30,833,750	94.5	21	62,678,935	107.5	11
New Hampshire	20,064,904	78.2	33	49,613,170	152.0	7	69,678,074	119.5	8
New Jersey	23,746,786	92.6	22	24,140,116	74.0	39	47,886,902	82.2	32
New Mexico	18,456,175	72.0	37	25,956,976	79.5	32	44,413,151	76.2	35
New York	37,448,513	146.0	4	19,838,220	60.8	43	57,286,733	98.3	20
North Carolina	33,025,229	128.8	7	26,593,608	81.5	29	59,618,837	102.3	16
Oklahoma	36,352,541	141.7	5	38,372,331	117.6	10	74,724,872	128.2	7
Oregon	21,654,291	84.4	28	38,065,560	116.6	11	59,719,851	102.5	15
Pennsylvania	30,848,642	120.3	10	30,099,870	92.2	23	60,948,512	104.6	13
Rhode Island	23,798,920	92.8	21	13,340,544	40.9	46	37,139,464	63.7	43
South Carolina	30,659,839	119.5	11	30,437,279	93.3	22	61,097,118	104.8	12
South Dakota	13,080,964	51.0	42	34,905,420	106.9	14	47,986,384	82.3	31
Tennessee	24,320,519	94.8	19	33,582,328	102.9	16	57,902,847	99.3	18
Texas	11,925,695	46.5	43	29,743,560	91.1	24	41,669,255	71.5	38
Utah	9,883,960	38.5	46	24,125,447	73.9	40	34,009,407	58.3	45
Vermont	28,042,821	109.3	16	32,359,863	99.1	17	60,402,684	103.6	14
Virginia	13,538,320	52.8	41	25,384,145	77.8	35	38,922,465	66.8	40
Wisconsin	18,638,829	72.7	35	33,931,440	104.0	15	52,570,269	90.2	25
USL&HW	98,561,264	384.3	1	64,006,010	196.1	4	162,567,274	278.9	1
National Average*	25,647,058			32,639,059			58,286,117		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2003 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2002 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2002

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	16,738,752	63.3	38	40,995,327	128.1	9	57,734,079	98.8	15
Alaska	42,828,254	162.0	4	70,354,760	219.8	2	113,183,014	193.6	2
Arizona	9,657,836	36.5	45	30,442,608	95.1	16	40,100,444	68.6	36
Arkansas	10,902,276	41.2	43	21,894,560	68.4	40	32,796,836	56.1	44
California	50,938,387	192.7	2	59,805,200	186.8	5	110,743,587	189.5	3
Colorado	21,732,830	82.2	25	23,535,040	73.5	32	45,267,870	77.4	32
Connecticut	31,602,362	119.5	7	24,829,071	77.6	27	56,431,433	96.5	18
Delaware	27,569,896	104.3	15	67,065,888	209.5	3	94,635,784	161.9	5
Dis. of Columbia	9,714,174	36.7	44	7,550,808	23.6	47	17,264,982	29.5	47
Florida	21,018,703	79.5	28	38,399,655	120.0	10	59,418,358	101.7	11
Georgia	21,000,609	79.4	30	22,303,884	69.7	38	43,304,493	74.1	35
Hawaii	30,872,090	116.8	8	26,610,788	83.1	24	57,482,878	98.3	16
Idaho	18,975,397	71.8	35	25,021,365	78.2	26	43,996,762	75.3	34
Illinois	27,623,898	104.5	14	23,460,247	73.3	34	51,084,145	87.4	24
Indiana	8,689,397	32.9	47	18,923,053	59.1	43	27,612,450	47.2	46
Iowa	21,016,461	79.5	29	23,330,605	72.9	35	44,347,066	75.9	33
Kansas	15,559,996	58.9	39	22,813,008	71.3	37	38,373,004	65.7	38
Kentucky	24,112,214	91.2	19	52,039,304	162.6	6	76,151,518	130.3	7
Louisiana	23,279,522	88.0	22	30,332,654	94.8	17	53,612,176	91.7	20
Maine	35,648,600	134.8	5	42,835,457	133.8	7	78,484,057	134.3	6
Maryland	22,934,113	86.7	23	23,925,950	74.7	30	46,860,063	80.2	30
Massachusetts	23,800,386	90.0	21	13,184,707	41.2	45	36,985,093	63.3	40
Michigan	19,128,540	72.3	34	18,857,123	58.9	44	37,985,663	65.0	39
Minnesota	21,149,371	80.0	27	28,433,988	88.8	21	49,583,359	84.8	27
Mississippi	19,159,376	72.5	33	28,754,057	89.8	20	47,913,433	82.0	28
Missouri	25,668,952	97.1	17	26,241,393	82.0	25	51,910,345	88.8	22
Montana	34,047,991	128.8	6	65,363,032	204.2	4	99,411,023	170.1	4
Nebraska	19,743,418	74.7	32	27,626,929	86.3	23	47,370,347	81.0	29
Nevada	30,699,399	116.1	9	22,891,732	71.5	36	53,591,131	91.7	21
New Hampshire	21,340,969	80.7	26	42,474,534	132.7	8	63,815,503	109.2	9
New Jersey	24,106,056	91.2	20	21,829,392	68.2	41	45,935,448	78.6	31
New Mexico	17,183,319	65.0	37	22,025,843	68.8	39	39,209,162	67.1	37
New York	43,202,811	163.4	3	23,552,640	73.6	31	66,755,451	114.2	8
North Carolina	25,680,280	97.1	16	24,098,690	75.3	28	49,778,970	85.2	25
Oklahoma	30,304,270	114.6	10	33,440,329	104.5	13	63,744,599	109.1	10
Oregon	20,618,526	78.0	31	38,121,080	119.1	11	58,739,606	100.5	14
Pennsylvania	28,917,215	109.4	13	29,899,728	93.4	18	58,816,943	100.6	13
Rhode Island	22,036,850	83.3	24	12,259,632	38.3	46	34,296,482	58.7	43
South Carolina	28,917,773	109.4	12	27,726,702	86.6	22	56,644,475	96.9	17
South Dakota	11,783,043	44.6	42	24,009,920	75.0	29	35,792,963	61.2	42
Tennessee	24,509,160	92.7	18	31,043,151	97.0	15	55,552,311	95.0	19
Texas	13,788,694	52.2	40	37,407,384	116.9	12	51,196,078	87.6	23
Utah	9,194,317	34.8	46	19,647,052	61.4	42	28,841,369	49.3	45
Vermont	30,194,321	114.2	11	29,018,019	90.7	19	59,212,340	101.3	12
Virginia	13,269,013	50.2	41	23,473,106	73.3	33	36,742,119	62.9	41
Wisconsin	17,633,350	66.7	36	32,064,550	100.2	14	49,697,900	85.0	26
USL&HW	93,869,581	355.0	1	107,272,300	335.1	1	201,141,881	344.1	1
National Average*	26,439,737			32,010,903			58,450,640		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2002 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2001 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2001

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	15,255,232	56.1	39	32,991,647	101.2	11	48,246,879	80.7	23
Alaska	49,602,060	182.4	3	70,290,848	215.6	3	119,892,908	200.5	3
Arizona	9,807,417	36.1	45	26,435,025	81.1	23	36,242,442	60.6	42
Arkansas	10,229,572	37.6	44	21,907,219	67.2	32	32,136,791	53.7	43
California	61,782,080	227.1	2	80,693,152	247.5	2	142,475,232	238.2	2
Colorado	22,400,448	82.4	23	25,087,157	76.9	25	47,487,605	79.4	26
Connecticut	31,746,938	116.7	5	24,015,659	73.7	27	55,762,597	93.2	14
Delaware	25,323,886	93.1	16	38,212,544	117.2	7	63,536,430	106.2	6
Dis. of Columbia	11,524,075	42.4	43	7,151,157	21.9	47	18,675,232	31.2	47
Florida	22,167,311	81.5	24	36,973,347	113.4	8	59,140,658	98.9	9
Georgia	19,360,872	71.2	32	19,429,505	59.6	39	38,790,377	64.9	39
Hawaii	28,446,965	104.6	9	22,909,547	70.3	30	51,356,512	85.9	18
Idaho	20,042,176	73.7	31	27,724,490	85.0	18	47,766,666	79.9	24
Illinois	25,564,909	94.0	15	21,172,997	64.9	36	46,737,906	78.1	27
Indiana	8,606,542	31.6	47	17,235,027	52.9	43	25,841,569	43.2	46
Iowa	20,403,412	75.0	30	20,165,631	61.8	37	40,569,043	67.8	35
Kansas	16,051,836	59.0	37	21,912,546	67.2	31	37,964,382	63.5	41
Kentucky	23,465,359	86.3	20	48,678,463	149.3	5	72,143,822	120.6	5
Louisiana	23,929,508	88.0	19	29,170,106	89.5	15	53,099,614	88.8	17
Maine	30,356,143	111.6	7	30,407,611	93.3	13	60,763,754	101.6	8
Maryland	20,799,624	76.5	29	21,570,389	66.2	34	42,370,013	70.8	32
Massachusetts	26,965,099	99.1	11	13,062,669	40.1	45	40,027,768	66.9	36
Michigan	21,962,984	80.7	25	19,307,466	59.2	40	41,270,450	69.0	34
Minnesota	21,611,380	79.5	27	27,131,220	83.2	22	48,742,600	81.5	20
Mississippi	17,772,141	65.3	34	27,263,174	83.6	21	45,035,315	75.3	28
Missouri	24,209,701	89.0	18	23,320,464	71.5	29	47,530,165	79.5	25
Montana	29,871,319	109.8	8	56,145,304	172.2	4	86,016,623	143.8	4
Nebraska	18,586,651	68.3	33	24,028,857	73.7	26	42,615,508	71.3	31
Nevada	26,674,527	98.1	12	34,308,300	105.2	9	60,982,827	102.0	7
New Hampshire	21,873,763	80.4	26	34,278,910	105.1	10	56,152,673	93.9	12
New Jersey	23,354,341	85.9	21	19,864,295	60.9	38	43,218,636	72.3	29
New Mexico	16,926,397	62.2	36	21,638,851	66.4	33	38,565,248	64.5	40
New York	40,169,542	147.7	4	16,869,020	51.7	44	57,038,562	95.4	10
North Carolina	21,474,631	79.0	28	21,297,053	65.3	35	42,771,684	71.5	30
Oklahoma	25,928,909	95.3	14	29,334,385	90.0	14	55,263,294	92.4	15
Oregon	17,705,634	65.1	35	30,657,780	94.0	12	48,363,414	80.9	22
Pennsylvania	27,371,387	100.6	10	28,430,649	87.2	16	55,802,036	93.3	13
Rhode Island	26,438,489	97.2	13	12,396,672	38.0	46	38,835,161	64.9	38
South Carolina	24,996,297	91.9	17	23,436,827	71.9	28	48,433,124	81.0	21
South Dakota	11,911,686	43.8	42	27,284,120	83.7	20	39,195,806	65.5	37
Tennessee	23,076,989	84.8	22	27,776,015	85.2	17	50,853,004	85.0	19
Texas	15,440,963	56.8	38	39,267,424	120.4	6	54,708,387	91.5	16
Utah	9,245,887	34.0	46	18,249,011	56.0	42	27,494,898	46.0	45
Vermont	30,690,350	112.8	6	25,948,643	79.6	24	56,638,993	94.7	11
Virginia	12,559,812	46.2	41	18,750,600	57.5	41	31,310,412	52.4	44
Wisconsin	14,773,004	54.3	40	27,511,906	84.4	19	42,284,910	70.7	33
USL&HW	132,814,068	488.3	1	84,949,380	260.5	1	217,763,448	364.1	1
National Average*	27,199,684			32,605,979			59,805,662		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2001 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.2000 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 2000

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	16,047,765	60.4	37	33,332,167	115.7	8	49,379,932	89.1	14
Alaska	46,866,194	176.3	3	59,585,060	206.7	3	106,451,254	192.1	3
Arizona	11,590,050	43.6	42	26,115,304	90.6	17	37,705,354	68.1	34
Arkansas	10,617,076	39.9	44	18,125,157	62.9	36	28,742,233	51.9	43
California	62,016,464	233.3	2	67,129,485	232.9	2	129,145,949	233.1	2
Colorado	23,931,101	90.0	15	23,708,102	82.3	22	47,639,203	86.0	20
Connecticut	27,494,300	103.4	7	21,826,723	75.7	28	49,321,023	89.0	15
Delaware	23,472,200	88.3	16	30,474,744	105.7	11	53,946,944	97.4	10
Dis. of Columbia	7,540,474	28.4	47	6,313,742	21.9	47	13,854,216	25.0	47
Florida	22,953,651	86.4	19	35,967,085	124.8	5	58,920,736	106.3	4
Georgia	17,417,263	65.5	33	17,082,719	59.3	38	34,499,982	62.3	40
Hawaii	26,931,837	101.3	9	19,453,945	67.5	33	46,385,782	83.7	22
Idaho	16,309,038	61.4	36	24,233,086	84.1	20	40,542,124	73.2	29
Illinois	24,130,343	90.8	14	19,125,939	66.4	34	43,256,282	78.1	27
Indiana	8,362,891	31.5	46	16,957,937	58.8	39	25,320,828	45.7	46
Iowa	18,875,615	71.0	27	19,533,374	67.8	32	38,408,989	69.3	33
Kansas	15,246,083	57.4	40	20,837,534	72.3	31	36,083,617	65.1	38
Kentucky	18,564,505	69.8	28	36,538,155	126.8	4	55,102,660	99.5	8
Louisiana	27,843,952	104.7	6	28,504,380	98.9	13	56,348,332	101.7	6
Maine	21,151,492	79.6	24	23,984,341	83.2	21	45,135,833	81.5	24
Maryland	18,148,438	68.3	29	14,385,318	49.9	44	32,533,756	58.7	42
Massachusetts	24,572,584	92.4	12	12,113,265	42.0	45	36,685,849	66.2	36
Michigan	23,309,415	87.7	17	18,327,801	63.6	35	41,637,216	75.2	28
Minnesota	19,759,875	74.3	25	24,398,199	84.7	19	44,158,074	79.7	25
Mississippi	16,798,832	63.2	34	23,555,200	81.7	24	40,354,032	72.8	30
Missouri	23,123,721	87.0	18	22,238,219	77.2	26	45,361,940	81.9	23
Montana	22,041,736	82.9	21	33,838,347	117.4	7	55,880,083	100.9	7
Nebraska	17,848,407	67.1	31	22,375,582	77.6	25	40,223,989	72.6	31
Nevada	26,729,974	100.6	11	23,626,319	82.0	23	50,356,293	90.9	13
New Hampshire	19,384,395	72.9	26	29,199,103	101.3	12	48,583,498	87.7	19
New Jersey	17,903,710	67.4	30	14,934,434	51.8	43	32,838,144	59.3	41
New Mexico	15,271,791	57.5	39	21,707,709	75.3	29	36,979,500	66.7	35
New York	40,024,344	150.6	4	16,381,839	56.8	41	56,406,183	101.8	5
North Carolina	21,397,299	80.5	23	15,242,871	52.9	42	36,640,170	66.1	37
Oklahoma	24,269,131	91.3	13	24,411,467	84.7	18	48,680,598	87.9	18
Oregon	17,787,793	66.9	32	31,391,192	108.9	9	49,178,985	88.8	16
Pennsylvania	27,441,113	103.2	8	27,153,442	94.2	14	54,594,555	98.5	9
Rhode Island	28,408,272	106.9	5	11,153,722	38.7	46	39,561,994	71.4	32
South Carolina	22,394,381	84.2	20	20,880,145	72.4	30	43,274,526	78.1	26
South Dakota	12,885,358	48.5	41	22,160,460	76.9	27	35,045,818	63.3	39
Tennessee	21,931,524	82.5	22	26,946,812	93.5	15	48,878,336	88.2	17
Texas	16,647,247	62.6	35	35,535,630	123.3	6	52,182,877	94.2	12
Utah	9,331,625	35.1	45	17,334,254	60.1	37	26,665,879	48.1	45
Vermont	26,777,206	100.7	10	26,731,328	92.8	16	53,508,534	96.6	11
Virginia	10,968,442	41.3	43	16,868,165	58.5	40	27,836,607	50.2	44
Wisconsin	15,723,641	59.2	38	30,854,670	107.1	10	46,578,311	84.1	21
USL&HW	146,272,341	550.3	1	134,587,200	467.0	1	280,859,541	506.9	1
National Average*	26,582,034			28,820,746			55,402,780		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 2000 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV, & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1999 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1999

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	15,366,508	63.3	36	33,714,483	140.3	6	49,080,991	101.7	12
Alaska	37,853,055	156.0	4	48,604,268	202.3	3	86,457,323	179.1	3
Arizona	11,962,923	49.3	42	20,681,498	86.1	23	32,644,421	67.6	37
Arkansas	9,468,092	39.0	44	15,519,114	64.6	41	24,987,206	51.8	45
California	49,490,943	204.0	2	40,512,979	168.6	5	90,003,922	186.4	2
Colorado	25,105,994	103.5	12	22,207,256	92.4	21	47,313,250	98.0	14
Connecticut	25,023,139	103.1	13	19,672,318	81.9	28	44,695,457	92.6	20
Delaware	21,951,558	90.5	17	29,575,856	123.1	10	51,527,414	106.7	10
Dis. of Columbia	8,534,800	35.2	46	4,903,805	20.4	47	13,438,605	27.8	47
Florida	33,290,278	137.2	5	40,639,375	169.2	4	73,929,653	153.1	5
Georgia	15,943,007	65.7	34	16,317,891	67.9	38	32,260,898	66.8	40
Hawaii	26,279,916	108.3	10	19,235,070	80.1	29	45,514,986	94.3	19
Idaho	16,644,797	68.6	32	24,710,696	102.9	15	41,355,493	85.7	24
Illinois	22,347,573	92.1	16	18,641,822	77.6	30	40,989,395	84.9	25
Indiana	7,783,646	32.1	47	16,286,663	67.8	39	24,070,309	49.9	46
Iowa	17,695,405	72.9	27	18,293,515	76.1	32	35,988,920	74.5	31
Kansas	13,885,180	57.2	38	18,394,378	76.6	31	32,279,558	66.9	39
Kentucky	13,802,988	56.9	39	29,092,763	121.1	11	42,895,751	88.8	21
Louisiana	27,179,066	112.0	8	28,534,887	118.8	12	55,713,953	115.4	8
Maine	19,241,276	79.3	24	20,665,311	86.0	24	39,906,587	82.6	26
Maryland	18,300,073	75.4	25	15,253,886	63.5	42	33,553,959	69.5	36
Massachusetts	22,524,333	92.8	15	11,733,878	48.8	46	34,258,211	71.0	34
Michigan	20,038,793	82.6	20	15,879,975	66.1	40	35,918,768	74.4	32
Minnesota	17,924,611	73.9	26	21,685,040	90.3	22	39,609,651	82.0	27
Mississippi	17,090,068	70.4	28	22,363,176	93.1	20	39,453,244	81.7	28
Missouri	21,619,829	89.1	18	20,603,600	85.8	25	42,223,429	87.4	23
Montana	20,882,746	86.1	19	56,432,660	234.9	2	77,315,406	160.1	4
Nebraska	16,096,796	66.3	33	19,806,005	82.4	27	35,902,801	74.4	33
Nevada	30,949,037	127.6	7	25,632,889	106.7	14	56,581,926	117.2	6
New Hampshire	16,792,529	69.2	31	30,810,270	128.3	7	47,602,799	98.6	13
New Jersey	15,824,743	65.2	35	12,144,040	50.6	45	27,968,783	57.9	43
New Mexico	12,373,717	51.0	41	19,909,179	82.9	26	32,282,896	66.9	38
New York	32,302,645	133.1	6	13,504,260	56.2	44	45,806,905	94.9	18
North Carolina	19,652,352	81.0	23	14,408,082	60.0	43	34,060,434	70.5	35
Oklahoma	24,230,541	99.9	14	22,531,936	93.8	19	46,762,477	96.8	17
Oregon	16,985,624	70.0	29	29,952,282	124.7	9	46,937,906	97.2	16
Pennsylvania	26,087,505	107.5	11	24,608,140	102.4	16	50,695,645	105.0	11
Rhode Island	39,429,996	162.5	3	16,381,452	68.2	37	55,811,448	115.6	7
South Carolina	19,873,785	81.9	21	17,244,891	71.8	34	37,118,676	76.9	30
South Dakota	12,895,674	53.2	40	16,680,428	69.4	36	29,576,102	61.3	41
Tennessee	19,819,832	81.7	22	22,967,337	95.6	18	42,787,169	88.6	22
Texas	16,813,869	69.3	30	30,197,496	125.7	8	47,011,365	97.4	15
Utah	8,579,119	35.4	45	16,925,913	70.5	35	25,505,032	52.8	44
Vermont	26,486,142	109.2	9	27,417,714	114.1	13	53,903,856	111.6	9
Virginia	11,914,705	49.1	43	17,366,939	72.3	33	29,281,644	60.6	42
Wisconsin	14,869,191	61.3	37	23,819,910	99.2	17	38,689,101	80.1	29
USL&HW	170,498,753	702.8	1	93,944,781	391.1	1	264,443,534	547.7	1
National Average*	24,261,231			24,023,034			48,284,265		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1999 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: ND, OH, WA, WV & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1998 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1998

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	15,226,695	71.4	34	29,596,060	143.5	6	44,822,755	106.9	15
Alaska	32,041,965	150.4	7	42,083,468	204.0	2	74,125,433	176.7	3
Arizona	12,596,352	59.1	40	22,113,233	107.2	21	34,709,585	82.8	31
Arkansas	7,898,323	37.1	47	13,495,285	65.4	44	21,393,608	51.0	46
California	35,198,318	165.2	4	26,930,227	130.5	8	62,128,545	148.1	4
Colorado	25,786,174	121.0	9	19,543,163	94.7	25	45,329,337	108.1	14
Connecticut	21,515,808	101.0	17	15,542,328	75.3	39	37,058,136	88.4	26
Delaware	17,486,752	82.1	24	28,123,032	136.3	7	45,609,784	108.7	12
Dis. of Columbia	8,976,942	42.1	44	6,702,503	32.5	48	15,679,445	37.4	48
Florida	21,695,623	101.8	16	34,697,526	168.2	3	56,393,149	134.5	6
Georgia	13,843,820	65.0	36	13,333,632	64.6	45	27,177,452	64.8	42
Hawaii	22,927,904	107.6	12	15,988,405	77.5	34	38,916,309	92.8	22
Idaho	18,303,668	85.9	22	23,274,660	112.8	13	41,578,328	99.1	18
Illinois	20,474,229	96.1	20	16,781,064	81.3	30	37,255,293	88.8	25
Indiana	6,808,609	31.9	48	14,516,074	70.4	42	21,324,683	50.8	47
Iowa	16,689,070	78.3	28	16,454,998	79.8	32	33,144,068	79.0	33
Kansas	13,059,610	61.3	39	17,283,237	83.8	29	30,342,847	72.3	39
Kentucky	10,535,903	49.4	43	22,597,500	109.5	19	33,133,403	79.0	34
Louisiana	21,278,964	99.8	18	23,302,814	113.0	12	44,581,778	106.3	16
Maine	22,528,307	105.7	13	21,561,045	104.5	22	44,089,352	105.1	17
Maryland	17,498,157	82.1	23	17,565,845	85.1	28	35,064,002	83.6	30
Massachusetts	22,261,788	104.5	15	10,888,325	52.8	47	33,150,113	79.0	32
Michigan	16,421,778	77.1	29	15,932,896	77.2	36	32,354,674	77.1	36
Minnesota	14,815,267	69.5	35	15,674,592	76.0	38	30,489,859	72.7	38
Mississippi	13,640,867	64.0	37	17,763,791	86.1	27	31,404,658	74.9	37
Missouri	18,949,912	88.9	21	19,767,328	95.8	24	38,717,240	92.3	23
Montana	23,425,055	109.9	11	30,482,300	147.8	5	53,907,355	128.5	7
Nebraska	15,869,326	74.5	31	21,120,307	102.4	23	36,989,633	88.2	27
Nevada	33,751,347	158.4	5	26,351,731	127.7	9	60,103,078	143.3	5
New Hampshire	16,877,717	79.2	27	24,450,607	118.5	11	41,328,324	98.5	19
New Jersey	15,337,869	72.0	33	11,313,540	54.8	46	26,651,409	63.5	43
New Mexico	12,149,963	57.0	41	17,811,960	86.3	26	29,961,923	71.4	40
New York	36,708,620	172.2	3	16,112,624	78.1	33	52,821,244	125.9	8
North Carolina	21,058,745	98.8	19	14,825,559	71.9	41	35,884,304	85.6	28
Oklahoma	25,500,344	119.7	10	23,105,104	112.0	15	48,605,448	115.9	10
Oregon	15,750,014	73.9	32	22,691,900	110.0	17	38,441,914	91.7	24
Pennsylvania	26,473,154	124.2	8	22,669,524	109.9	18	49,142,678	117.2	9
Rhode Island	33,348,862	156.5	6	15,092,245	73.2	40	48,441,107	115.5	11
South Carolina	17,016,808	79.8	26	15,980,130	77.5	35	32,996,938	78.7	35
South Dakota	8,923,879	41.9	45	15,881,454	77.0	37	24,805,333	59.1	44
Tennessee	17,358,665	81.5	25	22,205,820	107.6	20	39,564,485	94.3	21
Texas	15,938,978	74.8	30	25,234,902	122.3	10	41,173,880	98.2	20
Utah	8,449,098	39.6	46	14,179,420	68.7	43	22,628,518	54.0	45
Vermont	22,467,364	105.4	14	23,141,808	112.2	14	45,609,172	108.7	13
Virginia	11,048,245	51.8	42	16,591,207	80.4	31	27,639,452	65.9	41
West Virginia	43,961,145	206.3	2	32,083,898	155.5	4	76,045,043	181.3	2
Wisconsin	13,120,906	61.6	38	22,714,992	110.1	16	35,835,898	85.4	29
USL&HW	134,338,869	630.4	1	356,032,805	1725.7	1	490,371,674	1169.2	1
National Average*	21,311,373			20,630,617			41,941,990		

*Weighted Averages based on 47 jurisdictions (including District of Columbia), using 1998 state employment as weights. Data from USL&HW were not used to calculate national averages. Four States are missing: ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1997 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1997

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	15,494,855	76.1	31	33,004,598	167.4	4	48,499,453	121.0	11
Alaska	28,054,675	137.8	7	36,120,814	183.2	2	64,175,489	160.1	3
Arizona	11,796,640	57.9	38	19,884,062	100.8	23	31,680,702	79.0	30
Arkansas	7,796,334	38.3	46	12,351,868	62.6	44	20,148,202	50.3	47
California	33,189,448	163.0	5	24,221,274	122.8	11	57,410,722	143.2	5
Colorado	25,778,172	126.6	11	21,681,523	109.9	17	47,459,695	118.4	13
Connecticut	18,343,422	90.1	20	15,054,820	76.3	35	33,398,242	83.3	27
Delaware	16,450,654	80.8	25	28,487,424	144.5	7	44,938,078	112.1	15
Dis. of Columbia	7,730,412	38.0	47	7,391,264	37.5	48	15,121,676	37.7	48
Florida	19,985,551	98.2	15	35,196,215	178.5	3	55,181,766	137.7	6
Georgia	13,781,516	67.7	36	14,297,766	72.5	38	28,079,282	70.1	41
Hawaii	23,755,485	116.7	13	18,921,720	95.9	25	42,677,205	106.5	16
Idaho	17,055,670	83.8	21	23,947,173	121.4	13	41,002,842	102.3	18
Illinois	19,194,563	94.3	18	15,716,144	79.7	30	34,910,707	87.1	25
Indiana	6,765,320	33.2	48	13,843,680	70.2	40	20,609,000	51.4	46
Iowa	13,938,232	68.5	35	14,745,393	74.8	36	28,683,625	71.6	39
Kansas	10,970,960	53.9	41	15,289,188	77.5	32	26,260,148	65.5	43
Kentucky	10,381,879	51.0	43	20,012,544	101.5	22	30,394,423	75.8	32
Louisiana	19,333,405	95.0	17	21,604,127	109.6	18	40,937,532	102.1	19
Maine	23,157,743	113.7	14	22,122,130	112.2	15	45,279,873	113.0	14
Maryland	16,221,135	79.7	29	12,552,131	63.7	43	28,773,266	71.8	38
Massachusetts	19,524,382	95.9	16	9,873,504	50.1	47	29,397,886	73.3	35
Michigan	16,309,802	80.1	27	15,078,639	76.5	34	31,388,441	78.3	31
Minnesota	14,441,505	70.9	34	14,449,444	73.3	37	28,890,949	72.1	37
Mississippi	12,431,898	61.1	37	20,686,560	104.9	20	33,118,458	82.6	29
Missouri	16,867,906	82.9	22	16,393,699	83.1	29	33,261,605	83.0	28
Montana	24,801,081	121.8	12	27,170,760	137.8	8	51,971,841	129.7	7
Nebraska	14,851,813	72.9	33	18,784,750	95.3	26	33,636,563	83.9	26
Nevada	36,232,688	178.0	3	23,861,618	121.0	14	60,094,306	149.9	4
New Hampshire	16,785,571	82.4	23	25,726,538	130.5	9	42,512,109	106.1	17
New Jersey	16,238,123	79.8	28	11,552,256	58.6	46	27,790,379	69.3	42
New Mexico	10,938,469	53.7	42	19,408,498	98.4	24	30,346,967	75.7	33
New York	34,107,256	167.5	4	15,467,322	78.4	31	49,574,578	123.7	10
North Carolina	16,488,175	81.0	24	13,154,640	66.7	42	29,642,815	74.0	34
Oklahoma	26,143,284	128.4	10	24,146,530	122.4	12	50,289,814	125.5	8
Oregon	16,442,371	80.8	26	31,169,054	158.1	5	47,611,425	118.8	12
Pennsylvania	27,623,995	135.7	8	22,085,037	112.0	16	49,709,032	124.0	9
Rhode Island	28,782,926	141.4	6	11,737,182	59.5	45	40,520,108	101.1	21
South Carolina	27,189,462	133.5	9	13,190,544	66.9	41	40,380,006	100.7	22
South Dakota	7,805,566	38.3	45	14,184,639	71.9	39	21,990,205	54.9	45
Tennessee	16,062,804	78.9	30	20,031,054	101.6	21	36,093,858	90.1	24
Texas	15,416,231	75.7	32	25,311,162	128.3	10	40,727,393	101.6	20
Utah	8,119,654	39.9	44	15,243,037	77.3	33	23,362,691	58.3	44
Vermont	18,666,774	91.7	19	21,136,275	107.2	19	39,803,048	99.3	23
Virginia	11,567,151	56.8	39	16,808,664	85.2	28	28,375,815	70.8	40
West Virginia	42,980,159	211.1	2	30,731,216	155.8	6	73,711,375	183.9	2
Wisconsin	11,296,979	55.5	40	17,670,174	89.6	27	28,967,153	72.3	36
USL&HW	124,564,071	611.8	1	99,305,107	503.6	1	223,869,178	558.6	1
National Average*	20,359,087			19,720,439			40,079,526		

*Weighted Averages based on 47 jurisdictions (including District of Columbia), using 1997 state employment as weights. Data from USL&HW were not used to calculate national averages. Four States are missing: ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1996 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1996

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 48 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	17,782,105	89.8	20	29,376,212	152.1	6	47,158,317	120.6	14
Alaska	29,944,812	151.3	5	37,114,521	192.2	3	67,059,333	171.5	3
Arizona	12,062,134	60.9	37	21,190,003	109.7	17	33,252,137	85.0	28
Arkansas	8,032,769	40.6	46	14,264,372	73.9	37	22,297,141	57.0	45
California	29,848,101	150.8	6	22,111,190	114.5	15	51,959,291	132.9	10
Colorado	25,449,774	128.6	10	24,449,543	126.6	10	49,899,317	127.6	12
Connecticut	20,077,057	101.4	15	16,252,404	84.2	31	36,329,461	92.9	21
Delaware	20,403,280	103.1	14	32,262,616	167.1	5	52,665,896	134.7	8
Dis. of Columbia	8,462,277	42.8	45	8,340,821	43.2	47	16,803,098	43.0	47
Florida	20,815,738	105.2	13	39,256,826	203.3	2	60,072,564	153.6	5
Georgia	15,075,058	76.2	30	14,840,485	76.9	36	29,915,543	76.5	32
Hawaii	21,773,583	110.0	11	19,932,444	103.2	19	41,706,027	106.7	15
Idaho	15,927,598	80.5	26	19,811,291	102.6	21	35,738,889	91.4	22
Illinois	19,499,394	98.5	17	15,529,831	80.4	33	35,029,225	89.6	24
Indiana	6,118,513	30.9	48	13,151,160	68.1	42	19,269,673	49.3	46
Iowa	13,631,437	68.9	35	13,674,657	70.8	41	27,306,094	69.8	40
Kansas	10,737,998	54.3	42	13,844,400	71.7	40	24,582,398	62.9	43
Kentucky	11,991,634	60.6	39	23,394,048	121.1	12	35,385,682	90.5	23
Louisiana	18,471,950	93.3	18	19,643,778	101.7	22	38,115,728	97.5	18
Maine	21,447,123	108.4	12	19,871,864	102.9	20	41,318,987	105.7	16
Maryland	15,151,678	76.6	29	12,445,188	64.4	44	27,596,866	70.6	38
Massachusetts	8,652,543	43.7	44	4,732,104	24.5	48	13,384,647	34.2	48
Michigan	17,887,904	90.4	19	15,488,130	80.2	34	33,376,034	85.4	27
Minnesota	15,010,207	75.8	31	14,889,196	77.1	35	29,899,403	76.5	33
Mississippi	12,049,479	60.9	38	20,686,560	107.1	18	32,736,039	83.7	29
Missouri	15,700,463	79.3	27	15,733,272	81.5	32	31,433,735	80.4	31
Montana	27,463,589	138.8	7	28,499,724	147.6	8	55,963,313	143.1	6
Nebraska	13,855,642	70.0	34	17,624,030	91.3	28	31,479,672	80.5	30
Nevada	41,128,934	207.8	2	25,391,990	131.5	9	66,520,924	170.1	4
New Hampshire	16,184,761	81.8	25	22,326,884	115.6	14	38,511,645	98.5	17
New Jersey	16,240,496	82.1	23	11,338,812	58.7	45	27,579,308	70.5	39
New Mexico	9,906,053	50.0	43	18,274,053	94.6	24	28,180,106	72.1	36
New York	39,679,190	200.5	4	14,139,380	73.2	38	53,818,570	137.6	7
North Carolina	13,468,141	68.0	36	13,136,159	68.0	43	26,604,300	68.0	42
Oklahoma	27,374,546	138.3	8	23,615,550	122.3	11	50,990,096	130.4	11
Oregon	16,237,422	82.0	24	36,167,755	187.3	4	52,405,177	134.0	9
Pennsylvania	27,156,504	137.2	9	22,098,552	114.4	16	49,255,056	126.0	13
Rhode Island	16,794,276	84.9	21	10,344,816	53.6	46	27,139,092	69.4	41
South Carolina	13,879,998	70.1	33	13,881,010	71.9	39	27,761,008	71.0	37
South Dakota	15,474,178	78.2	28	19,473,456	100.8	23	34,947,634	89.4	25
Tennessee	16,312,521	82.4	22	17,715,425	91.7	27	34,027,946	87.0	26
Texas	14,412,729	72.8	32	22,408,684	116.0	13	36,821,413	94.2	20
Utah	7,349,712	37.1	47	17,092,704	88.5	30	24,442,416	62.5	44
Vermont	19,682,969	99.4	16	18,101,125	93.7	25	37,784,094	96.6	19
Virginia	11,964,031	60.4	40	17,288,519	89.5	29	29,252,550	74.8	35
West Virginia	40,092,800	202.6	3	29,120,199	150.8	7	69,212,999	177.0	2
Wisconsin	11,465,387	57.9	41	17,826,298	92.3	26	29,291,685	74.9	34
USL&HW	137,440,957	694.4	1	66,611,043	344.9	1	204,052,000	521.8	1
National Average*	19,792,687			19,310,813			39,103,501		

*Weighted Averages based on 47 jurisdictions (including District of Columbia), using 1996 state employment as weights. Data from USL&HW were not used to calculate national averages. Four States are missing: ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1995 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1995

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	17,480,669	87.3	23	26,789,475	139.2	7	44,270,144	112.8	13
Alaska	28,519,322	142.5	7	34,474,542	179.2	3	62,993,864	160.5	4
Arizona	16,858,654	84.2	26	19,401,926	100.8	22	36,260,580	92.4	24
Arkansas	8,645,408	43.2	44	16,349,366	85.0	31	24,994,774	63.7	44
California	26,542,659	132.6	8	20,208,900	105.0	21	46,751,559	119.1	11
Colorado	24,314,757	121.5	10	24,652,223	128.1	11	48,966,980	124.7	10
Connecticut	18,298,017	91.4	20	17,008,888	88.4	28	35,306,905	89.9	25
Delaware	20,027,191	100.1	14	31,936,299	166.0	5	51,963,490	132.4	9
Dis. of Columbia	7,699,351	38.5	46	7,424,935	38.6	46	15,124,286	38.5	47
Florida	20,837,653	104.1	12	33,657,453	174.9	4	54,495,106	138.8	5
Georgia	15,930,904	79.6	30	18,265,878	94.9	26	34,196,782	87.1	29
Hawaii	25,263,066	126.2	9	20,968,896	109.0	19	46,231,962	117.8	12
Idaho	16,136,498	80.6	28	21,116,774	109.8	18	37,253,272	94.9	21
Illinois	19,629,318	98.1	16	15,640,533	81.3	33	35,269,851	89.8	26
Indiana	6,419,274	32.1	47	13,206,488	68.6	43	19,625,762	50.0	45
Iowa	12,923,083	64.6	37	13,599,108	70.7	41	26,522,191	67.6	41
Kansas	11,114,853	55.5	41	15,195,297	79.0	34	26,310,150	67.0	42
Kentucky	15,049,616	75.2	32	25,716,290	133.7	10	40,765,906	103.8	18
Louisiana	19,795,046	98.9	15	21,282,315	110.6	17	41,077,361	104.6	17
Maine	18,557,960	92.7	18	13,811,040	71.8	40	32,369,000	82.5	31
Maryland	16,119,396	80.5	29	14,369,986	74.7	39	30,489,382	77.7	35
Massachusetts	10,793,812	53.9	42	5,096,864	26.5	47	15,890,676	40.5	46
Michigan	20,306,502	101.5	13	16,536,762	85.9	29	36,843,264	93.9	22
Minnesota	14,609,832	73.0	34	14,793,571	76.9	36	29,403,403	74.9	38
Mississippi	11,946,455	59.7	39	18,621,690	96.8	24	30,568,145	77.9	34
Missouri	17,481,656	87.3	22	17,552,260	91.2	27	35,033,916	89.2	27
Montana	29,937,537	149.6	6	36,081,556	187.5	2	66,019,093	168.2	3
Nebraska	13,147,063	65.7	36	16,515,520	85.8	30	29,662,583	75.6	37
New Hampshire	19,106,449	95.5	17	24,433,125	127.0	12	43,539,574	110.9	15
New Jersey	17,323,195	86.5	25	12,910,224	67.1	45	30,233,419	77.0	36
New Mexico	12,097,737	60.4	38	18,593,190	96.6	25	30,690,927	78.2	32
New York	40,807,716	203.9	3	13,524,300	70.3	42	54,332,016	138.4	6
North Carolina	13,473,146	67.3	35	14,684,600	76.3	38	28,157,746	71.7	39
Oklahoma	30,746,397	153.6	4	22,116,267	114.9	14	52,862,664	134.7	7
Oregon	17,529,635	87.6	21	26,011,552	135.2	8	43,541,187	110.9	14
Pennsylvania	30,413,631	152.0	5	22,133,430	115.0	13	52,547,061	133.9	8
Rhode Island	24,270,964	121.3	11	14,843,716	77.1	35	39,114,680	99.6	19
South Carolina	14,748,156	73.7	33	13,047,900	67.8	44	27,796,056	70.8	40
South Dakota	16,515,160	82.5	27	21,925,596	114.0	16	38,440,756	97.9	20
Tennessee	17,360,851	86.7	24	19,094,292	99.2	23	36,455,143	92.9	23
Texas	15,437,442	77.1	31	25,979,568	135.0	9	41,417,010	105.5	16
Utah	8,512,694	42.5	45	22,086,372	114.8	15	30,599,066	77.9	33
Vermont	18,456,743	92.2	19	16,135,743	83.9	32	34,592,486	88.1	28
Virginia	10,583,256	52.9	43	14,770,671	76.8	37	25,353,927	64.6	43
West Virginia	45,715,374	228.4	2	29,459,412	153.1	6	75,174,786	191.5	2
Wisconsin	11,628,941	58.1	40	20,848,212	108.4	20	32,477,153	82.7	30
USL&HW	141,662,013	707.8	1	112,394,842	584.2	1	254,056,855	647.2	1
National Average*	20,015,322			19,240,445			39,255,766		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1995 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1994 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1994

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	16,981,704	80.3	28	27,339,520	133.2	9	44,321,224	106.3	16
Alaska	25,381,202	120.0	9	31,121,135	151.6	5	56,502,337	135.6	8
Arizona	20,435,200	96.6	17	25,626,275	124.9	13	46,061,475	110.5	13
Arkansas	9,874,141	46.7	45	17,491,250	85.2	28	27,365,391	65.7	40
California	26,186,892	123.8	8	21,863,006	106.5	18	48,049,898	115.3	11
Colorado	23,828,579	112.6	11	29,473,892	143.6	7	53,302,471	127.9	9
Connecticut	18,420,161	87.1	20	16,710,760	81.4	33	35,130,921	84.3	28
Delaware	18,160,459	85.8	22	27,202,590	132.5	10	45,363,049	108.8	14
Dis. of Columbia	9,438,699	44.6	46	7,936,889	38.7	47	17,375,588	41.7	47
Florida	24,657,188	116.6	10	39,895,294	194.4	3	64,552,482	154.9	6
Georgia	16,868,086	79.7	29	20,494,967	99.9	21	37,363,053	89.6	22
Hawaii	34,646,781	163.8	7	32,651,367	159.1	4	67,298,148	161.5	5
Idaho	18,391,632	86.9	21	19,277,378	93.9	23	37,669,010	90.4	21
Illinois	20,571,218	97.2	15	16,724,840	81.5	32	37,296,058	89.5	23
Indiana	6,686,848	31.6	47	14,144,646	68.9	41	20,831,494	50.0	46
Iowa	12,025,228	56.8	40	13,771,237	67.1	43	25,796,465	61.9	43
Kansas	12,637,620	59.7	37	14,162,650	69.0	40	26,800,270	64.3	41
Kentucky	17,337,188	82.0	25	25,973,922	126.6	12	43,311,110	103.9	17
Louisiana	18,422,064	87.1	19	21,330,750	103.9	19	39,752,814	95.4	19
Maine	14,860,996	70.2	35	16,880,081	82.2	31	31,741,077	76.2	35
Maryland	17,255,790	81.6	26	15,583,266	75.9	36	32,839,056	78.8	31
Massachusetts	21,587,624	102.0	12	10,193,728	49.7	45	31,781,352	76.3	33
Michigan	20,709,891	97.9	14	15,881,296	77.4	34	36,591,187	87.8	24
Minnesota	17,927,608	84.7	24	17,397,192	84.8	29	35,324,800	84.8	27
Mississippi	11,971,335	56.6	42	19,773,475	96.3	22	31,744,810	76.2	34
Missouri	17,211,135	81.4	27	17,208,929	83.8	30	34,420,064	82.6	29
Montana	42,064,851	198.8	3	43,426,560	211.6	2	85,491,411	205.1	3
Nebraska	12,023,177	56.8	41	14,557,270	70.9	39	26,580,447	63.8	42
New Hampshire	21,397,300	101.1	13	23,488,673	114.4	15	44,885,973	107.7	15
New Jersey	15,822,439	74.8	32	12,092,010	58.9	44	27,914,449	67.0	39
New Mexico	11,645,708	55.0	43	18,489,800	90.1	25	30,135,508	72.3	36
New York	39,074,236	184.7	5	14,105,455	68.7	42	53,179,691	127.6	10
North Carolina	13,561,828	64.1	36	15,007,527	73.1	37	28,569,355	68.5	38
Oklahoma	39,573,390	187.1	4	28,645,787	139.6	8	68,219,177	163.7	4
Oregon	20,489,107	96.9	16	25,590,145	124.7	14	46,079,252	110.6	12
Pennsylvania	34,824,377	164.6	6	22,286,754	108.6	16	57,111,131	137.0	7
Rhode Island	15,870,216	75.0	31	9,018,540	43.9	46	24,888,756	59.7	45
South Carolina	16,673,819	78.8	30	15,744,793	76.7	35	32,418,612	77.8	32
South Dakota	15,384,585	72.7	33	21,092,400	102.8	20	36,476,985	87.5	25
Tennessee	17,995,916	85.1	23	18,158,900	88.5	26	36,154,816	86.7	26
Texas	15,214,343	71.9	34	26,636,688	129.8	11	41,851,031	100.4	18
Utah	12,297,599	58.1	38	17,603,404	85.8	27	29,901,003	71.7	37
Vermont	19,393,935	91.7	18	19,226,784	93.7	24	38,620,719	92.7	20
Virginia	10,273,107	48.6	44	14,957,167	72.9	38	25,230,274	60.5	44
West Virginia	55,994,201	264.7	2	29,787,305	145.1	6	85,781,506	205.8	2
Wisconsin	12,097,606	57.2	39	21,984,711	107.1	17	34,082,317	81.8	30
USL&HW	166,429,167	786.7	1	290,084,121	1413.4	1	456,513,288	1095.3	1
National Average*	21,154,903			20,523,482			41,678,385		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1994 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1993 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1993

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount (1)	State's Benefit as a Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	Dollar Amount (4)	State's Benefit as a Percentage of US Average (5)	Rank Among 47 Jurisdictions (6)	Dollar Amount (7)	State's Benefit as a Percentage of US Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	14,973,425	67.4	36	27,140,805	131.1	12	42,114,230	98.1	20
Alaska	26,355,923	118.6	9	31,190,643	150.6	4	57,546,566	134.0	7
Arizona	23,306,853	104.9	14	30,605,842	147.8	5	53,912,695	125.6	10
Arkansas	17,731,505	79.8	27	29,773,642	143.8	9	47,505,147	110.7	17
California	24,994,861	112.5	12	22,748,985	109.9	19	47,743,846	111.2	16
Colorado	22,482,371	101.2	16	24,225,077	117.0	16	46,707,448	108.8	18
Connecticut	20,708,696	93.2	23	18,031,667	87.1	29	38,740,363	90.2	26
Delaware	21,276,717	95.7	21	32,216,028	155.6	3	53,492,745	124.6	11
Dis. of Columbia	9,953,430	44.8	46	7,655,946	37.0	47	17,609,376	41.0	47
Florida	25,761,820	115.9	11	37,839,963	182.7	2	63,601,783	148.2	4
Georgia	18,922,215	85.1	24	21,258,544	102.7	22	40,180,759	93.6	22
Hawaii	43,975,626	197.9	3	14,204,880	68.6	39	58,180,506	135.5	6
Idaho	21,125,469	95.1	22	21,490,855	103.8	20	42,616,324	99.3	19
Illinois	22,032,112	99.1	18	16,964,436	81.9	33	38,996,548	90.8	25
Indiana	7,022,287	31.6	47	13,923,024	67.2	40	20,945,311	48.8	46
Iowa	13,502,361	60.8	40	14,448,695	69.8	37	27,951,056	65.1	41
Kansas	15,227,715	68.5	35	17,561,781	84.8	30	32,789,496	76.4	35
Kentucky	22,031,700	99.1	19	30,563,176	147.6	6	52,594,876	122.5	12
Louisiana	17,887,436	80.5	26	22,879,825	110.5	18	40,767,261	95.0	21
Maine	17,679,505	79.6	28	21,322,890	103.0	21	39,002,395	90.9	24
Maryland	16,575,283	74.6	31	16,036,796	77.4	35	32,612,079	76.0	36
Massachusetts	25,863,035	116.4	10	12,235,080	59.1	45	38,098,115	88.7	28
Michigan	22,073,828	99.3	17	15,437,462	74.6	36	37,511,290	87.4	30
Minnesota	21,794,967	98.1	20	17,513,136	84.6	31	39,308,103	91.6	23
Mississippi	11,971,335	53.9	44	19,773,475	95.5	26	31,744,810	73.9	37
Missouri	17,423,170	78.4	29	18,615,350	89.9	28	36,038,520	83.9	32
Montana	28,267,366	127.2	7	28,993,786	140.0	10	57,261,152	133.4	8
Nebraska	12,097,831	54.4	43	13,634,094	65.8	42	25,731,925	59.9	44
New Hampshire	26,750,421	120.4	8	24,654,115	119.1	15	51,404,536	119.7	13
New Jersey	16,869,568	75.9	30	13,405,590	64.7	43	30,275,158	70.5	38
New Mexico	13,909,499	62.6	39	20,147,072	97.3	24	34,056,571	79.3	33
New York	41,044,339	184.7	4	14,252,628	68.8	38	55,296,967	128.8	9
North Carolina	14,505,933	65.3	37	13,817,667	66.7	41	28,323,600	66.0	40
Oklahoma	39,562,150	178.0	5	30,042,531	145.1	7	69,604,681	162.1	3
Oregon	23,336,479	105.0	13	27,866,648	134.6	11	51,203,127	119.3	14
Pennsylvania	36,343,530	163.5	6	25,178,276	121.6	13	61,521,806	143.3	5
Rhode Island	15,494,025	69.7	33	10,084,000	48.7	46	25,578,025	59.6	45
South Carolina	14,460,707	65.1	38	12,855,361	62.1	44	27,316,068	63.6	42
South Dakota	16,479,188	74.2	32	20,126,230	97.2	25	36,605,418	85.3	31
Tennessee	18,350,728	82.6	25	19,528,136	94.3	27	37,878,864	88.2	29
Texas	15,413,777	69.4	34	22,948,915	110.8	17	38,362,692	89.4	27
Utah	12,455,639	56.0	42	17,270,144	83.4	32	29,725,783	69.2	39
Vermont	23,206,567	104.4	15	25,164,797	121.5	14	48,371,364	112.7	15
Virginia	10,862,591	48.9	45	16,325,026	78.8	34	27,187,617	63.3	43
West Virginia	61,592,293	277.2	2	29,830,738	144.1	8	91,423,031	213.0	2
Wisconsin	13,205,832	59.4	41	20,265,578	97.9	23	33,471,410	78.0	34
USL&HW	151,605,260	682.2	1	294,375,151	1421.7	1	445,980,411	1038.9	1
National Average*	22,223,112			20,706,222			42,929,333		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1993 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1992 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1992

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	17,951,529	70.8	33	29,263,854	127.8	10	47,215,383	97.8	19
Alaska	30,726,565	121.2	11	30,646,602	133.8	8	61,373,167	127.2	8
Arizona	22,002,373	86.8	21	26,895,580	117.5	17	48,897,953	101.3	18
Arkansas	14,937,812	58.9	40	24,352,768	106.4	22	39,290,580	81.4	32
California	29,586,656	116.7	13	28,498,987	124.5	13	58,085,643	120.4	12
Colorado	22,210,263	87.6	20	23,339,527	101.9	24	45,549,790	94.4	22
Connecticut	31,365,265	123.7	10	24,912,810	108.8	21	56,278,075	116.6	13
Delaware	20,083,914	79.2	26	25,162,496	109.9	20	45,246,410	93.8	23
Dis. of Columbia	10,865,672	42.8	46	7,510,358	32.8	47	18,376,030	38.1	47
Florida	25,275,667	99.7	17	35,953,251	157.0	4	61,228,918	126.9	9
Georgia	19,473,584	76.8	28	21,165,300	92.4	27	40,638,884	84.2	29
Hawaii	56,299,351	222.0	3	41,680,545	182.0	2	97,979,896	203.0	3
Idaho	21,647,626	85.4	23	20,780,932	90.8	28	42,428,558	87.9	26
Illinois	23,880,621	94.2	18	17,393,659	76.0	36	41,274,280	85.5	28
Indiana	7,566,014	29.8	47	13,799,786	60.3	42	21,365,800	44.3	46
Iowa	13,988,671	55.2	43	14,568,648	63.6	39	28,557,319	59.2	44
Kansas	17,597,325	69.4	34	18,393,417	80.3	32	35,990,742	74.6	35
Kentucky	22,820,921	90.0	19	31,381,065	137.0	7	54,201,986	112.3	15
Louisiana	21,973,945	86.6	22	28,155,341	123.0	14	50,129,286	103.9	17
Maine	34,083,737	134.4	7	22,148,968	96.7	25	56,232,705	116.5	14
Maryland	16,197,313	63.9	36	12,877,386	56.2	44	29,074,699	60.2	43
Massachusetts	27,229,589	107.4	15	12,358,920	54.0	45	39,588,509	82.0	31
Michigan	25,276,597	99.7	16	16,528,654	72.2	37	41,805,251	86.6	27
Minnesota	29,650,581	116.9	12	21,759,021	95.0	26	51,409,602	106.5	16
Mississippi	15,840,898	62.5	38	27,751,320	121.2	16	43,592,218	90.3	25
Missouri	18,039,429	71.1	32	17,406,710	76.0	35	35,446,139	73.5	36
Montana	31,930,430	125.9	9	32,213,673	140.7	6	64,144,103	132.9	6
Nebraska	14,050,687	55.4	42	17,860,378	78.0	33	31,911,065	66.1	39
New Hampshire	33,662,654	132.7	8	25,993,693	113.5	19	59,656,347	123.6	11
New Jersey	20,167,519	79.5	25	14,269,515	62.3	41	34,437,034	71.4	37
New Mexico	16,226,584	64.0	35	28,573,076	124.8	12	44,799,660	92.8	24
New York	46,489,468	183.3	5	14,486,283	63.3	40	60,975,751	126.4	10
North Carolina	15,914,399	62.8	37	15,574,856	68.0	38	31,489,255	65.3	40
Oklahoma	38,544,810	152.0	6	28,848,182	126.0	11	67,392,992	139.7	5
Oregon	29,282,274	115.5	14	32,341,959	141.2	5	61,624,233	127.7	7
Pennsylvania	47,206,935	186.2	4	36,308,664	158.6	3	83,515,599	173.1	4
Rhode Island	18,669,839	73.6	30	10,846,495	47.4	46	29,516,334	61.2	42
South Carolina	13,149,382	51.9	44	13,651,002	59.6	43	26,800,384	55.5	45
South Dakota	19,889,960	78.4	27	26,210,526	114.5	18	46,100,486	95.5	21
Tennessee	19,404,575	76.5	29	19,153,750	83.6	30	38,558,325	79.9	34
Texas	18,198,016	71.8	31	27,963,920	122.1	15	46,161,936	95.7	20
Utah	15,355,151	60.5	39	23,750,275	103.7	23	39,105,426	81.0	33
Vermont	21,268,723	83.9	24	18,617,064	81.3	31	39,885,787	82.7	30
Virginia	12,254,264	48.3	45	17,551,433	76.6	34	29,805,697	61.8	41
West Virginia	69,585,068	274.4	2	30,050,160	131.2	9	99,635,228	206.5	2
Wisconsin	14,580,429	57.5	41	19,210,195	83.9	29	33,790,624	70.0	38
USL&HW	166,992,122	658.5	1	316,227,304	1381.0	1	483,219,426	1001.3	1
National Average*	25,359,577			22,898,179			48,257,756		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1992 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1991 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1991

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	20,156,693	70.1	32	33,789,101	137.6	8	53,945,794	101.2	20
Alaska	37,729,783	131.1	13	33,785,725	137.6	9	71,515,508	134.1	8
Arizona	22,929,060	79.7	26	26,933,021	109.7	16	49,862,081	93.5	25
Arkansas	19,075,021	66.3	36	29,099,360	118.5	13	48,174,381	90.3	26
California	37,508,048	130.4	14	36,871,702	150.2	2	74,379,750	139.5	7
Colorado	27,720,706	96.4	19	25,259,163	102.9	18	52,979,869	99.4	21
Connecticut	38,453,800	133.7	10	23,804,466	96.9	22	62,258,266	116.8	12
Delaware	21,206,758	73.7	29	21,576,103	87.9	27	42,782,861	80.2	31
Dis. of Columbia	12,761,253	44.4	46	9,639,121	39.3	47	22,400,374	42.0	46
Florida	27,890,886	96.9	18	34,254,420	139.5	7	62,145,306	116.5	14
Georgia	18,971,843	65.9	37	19,881,666	81.0	29	38,853,509	72.9	34
Hawaii	51,836,860	180.2	4	35,596,998	145.0	6	87,433,858	164.0	4
Idaho	23,949,389	83.2	25	22,220,914	90.5	26	46,170,303	86.6	27
Illinois	25,940,257	90.2	21	17,189,163	70.0	36	43,129,420	80.9	30
Indiana	7,476,403	26.0	47	12,648,768	51.5	45	20,125,171	37.7	47
Iowa	15,613,513	54.3	42	14,860,975	60.5	40	30,474,488	57.1	44
Kansas	20,130,777	70.0	33	18,481,528	75.3	33	38,612,305	72.4	36
Kentucky	24,503,402	85.2	24	31,849,596	129.7	11	56,352,998	105.7	17
Louisiana	25,972,523	90.3	20	30,652,704	124.8	12	56,625,227	106.2	16
Maine	65,820,052	228.8	3	25,020,986	101.9	20	90,841,038	170.4	3
Maryland	20,289,593	70.5	31	14,622,420	59.5	41	34,912,013	65.5	40
Massachusetts	37,943,970	131.9	11	12,976,848	52.8	44	50,920,818	95.5	23
Michigan	32,239,767	112.1	16	17,947,580	73.1	34	50,187,347	94.1	24
Minnesota	33,513,150	116.5	15	22,376,813	91.1	25	55,889,963	104.8	19
Mississippi	17,217,667	59.8	39	22,753,084	92.7	24	39,970,751	75.0	33
Missouri	19,628,487	68.2	35	19,151,600	78.0	32	38,780,087	72.7	35
Montana	47,683,389	165.7	6	36,334,758	148.0	5	84,018,147	157.6	5
Nebraska	14,681,077	51.0	43	16,769,908	68.3	39	31,450,985	59.0	43
New Hampshire	42,029,590	146.1	9	25,879,974	105.4	17	67,909,564	127.4	9
New Jersey	19,820,508	68.9	34	13,962,550	56.9	43	33,783,058	63.4	41
New Mexico	25,786,084	89.6	22	36,686,564	149.4	3	62,472,648	117.2	11
New York	42,049,508	146.2	8	14,196,722	57.8	42	56,246,230	105.5	18
North Carolina	18,172,113	63.2	38	17,059,449	69.5	37	35,231,562	66.1	39
Oklahoma	37,861,410	131.6	12	27,018,006	110.0	15	64,879,416	121.7	10
Oregon	28,478,177	99.0	17	23,129,808	94.2	23	51,607,985	96.8	22
Pennsylvania	49,717,757	172.8	5	33,028,630	134.5	10	82,746,387	155.2	6
Rhode Island	45,272,498	157.4	7	16,948,750	69.0	38	62,221,248	116.7	13
South Carolina	16,622,429	57.8	40	12,444,476	50.7	46	29,066,905	54.5	45
South Dakota	21,079,550	73.3	30	24,321,704	99.0	21	45,401,254	85.1	28
Tennessee	21,253,934	73.9	28	19,666,875	80.1	30	40,920,809	76.7	32
Texas	22,647,865	78.7	27	36,561,900	148.9	4	59,209,765	111.0	15
Utah	13,161,707	45.8	45	25,255,308	102.8	19	38,417,015	72.0	37
Vermont	25,455,014	88.5	23	19,492,838	79.4	31	44,947,852	84.3	29
Virginia	14,331,174	49.8	44	17,544,725	71.4	35	31,875,899	59.8	42
West Virginia	76,166,232	264.8	2	27,871,020	113.5	14	104,037,252	195.1	2
Wisconsin	16,136,766	56.1	41	20,249,216	82.5	28	36,385,982	68.2	38
USL&HW	133,700,974	464.7	1	169,587,588	690.6	1	303,288,562	568.8	1
National Average*	28,768,755			24,556,154			53,324,908		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1991 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1990 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1990

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	22,729,218	72.2	30	32,731,306	137.1	8	55,460,524	100.2	20
Alaska	42,740,719	135.7	12	38,513,838	161.3	3	81,254,557	146.8	8
Arizona	26,036,673	82.7	24	25,682,808	107.6	17	51,719,481	93.4	22
Arkansas	21,831,511	69.3	31	28,487,141	119.3	11	50,318,652	90.9	26
California	39,227,446	124.6	15	36,598,656	153.3	5	75,826,102	137.0	10
Colorado	42,779,846	135.9	11	26,381,519	110.5	15	69,161,365	124.9	13
Connecticut	44,002,025	139.7	9	21,884,076	91.7	25	65,886,101	119.0	15
Delaware	20,154,797	64.0	36	19,874,400	83.3	28	40,029,197	72.3	33
Dis. of Columbia	14,857,382	47.2	45	10,768,425	45.1	47	25,625,807	46.3	46
Florida	40,040,353	127.2	13	36,210,186	151.7	6	76,250,539	137.7	9
Georgia	24,642,687	78.3	26	26,612,152	111.5	13	51,254,839	92.6	25
Hawaii	39,451,528	125.3	14	45,358,525	190.0	2	84,810,053	153.2	6
Idaho	22,882,999	72.7	29	20,473,145	85.8	27	43,356,144	78.3	30
Illinois	27,859,190	88.5	22	16,718,729	70.0	38	44,577,919	80.5	29
Indiana	7,719,122	24.5	47	12,004,960	50.3	46	19,724,082	35.6	47
Iowa	16,894,624	53.7	42	13,262,126	55.6	44	30,156,750	54.5	45
Kansas	21,579,039	68.5	32	18,971,523	79.5	29	40,550,562	73.2	32
Kentucky	24,537,392	77.9	27	26,934,908	112.8	12	51,472,300	93.0	24
Louisiana	30,763,386	97.7	21	32,119,085	134.5	9	62,882,470	113.6	17
Maine	96,468,580	306.4	2	26,423,144	110.7	14	122,891,724	222.0	2
Maryland	23,205,461	73.7	28	15,736,810	65.9	40	38,942,271	70.3	34
Massachusetts	51,926,783	164.9	6	13,941,080	58.4	41	65,867,863	119.0	16
Michigan	36,385,991	115.5	18	18,281,330	76.6	30	54,667,321	98.7	21
Minnesota	43,873,342	139.3	10	25,160,362	105.4	20	69,033,704	124.7	14
Mississippi	20,499,432	65.1	34	24,510,600	102.7	23	45,010,032	81.3	28
Missouri	19,733,800	62.7	37	17,447,146	73.1	34	37,180,946	67.2	36
Montana	65,782,262	208.9	5	30,226,997	126.6	10	96,009,259	173.4	5
Nebraska	17,530,254	55.7	41	16,314,930	68.3	39	33,845,184	61.1	42
New Hampshire	45,421,465	144.2	8	24,633,301	103.2	22	70,054,766	126.5	12
New Jersey	20,471,603	65.0	35	13,589,290	56.9	42	34,060,893	61.5	41
New Mexico	36,801,309	116.9	17	36,869,516	154.4	4	73,670,825	133.1	11
New York	32,631,901	103.6	20	12,461,055	52.2	45	45,092,956	81.5	27
North Carolina	18,628,698	59.2	39	17,430,318	73.0	35	36,059,016	65.1	37
Oklahoma	35,363,097	112.3	19	24,707,953	103.5	21	60,071,050	108.5	19
Oregon	36,874,170	117.1	16	25,650,192	107.4	18	62,524,362	112.9	18
Pennsylvania	47,491,772	150.8	7	35,813,162	150.0	7	83,304,934	150.5	7
Rhode Island	88,695,760	281.7	3	21,716,484	91.0	26	110,412,244	199.4	3
South Carolina	19,389,543	61.6	38	13,446,100	56.3	43	32,835,643	59.3	43
South Dakota	18,454,103	58.6	40	16,841,201	70.5	37	35,295,304	63.8	38
Tennessee	20,814,845	66.1	33	17,890,084	74.9	32	38,704,929	69.9	35
Texas	26,058,446	82.8	23	25,522,415	106.9	19	51,580,861	93.2	23
Utah	11,355,507	36.1	46	23,457,213	98.3	24	34,812,720	62.9	39
Vermont	24,726,525	78.5	25	17,237,477	72.2	36	41,964,002	75.8	31
Virginia	16,255,537	51.6	43	18,095,880	75.8	31	34,351,417	62.0	40
West Virginia	80,104,315	254.4	4	25,736,871	107.8	16	105,841,186	191.2	4
Wisconsin	14,860,926	47.2	44	17,686,224	74.1	33	32,547,150	58.8	44
USL&HW	180,916,794	574.5	1	292,623,478	1225.8	1	473,540,272	855.4	1
National Average*	31,489,577			23,872,318			55,361,895		

*Weighted Averages based on 46 jurisdictions (including District of Columbia), using 1990 state employment as weights. Data from USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1989 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1989

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	21,046,314	66.9	28	29,556,542	138.6	9	50,602,856	95.9	20
Alaska	39,977,126	127.1	12	36,782,596	172.5	3	76,759,722	145.4	8
Arizona	23,029,254	73.2	24	23,494,382	110.2	17	46,523,636	88.1	23
Arkansas	20,629,728	65.6	29	27,683,948	129.8	10	48,313,676	91.5	22
California	34,583,206	109.9	17	30,801,383	144.5	7	65,384,589	123.9	14
Colorado	47,488,973	150.9	8	24,956,171	117.0	13	72,445,144	137.2	10
Connecticut	46,625,250	148.2	9	20,466,124	96.0	22	67,091,374	127.1	13
Delaware	21,133,147	67.2	27	21,238,932	99.6	20	42,372,079	80.3	27
Dis. of Columbia	13,302,032	42.3	44	8,675,667	40.7	46	21,977,699	41.6	45
Florida	49,161,394	156.2	7	33,577,467	157.5	4	82,738,861	156.7	5
Georgia	22,028,732	70.0	25	21,812,557	102.3	19	43,841,289	83.1	25
Hawaii	29,038,270	92.3	21	44,759,444	209.9	2	73,797,714	139.8	9
Idaho	19,210,579	61.1	32	17,418,542	81.7	26	36,629,121	69.4	30
Illinois	26,861,411	85.4	22	14,566,645	68.3	35	41,428,056	78.5	29
Indiana	7,536,942	24.0	46	10,940,012	51.3	44	18,476,954	35.0	46
Iowa	15,581,412	49.5	41	12,320,786	57.8	43	27,902,198	52.9	44
Kansas	18,878,006	60.0	33	16,677,288	78.2	29	35,555,294	67.4	31
Kentucky	26,080,610	82.9	23	25,799,146	121.0	12	51,879,756	98.3	19
Louisiana	37,593,494	119.5	15	32,589,062	152.8	6	70,182,556	133.0	11
Maine	116,997,537	371.9	2	16,577,815	77.8	30	133,575,352	253.1	2
Maryland	21,589,368	68.6	26	13,885,329	65.1	39	35,474,697	67.2	32
Massachusetts	54,202,374	172.3	6	14,351,733	67.3	37	68,554,107	129.9	12
Michigan	32,840,782	104.4	18	17,332,702	81.3	27	50,173,484	95.1	21
Minnesota	37,933,246	120.6	14	21,043,008	98.7	21	58,976,254	111.7	18
Mississippi	18,491,234	58.8	36	24,250,525	113.7	16	42,741,759	81.0	26
Missouri	17,082,649	54.3	37	14,397,691	67.5	36	31,480,340	59.6	39
Montana	56,104,973	178.3	5	24,780,614	116.2	14	80,885,587	153.2	6
Nebraska	16,572,500	52.7	39	14,845,510	69.6	33	31,418,010	59.5	40
New Hampshire	43,012,178	136.7	11	22,270,939	104.5	18	65,283,117	123.7	15
New Jersey	19,556,106	62.2	30	12,897,078	60.5	42	32,453,184	61.5	36
New Mexico	34,752,261	110.5	16	30,368,181	142.4	8	65,120,442	123.4	16
New York	31,393,542	99.8	19	10,250,425	48.1	45	41,643,967	78.9	28
North Carolina	14,669,928	46.6	42	15,331,940	71.9	31	30,001,868	56.8	41
Oklahoma	30,780,470	97.8	20	13,157,515	61.7	41	43,937,985	83.2	24
Oregon	38,343,099	121.9	13	26,574,534	124.6	11	64,917,633	123.0	17
Pennsylvania	44,870,625	142.6	10	32,823,103	153.9	5	77,693,728	147.2	7
Rhode Island	83,197,288	264.4	3	20,442,122	95.9	23	103,639,410	196.3	4
South Carolina	18,841,440	59.9	34	13,508,838	63.4	40	32,350,278	61.3	37
South Dakota	16,967,055	53.9	38	15,245,360	71.5	32	32,212,415	61.0	38
Tennessee	18,554,290	59.0	35	16,688,671	78.3	28	35,242,961	66.8	33
Utah	10,019,503	31.8	45	18,073,903	84.8	24	28,093,406	53.2	43
Vermont	19,281,328	61.3	31	14,196,958	66.6	38	33,478,286	63.4	35
Virginia	16,266,466	51.7	40	17,746,933	83.2	25	34,013,399	64.4	34
West Virginia	81,320,448	258.5	4	24,526,673	115.0	15	105,847,121	200.5	3
Wisconsin	13,689,779	43.5	43	14,760,681	69.2	34	28,450,460	53.9	42
USL&HW	137,507,658	437.0	1	199,957,453	937.8	1	337,465,111	639.3	1
National Average*	31,463,597			21,321,434			52,785,031		

*Weighted Averages based on 45 jurisdictions (including District of Columbia), using 1989 state employment as weights. Data from USL&HW were not used to calculate national averages. Six States are missing: NV, ND, OH, TX, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1988 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1988

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	18,272,773	66.6	29	23,377,851	129.8	10	41,650,624	91.7	19
Alaska	35,221,086	128.4	14	31,416,165	174.4	4	66,637,251	146.6	9
Arizona	20,203,270	73.7	25	21,401,017	118.8	13	41,604,287	91.6	20
Arkansas	18,391,052	67.1	28	16,416,798	91.1	22	34,807,850	76.6	27
California	32,794,009	119.6	17	28,273,499	156.9	7	61,067,508	134.4	10
Colorado	29,170,164	106.4	18	19,596,103	108.8	16	48,766,267	107.3	17
Connecticut	39,817,621	145.2	10	17,003,603	94.4	21	56,821,224	125.0	15
Delaware	18,475,007	67.4	27	18,616,482	103.3	18	37,091,489	81.6	24
Dis. of Columbia	12,181,344	44.4	44	7,668,718	42.6	45	19,850,062	43.7	45
Florida	48,404,564	176.5	5	29,163,509	161.9	6	77,568,073	170.7	6
Georgia	21,131,138	77.1	24	19,038,384	105.7	17	40,169,522	88.4	22
Hawaii	28,465,968	103.8	20	12,063,184	67.0	33	40,529,152	89.2	21
Idaho	16,254,588	59.3	33	15,111,518	83.9	24	31,366,106	69.0	30
Illinois	22,684,767	82.7	23	11,963,481	66.4	34	34,648,248	76.2	28
Indiana	6,697,568	24.4	47	9,719,769	53.9	43	16,417,337	36.1	46
Iowa	14,019,394	51.1	39	10,515,015	58.4	42	24,534,409	54.0	42
Kansas	16,210,431	59.1	34	13,184,404	73.2	28	29,394,835	64.7	34
Kentucky	17,617,290	64.2	30	19,655,240	109.1	15	37,272,530	82.0	23
Louisiana	42,265,569	154.1	8	30,235,162	167.8	5	72,500,731	159.6	8
Maine	108,816,504	396.8	2	10,691,732	59.3	39	119,508,236	263.0	2
Maryland	19,008,182	69.3	26	11,873,334	65.9	36	30,881,516	68.0	31
Massachusetts	48,022,841	175.1	6	12,970,975	72.0	29	60,993,816	134.2	11
Michigan	28,895,149	105.4	19	15,828,541	87.9	23	44,723,690	98.4	18
Minnesota	35,186,647	128.3	15	17,249,459	95.7	20	52,436,106	115.4	16
Mississippi	14,635,804	53.4	38	21,986,956	122.0	12	36,622,760	80.6	25
Missouri	14,835,251	54.1	37	12,668,467	70.3	31	27,503,718	60.5	36
Montana	37,321,676	136.1	11	23,443,223	130.1	9	60,764,899	133.7	12
Nebraska	13,311,856	48.5	42	11,229,125	62.3	37	24,540,981	54.0	41
New Hampshire	36,703,097	133.8	12	20,359,364	113.0	14	57,062,461	125.6	14
New Jersey	15,908,745	58.0	36	10,965,232	60.9	38	26,873,977	59.1	38
New Mexico	40,856,330	149.0	9	32,241,918	179.0	3	73,098,248	160.9	7
New York	24,242,493	88.4	22	8,049,852	44.7	44	32,292,345	71.1	29
North Carolina	11,111,415	40.5	45	10,515,888	58.4	41	21,627,303	47.6	44
Oklahoma	28,204,606	102.8	21	7,081,919	39.3	46	35,286,525	77.7	26
Oregon	43,317,764	158.0	7	34,618,809	192.2	2	77,936,573	171.5	5
Pennsylvania	35,442,605	129.2	13	-	-	-	-	-	-
Rhode Island	69,236,654	252.5	4	18,226,634	101.2	19	87,463,288	192.5	4
South Carolina	17,232,124	62.8	32	10,553,935	58.6	40	27,786,059	61.1	35
South Dakota	13,690,741	49.9	40	11,923,438	66.2	35	25,614,179	56.4	40
Tennessee	16,032,785	58.5	35	13,468,576	74.8	26	29,501,361	64.9	33
Texas	34,347,354	125.2	16	26,274,088	145.8	8	60,621,442	133.4	13
Utah	8,148,834	29.7	46	13,902,634	77.2	25	22,051,468	48.5	43
Vermont	17,602,745	64.2	31	12,303,177	68.3	32	29,905,922	65.8	32
Virginia	13,689,151	49.9	41	13,271,112	73.7	27	26,960,263	59.3	37
West Virginia	81,042,649	295.5	3	22,317,981	123.9	11	103,360,630	227.5	3
Wisconsin	13,186,607	48.1	43	12,850,858	71.3	30	26,037,465	57.3	39
USL&HW	207,883,759	758.0	1	256,187,287	1422.0	1	464,071,046	1021.3	1
National Average*	27,424,156			18,016,545			45,440,700		

*Weighted Averages based on 45 jurisdictions (including District of Columbia), using 1988 state employment as weights. Data from Pennsylvania and USL&HW were not used to calculate national averages. Six States are missing: NV, ND, OH, TX, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1987 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1987

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 46 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 44 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 44 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	16,359,098	68.0	30	18,354,819	123.1	10	34,713,917	89.1	20
Alaska	45,997,854	191.2	5	28,954,557	194.2	2	74,952,411	192.3	4
Arizona	18,470,357	76.8	24	20,780,538	139.4	9	39,250,895	100.7	18
Arkansas	17,534,692	72.9	25	3,727,392	25.0	44	21,262,084	54.6	39
California	31,888,723	132.5	15	25,195,210	169.0	5	57,083,933	146.5	10
Colorado	28,623,069	119.0	17	15,750,795	105.7	14	44,373,864	113.9	14
Connecticut	34,076,183	141.6	14	14,480,336	97.1	18	48,556,519	124.6	13
Delaware	17,172,209	71.4	26	9,247,883	62.0	36	26,420,092	67.8	29
Dis. of Columbia	10,367,261	43.1	43	6,197,792	41.6	43	16,565,053	42.5	43
Florida	39,224,587	163.0	7	22,897,825	153.6	6	62,122,412	159.4	8
Georgia	19,150,233	79.6	23	16,592,618	111.3	13	35,742,851	91.7	19
Hawaii	24,408,991	101.4	20	6,549,250	43.9	42	30,958,241	79.4	22
Idaho	16,861,647	70.1	28	14,336,686	96.2	19	31,198,333	80.1	21
Illinois	20,092,454	83.5	21	10,376,435	69.6	33	30,468,889	78.2	23
Indiana	5,209,593	21.6	46	7,559,006	50.7	40	12,768,599	32.8	44
Iowa	15,365,103	63.9	31	9,047,513	60.7	38	24,412,616	62.6	31
Kansas	13,762,947	57.2	33	10,472,989	70.3	30	24,235,936	62.2	32
Kentucky	13,329,504	55.4	35	14,182,071	95.1	20	27,511,575	70.6	26
Louisiana	38,072,104	158.2	11	26,313,438	176.5	4	64,385,542	165.2	7
Maine	91,279,988	379.3	2	14,968,424	100.4	17	106,248,412	272.6	1
Maryland	17,110,652	71.1	27	11,122,535	74.6	24	28,233,187	72.4	25
Massachusetts	39,155,616	162.7	8	10,538,172	70.7	27	49,693,788	127.5	12
Michigan	26,291,158	109.3	18	14,117,301	94.7	21	40,408,459	103.7	17
Minnesota	35,589,925	147.9	12	17,506,560	117.4	12	53,096,485	136.2	11
Mississippi	12,517,525	52.0	40	17,835,434	119.6	11	30,352,959	77.9	24
Missouri	13,102,101	54.4	37	10,490,959	70.4	29	23,593,060	60.5	35
Montana	38,762,411	161.1	9	22,414,865	150.4	7	61,177,276	157.0	9
Nebraska	11,572,177	48.1	42	9,187,220	61.6	37	20,759,397	53.3	40
New Hampshire	29,707,896	123.5	16	13,154,486	88.2	22	42,862,382	110.0	15
New Jersey	13,733,926	57.1	34	9,399,305	63.1	35	23,133,231	59.4	37
New Mexico	38,420,797	159.7	10	27,222,242	182.6	3	65,643,039	168.4	6
New York	19,505,651	81.1	22	7,396,979	49.6	41	26,902,630	69.0	28
North Carolina	9,316,194	38.7	44	7,827,820	52.5	39	17,144,014	44.0	42
Oklahoma	25,751,668	107.0	19	15,423,541	103.5	15	41,175,209	105.7	16
Oregon	45,008,067	187.0	6	32,851,614	220.4	1	77,859,681	199.8	3
Pennsylvania	35,221,339	146.4	13	-	-	-	-	-	-
Rhode Island	56,861,773	236.3	4	15,095,160	101.3	16	71,956,933	184.6	5
South Carolina	16,550,041	68.8	29	10,377,633	69.6	32	26,927,674	69.1	27
South Dakota	12,802,706	53.2	38	10,525,970	70.6	28	23,328,676	59.9	36
Tennessee	12,468,929	51.8	41	10,424,590	69.9	31	22,893,519	58.7	38
Utah	7,466,236	31.0	45	11,662,618	78.2	23	19,128,854	49.1	41
Vermont	14,778,967	61.4	32	9,991,290	67.0	34	24,770,257	63.6	30
Virginia	12,646,132	52.6	39	11,075,036	74.3	25	23,721,168	60.9	34
West Virginia	83,815,561	348.3	3	20,819,000	139.7	8	104,634,561	268.5	2
Wisconsin	13,236,735	55.0	36	10,979,024	73.6	26	24,215,759	62.1	33
USL&HW	183,321,241	761.8	1	-	-	-	-	-	-
National Average*	24,063,100			14,907,488			38,970,588		

*Weighted Averages based on 44 jurisdictions (including District of Columbia), using 1987 state employment as weights. Data from USL&HW were not used to calculate national averages. Six States are missing: NV, ND, OH, TX, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1986 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1986

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount (1)	State's Benefit as a Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	Dollar Amount (4)	State's Benefit as a Percentage of US Average (5)	Rank Among 44 Jurisdictions (6)	Dollar Amount (7)	State's Benefit as a Percentage of US Average (8)	Rank Among 44 Jurisdictions (9)
Alabama	14,277,987	64.8	33	15,449,297	119.1	12	29,727,284	84.9	22
Alaska	68,906,579	312.8	5	33,572,675	258.8	1	102,479,254	292.8	3
Arizona	15,060,798	68.4	29	16,771,740	129.3	9	31,832,538	90.9	18
Arkansas	15,817,782	71.8	26	14,473,413	111.6	15	30,291,195	86.5	20
California	29,680,590	134.7	12	22,758,560	175.4	3	52,439,150	149.8	8
Colorado	34,393,656	156.1	8	14,522,809	112.0	14	48,916,465	139.7	11
Connecticut	26,975,646	122.4	16	1,647,695	12.7	43	28,623,341	81.8	23
Delaware	18,188,347	82.6	24	-	-	-	-	-	-
Dis. of Columbia	10,836,514	49.2	43	5,510,830	42.5	40	16,347,344	46.7	41
Florida	29,613,522	134.4	13	19,462,454	150.0	8	49,075,976	140.2	10
Georgia	15,640,283	71.0	27	14,357,388	110.7	16	29,997,671	85.7	21
Hawaii	24,198,012	109.8	19	15,958,543	123.0	11	40,156,555	114.7	14
Idaho	18,785,420	85.3	22	12,783,353	98.5	19	31,568,773	90.2	19
Illinois	18,290,987	83.0	23	9,340,920	72.0	29	27,631,907	78.9	25
Indiana	4,460,982	20.2	47	6,432,855	49.6	38	10,893,837	31.1	44
Iowa	13,709,146	62.2	35	1,112,780	8.6	44	14,821,926	42.3	42
Kansas	14,199,083	64.4	34	9,059,799	69.8	31	23,258,882	66.4	32
Kentucky	12,260,130	55.6	38	12,325,264	95.0	22	24,585,394	70.2	30
Louisiana	30,454,220	138.2	11	22,672,172	174.8	4	53,126,392	151.8	7
Maine	85,482,299	388.0	3	7,056,373	54.4	36	92,538,672	264.4	4
Maryland	15,427,872	70.0	28	9,544,994	73.6	27	24,972,866	71.3	29
Massachusetts	31,875,473	144.7	10	4,713,317	36.3	41	36,588,790	104.5	16
Michigan	23,678,142	107.5	20	13,234,445	102.0	18	36,912,587	105.5	15
Minnesota	29,203,577	132.6	14	15,239,877	117.5	13	44,443,454	127.0	13
Mississippi	11,927,568	54.1	39	13,865,150	106.9	17	25,792,718	73.7	26
Missouri	11,516,353	52.3	41	8,473,000	65.3	32	19,989,353	57.1	38
Montana	89,741,242	407.3	2	20,948,793	161.5	5	110,690,035	316.2	1
Nebraska	10,355,167	47.0	44	7,955,063	61.3	35	18,310,230	52.3	39
New Hampshire	25,272,494	114.7	18	3,349,602	25.8	42	28,622,096	81.8	24
New Jersey	12,719,445	57.7	36	8,306,887	64.0	34	21,026,332	60.1	36
New Mexico	32,731,815	148.6	9	19,487,908	150.2	7	52,219,723	149.2	9
New York	17,300,376	78.5	25	6,589,422	50.8	37	23,889,798	68.2	31
North Carolina	7,335,146	33.3	45	6,288,390	48.5	39	13,623,536	38.9	43
Oklahoma	21,324,302	96.8	21	12,782,067	98.5	20	34,106,369	97.4	17
Oregon	43,524,360	197.5	7	31,370,451	241.8	2	74,894,811	214.0	5
Pennsylvania	28,452,199	129.1	15	16,604,060	128.0	10	45,056,259	128.7	12
Rhode Island	49,606,970	225.2	6	12,361,896	95.3	21	61,968,866	177.0	6
South Carolina	14,366,916	65.2	32	8,426,254	65.0	33	22,793,170	65.1	33
South Dakota	14,766,874	67.0	31	10,295,000	79.4	24	25,061,874	71.6	28
Tennessee	11,066,376	50.2	42	9,477,648	73.1	28	20,544,024	58.7	37
Texas	25,701,132	116.7	17	-	-	-	-	-	-
Utah	7,194,216	32.7	46	10,074,156	77.7	26	17,268,372	49.3	40
Vermont	12,433,819	56.4	37	9,280,695	71.5	30	21,714,514	62.0	35
Virginia	11,592,223	52.6	40	10,699,465	82.5	23	22,291,688	63.7	34
West Virginia	85,381,773	387.5	4	20,247,611	156.1	6	105,629,384	301.8	2
Wisconsin	14,858,832	67.4	30	10,270,260	79.2	25	25,129,092	71.8	27
USL&HW	157,606,813	715.4	1	-	-	-	-	-	-
National Average*	22,032,086			12,972,059			35,004,145		

*Weighted Averages based on 44 jurisdictions (including District of Columbia), using 1986 state employment as weights. Data from Delaware, Texas and USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

Table 1.1985 - Benefits Per 100,000 Workers for Employers Who Purchase Workers' Compensation Insurance for 1985

State	Panel A: Cash Benefits			Panel B: Medical Benefits			Panel C: (Cash plus Medical) Benefits		
	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 47 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 44 Jurisdictions	Dollar Amount	State's Benefit as a Percentage of US Average	Rank Among 44 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Alabama	12,040,199	61.3	33	13,627,803	107.2	15	25,668,002	78.0	25
Alaska	72,736,473	370.1	4	32,382,860	254.7	1	105,119,333	319.4	2
Arizona	14,736,084	75.0	27	14,950,546	117.6	13	29,686,630	90.2	21
Arkansas	12,645,564	64.3	32	12,648,947	99.5	20	25,294,511	76.9	26
California	29,957,343	152.4	10	22,188,428	174.5	3	52,145,771	158.4	8
Colorado	23,872,725	121.5	14	11,654,430	91.7	22	35,527,155	107.9	16
Connecticut	22,750,928	115.8	17	9,867,401	77.6	27	32,618,329	99.1	19
Delaware	18,064,560	91.9	24	-	0.0	45	-	0.0	45
Dis. of Columbia	9,033,585	46.0	43	6,230,812	49.0	41	15,264,397	46.4	42
Florida	22,003,084	112.0	18	16,497,617	129.8	10	38,500,701	117.0	13
Georgia	13,416,757	68.3	29	12,709,918	100.0	19	26,126,675	79.4	23
Hawaii	23,772,955	121.0	15	16,115,823	126.8	12	39,888,778	121.2	12
Idaho	21,827,000	111.1	19	13,976,037	109.9	14	35,803,037	108.8	15
Illinois	15,991,128	81.4	25	7,897,730	62.1	32	23,888,858	72.6	27
Indiana	4,054,318	20.6	47	5,803,105	45.7	43	9,857,423	29.9	44
Iowa	11,963,612	60.9	34	6,561,317	51.6	40	18,524,929	56.3	34
Kansas	12,957,651	65.9	31	7,737,147	60.9	34	20,694,798	62.9	32
Kentucky	11,487,906	58.5	36	11,443,499	90.0	23	22,931,405	69.7	29
Louisiana	26,989,716	137.3	12	20,032,272	157.6	4	47,021,988	142.9	9
Maine	78,701,530	400.4	3	16,157,669	127.1	11	94,859,199	288.2	3
Maryland	15,612,631	79.4	26	10,585,508	83.3	24	26,198,139	79.6	22
Massachusetts	27,191,345	138.4	11	3,370,313	26.5	44	30,561,658	92.9	20
Michigan	21,054,242	107.1	22	12,114,767	95.3	21	33,169,009	100.8	18
Minnesota	32,690,612	166.3	9	19,526,994	153.6	5	52,217,606	158.7	7
Mississippi	9,907,403	50.4	39	12,946,180	101.8	16	22,853,583	69.4	30
Missouri	9,888,903	50.3	40	7,334,371	57.7	36	17,223,274	52.3	40
Montana	61,755,844	314.2	5	18,121,494	142.6	8	79,877,338	242.7	4
Nebraska	9,001,461	45.8	44	7,260,198	57.1	37	16,261,659	49.4	41
New Hampshire	24,257,104	123.4	13	12,760,953	100.4	18	37,018,057	112.5	14
New Jersey	10,919,030	55.6	38	7,365,535	57.9	35	18,284,565	55.6	35
New Mexico	38,615,136	196.5	7	19,003,208	149.5	7	57,618,344	175.1	6
New York	18,227,010	92.7	23	7,807,908	61.4	33	26,034,918	79.1	24
North Carolina	6,798,949	34.6	46	5,823,090	45.8	42	12,622,039	38.3	43
Oklahoma	21,326,660	108.5	21	12,818,513	100.8	17	34,145,173	103.7	17
Oregon	40,450,322	205.8	6	30,420,775	239.3	2	70,871,097	215.3	5
Pennsylvania	21,405,765	108.9	20	-	-	-	-	-	-
Rhode Island	36,775,590	187.1	8	9,989,100	78.6	26	46,764,690	142.1	10
South Carolina	11,939,471	60.7	35	7,131,120	56.1	38	19,070,591	57.9	33
South Dakota	13,227,303	67.3	30	8,186,640	64.4	31	21,413,943	65.1	31
Tennessee	9,417,393	47.9	42	8,812,826	69.3	29	18,230,219	55.4	36
Texas	23,141,845	117.7	16	16,864,170	132.7	9	40,006,015	121.5	11
Utah	7,349,261	37.4	45	10,460,790	82.3	25	17,810,051	54.1	39
Vermont	11,274,698	57.4	37	6,718,355	52.8	39	17,993,053	54.7	38
Virginia	9,778,503	49.8	41	8,439,432	66.4	30	18,217,935	55.4	37
West Virginia	86,036,112	437.8	2	19,187,671	150.9	6	105,223,783	319.7	1
Wisconsin	13,982,557	71.1	28	9,514,560	74.8	28	23,497,117	71.4	28
USL&HW	93,955,553	478.0	1	-	-	-	-	-	-
National Average*	19,653,924			12,712,151			32,913,273		

*Weighted Averages based on 44 jurisdictions (including District of Columbia), using 1985 state employment as weights. Data from Delaware, Pennsylvania and USL&HW were not used to calculate national averages. Five States are missing: NV, ND, OH, WA & WY.

Sources: NCCI, Annual Statistical Bulletin, 1986 - 2011 editions.

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