

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2006

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.6	43,482	21,391	10,564	11,527	17,194	26,288	2.05	1.47
1995	112.4	42,122	20,106	10,784	11,232	16,733	25,389	1.82	1.34
1996	114.8	41,960	21,024	11,108	9,828	16,739	25,221	1.66	1.26
1997	118.1	41,971	21,676	9,937	10,357	17,397	24,574	1.49	1.17
1998	121.5	43,987	23,579	10,055	10,354	18,622	25,365	1.38	1.13
1999	124.3	46,313	26,383	9,945	9,985	20,055	26,258	1.35	1.12

(Continued)

9.B Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2006—Continued

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
2000	127.1	47,699	26,874	10,345	10,481	20,933	26,766	1.34	1.06
2001	127.0	50,827	27,905	11,082	11,839	23,137	27,690	1.45	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.59	1.13
2003	124.7	54,931	28,531	13,672	12,727	25,784	29,147	1.74	1.16
2004	125.9	56,053	28,212	14,305	13,535	26,334	29,719	1.75	1.13
2005	128.1	55,510	28,195	14,170	13,145	26,282	29,228	1.71	1.07
2006	130.3	54,686	27,550	14,022	13,114	26,479	28,207	1.58	0.99

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

Totals do not necessarily equal the sum of rounded components.

- Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs.
- Cash and medical benefits paid by self-insurers.
- Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits, including those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.

Table 9.B2—Benefits, by state and federal program, 2002–2006 (in thousands of dollars)

Program	2002	2003	2004	2005	2006
Total, state and federal	52,297,394	54,930,682	56,052,789	55,510,185	54,685,629
<i>State programs</i>					
Subtotal	49,143,768	51,745,997	52,796,587	52,252,030	51,415,307
Alabama	565,264	580,184	575,697	608,972	609,167
Alaska	172,665	176,521	185,082	182,721	182,036
Arizona	477,568	515,231	548,172	542,781	608,258
Arkansas	217,606	224,753	228,402	207,642	219,216
California	10,926,157	12,401,472	12,452,993	10,934,229	10,149,271
Colorado	756,658	753,726	844,647	889,099	870,908
Connecticut	677,590	677,510	711,167	708,300	713,120
Delaware	138,963	155,365	160,192	172,590	206,623
District of Columbia	89,879	84,254	96,567	91,349	91,763
Florida	2,595,825	2,821,211	2,730,040	2,793,834	2,532,864
Georgia	933,655	989,661	1,125,864	1,199,491	1,210,174
Hawaii	267,827	274,922	271,290	250,779	242,685
Idaho	203,223	214,192	236,987	245,602	238,212
Illinois	2,168,594	2,155,818	2,261,418	2,398,845	2,487,602
Indiana	548,078	564,011	594,153	607,970	615,323
Iowa	404,681	428,614	451,536	481,794	492,346
Kansas	342,216	337,273	370,614	384,920	397,713
Kentucky	699,998	722,882	729,600	700,960	709,628
Louisiana	621,377	669,997	726,116	667,177	578,804
Maine	260,461	233,531	267,537	272,045	282,589
Maryland	687,838	716,409	776,900	766,741	815,351
Massachusetts	876,848	1,052,982	968,629	903,674	934,660
Michigan	1,512,457	1,476,850	1,517,386	1,473,598	1,464,204
Minnesota	873,887	889,119	915,753	922,344	921,232
Mississippi	290,663	291,753	310,635	312,111	341,078
Missouri	1,033,458	1,080,870	1,119,871	1,155,906	1,174,633
Montana	199,577	216,715	223,354	239,120	248,299
Nebraska	268,741	268,627	286,507	302,327	263,435
Nevada	315,886	329,333	358,732	386,333	393,555
New Hampshire	214,135	221,753	213,164	217,662	213,719
New Jersey	1,397,952	1,484,904	1,503,372	1,618,694	1,672,471
New Mexico	177,333	190,840	198,267	230,591	237,551
New York	3,010,694	3,114,144	3,335,330	3,191,485	3,323,634
North Carolina	1,004,323	1,081,970	1,167,080	1,390,884	1,358,084
North Dakota	73,517	78,430	83,237	81,933	81,197
Ohio	2,272,551	2,442,187	2,434,715	2,447,038	2,383,544
Oklahoma	509,444	555,092	577,581	588,804	628,438
Oregon	503,490	499,625	536,289	549,640	613,288
Pennsylvania	2,478,709	2,565,344	2,594,238	2,677,899	2,684,611
Rhode Island	146,036	132,313	145,152	139,166	155,707
South Carolina	592,530	656,935	688,115	769,553	795,636
South Dakota	73,478	74,241	77,409	85,889	90,937
Tennessee	722,717	784,786	815,299	862,577	793,559
Texas	2,372,763	1,970,869	1,632,806	1,553,445	1,397,899
Utah	214,340	188,073	217,479	239,328	245,217
Vermont	119,578	120,130	123,570	121,895	124,323
Virginia	635,108	709,166	759,147	854,978	837,685
Washington	1,716,435	1,800,849	1,836,234	1,846,493	1,926,644
West Virginia	791,762	823,300	793,834	694,235	695,857
Wisconsin	881,756	833,005	898,366	1,170,055	1,043,244
Wyoming	107,475	114,252	120,062	116,528	117,311

(Continued)

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2002–2006 (in thousands of dollars)—Continued

Program	2002	2003	2004	2005	2006
<i>Federal programs^a</i>					
Subtotal	3,153,626	3,184,685	3,256,202	3,258,155	3,270,322
Civilian employee	2,317,325	2,367,757	2,445,077	2,462,059	2,454,861
Other	836,301	816,928	811,125	796,096	815,461

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: States periodically update prior-year data, and any such changes are included in the current table.

Totals do not necessarily equal the sum of rounded components.

- a. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2006
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
Total, state and federal	54,685,629	27,549,912	10,751,467	13,113,929	26,478,618	48.4
State programs						
Subtotal	51,415,307	27,549,912	10,751,467	13,113,929	25,621,027	49.8
Alabama	609,167	287,974	...	321,193	405,705	^c 66.6
Alaska	182,036	134,519	...	47,517	106,309	^c 58.4
Arizona	608,258	136,623	369,138	102,497	421,523	^c 69.3
Arkansas	219,216	138,751	...	80,465	140,737	^c 64.2
California	10,149,271	4,732,404	2,221,261	3,195,606	5,110,678	50.4
Colorado	870,908	242,970	429,401	198,537	428,487	^c 49.2
Connecticut	713,120	520,567	...	192,553	315,912	^c 44.3
Delaware	206,623	152,083	...	54,540	120,254	58.2
District of Columbia	91,763	73,974	...	17,788	37,439	^c 40.8
Florida	2,532,864	2,022,564	...	510,300	1,621,033	^c 64.0
Georgia	1,210,174	867,268	...	342,905	609,927	^c 50.4
Hawaii	242,685	132,967	30,315	79,403	98,773	^c 40.7
Idaho	238,212	56,028	143,428	38,756	147,691	^c 62.0
Illinois	2,487,602	1,864,465	...	623,137	1,199,024	^c 48.2
Indiana	615,323	512,532	...	102,791	426,419	^c 69.3
Iowa	492,346	378,798	...	113,548	258,974	^c 52.6
Kansas	397,713	260,062	...	137,651	233,060	^c 58.6
Kentucky	709,628	360,039	88,642	260,946	417,971	^c 58.9
Louisiana	578,804	329,550	125,275	123,979	305,609	^c 52.8
Maine	282,589	105,882	95,442	81,265	116,144	^c 41.1
Maryland	815,351	431,177	236,023	148,151	352,231	^c 43.2
Massachusetts	934,660	781,807	...	152,853	330,104	35.3
Michigan	1,464,204	852,208	...	611,996	545,782	37.3
Minnesota	921,232	617,082	62,791	241,358	468,569	50.9
Mississippi	341,078	193,410	...	147,668	198,507	^c 58.2
Missouri	1,174,633	727,862	102,987	343,784	615,508	^c 52.4
Montana	248,299	81,274	123,044	43,982	143,020	^c 57.6
Nebraska	263,435	208,903	...	54,533	165,174	^c 62.7
Nevada	393,555	266,547	...	127,008	177,493	^c 45.1
New Hampshire	213,719	168,522	...	45,197	127,591	^c 59.7
New Jersey	1,672,471	1,283,199	...	389,272	830,915	49.7
New Mexico	237,551	112,501	33,035	92,016	136,354	^c 57.4
New York	3,323,634	1,491,830	1,058,221	773,584	1,196,508	36.0
North Carolina	1,358,084	988,937	...	369,147	608,422	^c 44.8
North Dakota	81,197	...	81,197	...	45,218	55.7
Ohio	2,383,544	26,343	1,921,443	435,758	1,051,774	44.1
Oklahoma	628,438	241,389	262,962	124,087	277,141	^c 44.1
Oregon	613,288	259,175	267,668	86,445	331,176	^c 54.0
Pennsylvania	2,684,611	1,731,055	353,784	599,772	1,176,607	43.8
Rhode Island	155,707	40,189	95,085	20,433	51,383	^c 33.0
South Carolina	795,636	560,356	53,716	181,563	364,999	^c 45.9
South Dakota	90,937	74,569	...	16,369	59,109	^c 65.0
Tennessee	793,559	602,097	...	191,461	409,476	^c 51.6
Texas	1,397,899	806,300	304,750	286,848	847,127	^c 60.6
Utah	245,217	70,535	128,005	46,677	171,897	^c 70.1
Vermont	124,323	107,622	...	16,701	62,535	^c 50.3
Virginia	837,685	620,331	...	217,354	499,260	^c 59.6
Washington	1,926,644	30,302	1,448,619	447,723	694,577	36.1
West Virginia	695,857	3,669	^d 598,708	93,480	344,475	^e 49.5
Wisconsin	1,043,244	859,915	...	183,329	758,351	72.7
Wyoming	117,311	783	116,528	...	58,073	^e 49.5

(Continued)

9.B Workers' Compensation

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2006 (in thousands of dollars)—Continued

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
<i>Federal programs^f</i>						
Subtotal	3,270,322	...	...	...	857,591	26.2
Civilian employee	2,454,861	...	...	...	686,935	28.0
Other	815,461	...	...	...	170,656	20.9

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: Totals do not necessarily equal the sum of rounded components.

... = not applicable.

- a. States with exclusive funds (North Dakota, Ohio, Washington, West Virginia, and Wyoming) may have small amounts of benefits paid by private carriers. This is because some companies have group policies that overlap states, and some companies include excess workers' compensation coverage in their reports of workers' compensation benefits to A.M. Best Company.
- b. Self-insurance includes individual self-insurers and group self-insurance.
- c. Medical percentage based on data provided by the National Council on Compensation Insurance.
- d. 2006 data are not available for West Virginia state fund benefit. 2005 data have been substituted.
- e. Medical percentage based on the weighted average of states where medical data were available.
- f. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.