

FISCAL DATA FOR STATE WORKERS' COMPENSATION SYSTEMS 2002 – 2011



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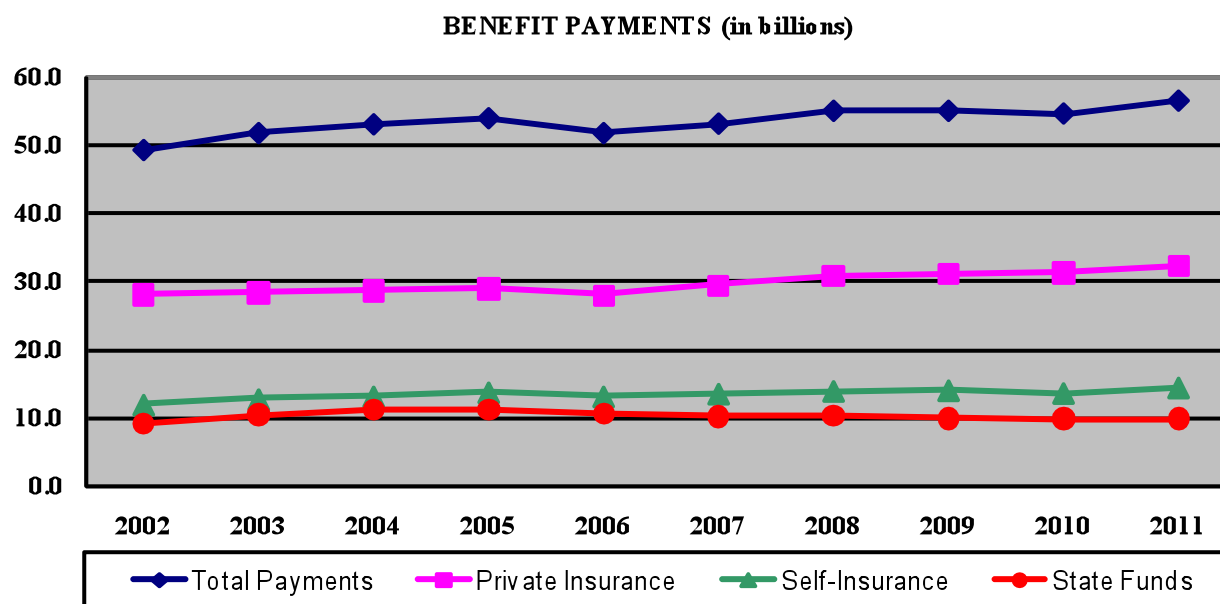
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FISCAL DATA FOR STATE WORKERS' COMPENSATION SYSTEMS 2002-2011

I. Summary of Results

This Bulletin reports on state workers' compensation benefit payments and trends from 2002 to 2011. The Bulletin provides new data for 2011 and revised data for 2007-2010. *Please note that the numbered tables referred to in the text are attached at the end. For online readers, each numbered table is contained in a separate file on this portion of the "Members Only" section of the UWC website.* The results are summarized as follows:

- Total workers' compensation payments (indemnity and medical) increased by \$7.29 billion (14.8%) from 2002 to 2011, and by \$1.94 billion from 2010 to 2011 (3.6%). These changes are illustrated in the following chart, which also details the changes during the same time periods for private insurance, self insurance and state funds.



- Total indemnity benefits increased by \$1.90 billion (7.4 %) from 2002 to 2011, and by \$674.82 million (2.5%) from 2010 to 2011.
- Total medical benefits increased by \$5.39 billion (23.1%) from 2002 to 2011, and by \$1.26 billion (4.6%) from 2010 to 2011.
- State specific benefit costs have declined noticeably during the past ten years. The average benefit cost rate (cost per \$100 of covered payroll) decreased from 1.10 to 0.97 (-11.8%) from 2002 to 2011, but stayed the same at 0.97 from 2010 to 2011. The states with the largest decreases during this period were Arkansas (-11.3%), Nevada (-13.8%), New Hampshire (-12.9%), Oregon (-14.3%), and South Dakota (-13.8%). The states with the largest increases during this period were Connecticut (4.7%), Iowa (7.6%), Kansas (4.8%), New York (6.5%), and Virginia (8.0%). Ranked by benefit cost rate,

fifteen states increased or decreased their rank by at least ten places from 2002 to 2011. (Please note that a ranking of 1 indicates the lowest cost rate so in this context “improvement” means moving to a lower number.) The states with the largest improvement were Colorado (24 to 10), Kentucky (43 to 29), Missouri (38 to 15), New Hampshire (29 to 13), and Texas (15 to 2). The states with the largest declines were Delaware (15 to 36), Georgia (7 to 21), Illinois (25 to 37), New Jersey (12 to 32), New York (10 to 29), and North Carolina (13 to 25).

- It is also useful to examine national trends outside of California, which contributed 13.4% of national payroll and 18.6% of total benefits in 2011. Total benefit payments in California increased by a very large 8.4% from 2010 to 2011, after increasing just .1% from 2009 to 2010. Benefit payments decreased by -4.1% from 2002 to 2011, but increased by 5.8% from 2007 to 2011. The largest increase or decrease occurred from 2004 to 2005 when total benefits decreased by 12.7%, which is probably attributable to the implementation and effects of comprehensive workers’ compensation reform the state enacted in 2003.

Total benefit payments increased in most states from 2010 to 2011, with the largest increases occurring in Connecticut (8.9%), Iowa (12.2%), New York (10.7%), North Dakota (9.5%), and Virginia (12.5%). The states with the largest decreases during this period were Arkansas (-6.9%), Nevada (-11.3%), New Hampshire (-9.6%), Oregon (-10.1%), and South Dakota (-9.5%). There was a 3.6% national increase during this period, compared with a 6.4% increase from 2007 to 2011, and a 14.8% increase from 2002 to 2011. The most recent increase is probably a result of the somewhat improving economy. More workers tend to unfortunately have more work related injuries, at least on a national scale. This is especially true in manufacturing, industrial, and construction work, occupations which typically have the highest number of work related injuries. These industries experienced a significant decline in the number of workers and job openings during and following the recession.

California medical payments increased by 9.9% from 2010 to 2011. Medical benefits in most states increased from 2010 to 2011, with the largest increases occurring in Connecticut (12.1%), Iowa (10.4%), Kansas (10.0%), Texas (11.3%), and Virginia (12.5%). The states with the largest decreases during this period were Arkansas (-7.4%), Massachusetts (-4.7%), Mississippi (-5.2%), Oregon (-4.8%), and West Virginia (-6.5%). The benefit cost rate increased by 3.9% in California from 2010 to 2011. The benefit cost rate of most other states decreased during this period, although there was no national change. The table below summarizes national trends for 2010 and 2011 outside of California.

**Total Non-Federal Workers’ Compensation Benefits, Coverage, and Costs
(excluding California)**

Aggregate Amounts	2011	2010	Percent Change
Covered workers (in thousands)	108,659	107,303	1.3
Covered wages (in millions)	\$5,062,961	\$4,870,869	3.9
Benefits paid (in thousands)	\$45,956,034	\$44,832,537	2.5
Medical benefits	\$22,849,606	\$22,120,793	3.3
Indemnity benefits	\$27,677,319	\$27,002,500	2.5
Benefit Cost Rate	0.97	0.97	0.0

II. Scope of Bulletin

This bulletin provides data for: (1) total workers' compensation payments (indemnity and medical); (2) private insurance payments; (3) self-insurance payments; (4) state fund payments; (5) percentage distribution by payer; (6) medical benefits; (7) benefits per covered worker (average benefit cost per covered employee); and (8) the benefit cost rate (benefits per \$100 of covered payroll). In addition to growth in covered employment and wages, other factors affecting benefit payments include changes in benefit levels, legal and medical standards for establishing work causation, and measuring permanent disability, medical costs, administrative practices, the percentage of the labor force employed in dangerous occupations, and statutory coverage. These data are for the states and the District of Columbia, and include payments made under the Longshore and Harbor Workers' Compensation Act, but not payments made to federal employees and their dependents under the Federal Employees' Compensation Act, the Black Lung Benefits Act, the Energy Employees Occupational Illness Compensation Program Act, the Radiation Exposure Compensation Act, the veterans compensation program, and programs providing benefits to railroad workers involved in interstate commerce and merchant seamen.

Methodology for Determining Covered Workers and Payroll

The Social Security Administration (SSA) originally estimated the number of workers in each state covered by workers' compensation laws, as well as the amount of benefits paid. But SSA discontinued this work in 1995, after publishing data for 1992-1993. The National Academy of Social Insurance (NASI) subsequently began compiling this data in 1997 and used the number of workers covered by state unemployment insurance (UI) programs to determine the number of workers potentially covered by state workers' compensation laws. The number of workers covered by state UI programs is collected nationally, based on the quarterly tax reports that employers submit to state UI agencies. For 1993-1996, NASI estimated that the number of workers covered by state workers' compensation laws was approximately 97% of the total number of workers covered by state UI programs who were not federal workers, plus the total number of federal workers.

Beginning in 1997, NASI started refining its estimation by considering the various differences in UI and workers' compensation coverage rules in each state. Considering these differences produced an approximation similar to that used from 1993 to 1996, namely that in 2011 approximately 97.2% of the non-federal UI covered workforce, plus all federal employees, were covered by workers' compensation in most states. Readers should note that this method of calculation is impossible in Texas, the only state where workers' compensation coverage is voluntary and not required to be obtained by employers. Therefore, workers in Texas covered by UI cannot be used to estimate the number of workers potentially covered by workers' compensation. Coverage estimates for Texas are based on periodic surveys conducted by the Texas Workers' Compensation Research and Oversight Council, the Texas Department of Insurance, and the Workers' Compensation Research and Evaluation Group. These groups estimated that approximately 82% of Texas employees were covered in 2011, excluding federal government workers in that state. It should be noted that recent legislation in Oklahoma provided for optional coverage that may require a change in methodology for future reports.

Deductible Policies

Deductible policies generally require workers' compensation insurers to pay 100% of all indemnity and medical benefits but contractually obligate the insured employer to reimburse the insurer for a portion of this amount. The deductible is the amount that the employer must reimburse. Deductible policies can be written based on a per claim or an aggregate basis, or a per claim basis with an aggregate monetary limit. Employers with deductible policies are essentially self-funding for the amount of the deductible and, consequently, pay lower workers' compensation premiums. Nonetheless, deductibles are considered an insurance expenditure because insurers are ultimately liable for all amounts, including any monies not

reimbursed by employers. Accordingly, amounts reimbursed to insurers under deductible policies are included in the “private insurance” and “state fund” data.

Total Payments vs. Total Costs

Total workers’ compensation indemnity and medical payments in Table 16 should not be mistaken for the “total cost” of workers’ compensation to employers. These “total payments” represent indemnity and medical care payments made during the calendar year on all claims, including benefits paid for new injuries in the current calendar year and payments in the current year on open claims for injuries that occurred in prior years. “Total costs” for those employers insured through private insurers and state funds are the premiums paid, plus any deductibles, surcharges, and assessments. Premiums reflect the actuarial value of all benefit payments and related costs and expenses for all injuries that occur while the policy is in effect. They include allocations for current benefit payments as well as reserves for future benefit payments, claims adjustment expenses, acquisition costs, taxes, assessments, licenses, fees and other operating costs, and a profit factor. “Total costs” for self-insured employers are estimated as benefits paid plus costs for claims administration, taxes, fees and assessments.

III. Analysis

Total benefit expenditures are one widely accepted measure of the total economic burden of social insurance programs in each year. The figures for state workers’ compensation expenditures in this bulletin can be better understood by comparing them to the total number of covered workers and the total of covered payroll, or costs per \$100 of covered payroll.

Cost Per \$100 of Covered Payroll (Benefit Cost Rate)

The benefit cost rate is the cost per \$100 of covered payroll. Table 1 on page 14 ranks the states according to their benefit cost rate. Table 2 on page 15 lists the benefit cost rate by state from 2002 to 2011. The national totals in this table are determined using the total amount of covered payroll and benefits for each year, while the state averages in this table are determined by adding all the state calculations for each year and then dividing this number by the total number of jurisdictions (fifty-one). The national benefit cost rate declined from 1.10 to 0.97 from 2002 to 2011 (-11.8%). Table 3 on page 16 lists the percentage changes in the benefit cost rate for each state from 2002 to 2011. The national totals in this table are determined using the differences between the national figures from Table 2 over a given time period, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions (fifty-one).

National Average Benefit Cost Rate

Year	National Total	Annual Change in Amount	Annual % Change
2002	1.10	NA	NA
2003	1.13	0.03	2.7
2004	1.10	-0.03	-2.7
2005	1.06	-0.04	-3.6
2006	0.96	-0.10	-9.4
2007	0.93	-0.03	-3.1
2008	0.95	0.02	2.2
2009	1.00	0.05	5.3
2010	0.97	-0.03	-3.0
2011	0.97	0.00	0.0

NASI notes that in Washington state both employers and employees contribute to workers' compensation premiums. The data reported include only the employer portion.

Cost Per Covered Employee

Tables 4 to 13 on pages 17-26 display the number of covered workers, covered payroll, benefits paid, benefit costs per covered employee, and benefit cost rates from 2002 to 2011. The benefit cost per covered employee for each state is determined by dividing the amount of benefits by the number of covered workers. The national totals in these tables are determined by using the total amount of benefits, covered workers, and covered payroll for each year. The state averages are determined by adding all the state calculations for a given time period, and then dividing this number by the total number of jurisdictions (fifty-one). The benefit cost per covered employee for each state for 2011 is as follows:

\$200 or Less	AR (\$175) TX (\$192)				
\$201 - \$300	DC (\$225) IN (\$231) SD (\$240) UT (\$226)	VA (\$264)			
\$301 - \$400	AL (\$367) AZ (\$306) CO (\$354) GA (\$388)	KS (\$343) KY (\$389) MA (\$307) MI (\$354)	MN (\$396) MO (\$338) MS (\$335) NE (\$367)	NH (\$380) NV (\$348) NM (\$383) NC (\$389)	ND (\$344) OR (\$358) RI (\$385) TN (\$319)
\$401 - \$500	FL (\$405) HI (\$443) IA (\$442) ID (\$412)	LA (\$480) ME (\$448) MD (\$432) OH (\$457)	VT (\$477) WI (\$430)		
\$501 - \$600	CT (\$543) DE (\$556) IL (\$562) NJ (\$588)	PA (\$535) SC (\$520)			
Over \$600	AK (\$783) CA (\$732) NY (\$613) MT (\$622)	OK (\$610) WA (\$856) WV (\$766) WY (\$608)			

Table 14 on page 27 lists the benefit cost per covered employee for each state, the national average benefit cost per covered employee, and the state average benefit cost per covered employee from 2002 to 2011. The national totals in this table are determined by dividing the total amount of benefits by the total amount of covered workers for each year, while the state averages are determined by adding all the state calculations for a given year and then dividing this number by the total number of jurisdictions (fifty-one). Table 15 on page 28 lists the percentage changes in the benefit cost per covered employee for each state from 2002 to 2011. The national totals in this table are determined using the differences between the national figures from Table 14 over a given time period, whereas state averages in this table are determined by adding all the percent changes for a given time period and then dividing this number by the total number of jurisdictions (fifty-one).

National Average Benefit Cost Per Covered Employee

Year	National Total	Annual Change in Amount	Annual % Change
2002	401	NA	NA
2003	423	22	5.5
2004	430	7	16.5
2005	429	-1	-0.2
2006	405	-24	-5.6
2007	411	6	1.5
2008	430	19	4.6
2009	450	20	4.7
2010	449	-1	-0.2
2011	459	10	2.2

The national benefit cost per covered employee increased by \$48 (11.7%) from 2007 to 2011, and by \$58 (14.5%) from 2002 to 2011. The benefit cost per covered employee decreased in most states from 2010 to 2011, with the largest decreases occurring in Arkansas (-7.6%), Nevada (-11.9%), New Hampshire (-10.4%), Oregon (-11.2%), and South Dakota (-10.6%). The states with the largest increases during this period were California (7.4%), Connecticut (7.7%), Iowa (10.9%), New York (9.1%), and Virginia (11.0%).

Total Workers' Compensation Indemnity and Medical Benefit Payments

Table 16 on page 29 details the total workers' compensation payments (indemnity and medical) from 2002 to 2011. The state averages in this table are determined by dividing the national totals by the total number of jurisdictions (fifty-one). Table 17 on page 30 displays the percentage change by state from 2002 to 2011. The national totals in this table are determined by using the differences in national figures from Table 16, while the state averages in this table are determined by adding all the percentage changes for a given time period, and then dividing this number by the total number of jurisdictions (fifty-one).

Annual Workers' Compensation Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change in Amount (\$000)	Annual % Change
2002	\$49,143,768	NA	NA
2003	\$51,554,290	\$2,410,522	4.9
2004	\$52,892,469	\$1,338,179	2.6
2005	\$53,808,795	\$916,326	1.7
2006	\$51,626,040	-\$2,182,755	-4.1
2007	\$53,044,751	\$1,418,711	2.7
2008	\$54,926,636	\$1,881,885	3.5
2009	\$54,947,752	\$21,116	0.1
2010	\$54,496,434	-\$451,318	-0.8
2011	\$56,433,120	\$1,936,686	3.6

Total workers' compensation payments increased by \$3.39 billion (6.4%) from 2007 to 2011, and by \$7.29 billion (14.8%) from 2002 to 2011. Total benefit payments increased in most states from 2010 to 2011, with the largest increases occurring in Connecticut (8.9%), Iowa (12.2%), New York (10.7%), North Dakota (9.5%), and Virginia (12.5%). The states with the largest decreases during this period were Arkansas (-6.9%), Nevada (-11.3%), New Hampshire (-9.6%), Oregon (-10.1%), and South Dakota (-9.5%). The national 3.6% increase from 2010 to 2011 followed a -0.8% decrease from 2009 to 2010.

Private Insurance Payments

Table 18 on page 31 details private insurance benefit payments (indemnity and medical) from 2002 to 2011. The state averages in this table are determined by dividing the national totals by the total number of jurisdictions (fifty-one for every year from 2002 to 2011, except for fifty in 2009 and 2006, and forty-nine in 2005). Table 19 on page 32 displays the percentage change by state from 2002 to 2011. The national totals in this table are determined by using the differences in national figures from Table 18, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions.

Annual Private Insurance Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change in Amount (\$000)	Annual % Change
2002	\$28,084,563	NA	NA
2003	\$28,394,722	\$310,159	1.1
2004	\$28,631,582	\$236,860	0.8
2005	\$29,039,067	\$407,485	1.4
2006	\$27,946,464	-\$1,092,603	-3.8
2007	\$29,410,376	\$1,463,912	5.2
2008	\$30,795,628	\$1,385,252	4.7
2009	\$31,061,310	-\$734,318	-2.4
2010	\$31,160,818	\$99,508	0.3
2011	\$32,235,674	\$1,074,856	3.4

Total private insurance payments increased by \$2.82 billion (9.6%) from 2007 to 2011, and by \$4.15 billion (14.8%) from 2002 to 2011. Total private payments increased in most states from 2010 to 2011, with the largest increases occurring in Arizona (21.1%), Idaho (18.1%), Ohio (37.8%), Virginia (11.1%), and Washington (15.8%). The states with the largest decreases during this period were Georgia (-5.7%), Michigan (-7.4%), Nevada (-11.9%), Oregon (-15.2%), and South Dakota (-9.9%). The national 3.4% increase from 2010 to 2011 followed much smaller 0.3% and 0.9% increases from 2009 to 2010, and 2008 to 2009.

Nevada eliminated its exclusive state fund in 1999, and West Virginia did so as of January 1, 2008, based on legislation enacted in 2005. Employers who previously were insured by the state fund subsequently obtained coverage from private insurers (including the successor to the state fund) or became self-insured.

NOTE: The small amounts of private insurance benefit payments in states with exclusive state funds are attributable to employers who are under the federal Longshore program; those who have multistate riders on their insurance policies covering these states; and the fact that some excess workers' compensation coverage for self-insurance is included in reports to A.M. Best. The states with exclusive state funds and changes in their payments from 2010 to 2011, are Ohio (37.8%), North Dakota (494.7%) (due to only \$94,000 in payments in 2010 and \$559,000 in 2011), Washington (15.8%), and Wyoming (2.1%).

Self-Insurance Payments

Table 20 on page 33 details self-insurance benefit payments (indemnity and medical) from 2002 to 2011. The state averages in this table are determined by dividing the national totals by the total number of jurisdictions (forty-nine). Table 21 on page 34 displays the percentage change by state from 2002 to 2011. The national totals in this table are determined by using the differences in national figures from Table 20, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions.

Annual Self-Insurance Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change In Amount (\$000)	Annual % Change
2002	\$11,919,762	NA	NA
2003	\$12,717,377	\$797,615	6.7
2004	\$13,114,671	\$397,294	3.1
2005	\$13,709,664	\$594,993	4.5
2006	\$13,124,561	-\$585,103	-4.3
2007	\$13,481,643	\$357,082	2.7
2008	\$13,855,391	\$373,748	2.8
2009	\$13,950,319	\$94,928	0.7
2010	\$13,556,795	-\$393,524	-2.8
2011	\$14,414,610	\$857,815	6.3

Self-insurance includes individual self-insurance and group self-insurance. Total self-insurance payments increased by \$932.97 million (6.9%) from 2007 to 2011, and by \$2.49 billion (20.9%) from 2002 to 2011. Total self-insurance payments increased in most states from 2010 to 2011, with the largest increases occurring in Connecticut (29.6%), Indiana (25.7%), Michigan (22.4%), Utah (21.3%), and West Virginia (46.3%). The states with the largest decreases during this period were Arkansas (-34.2%), Colorado (-36.8%), Massachusetts (-11.5%), New Hampshire (-10.9%), and Washington (-10.8%). The national 6.3% increase from 2010 to 2011 followed a 2.8% decrease from 2009 to 2010. North Dakota and Wyoming do not permit self-insurance.

State Funds

Table 22 on page 35 details state fund benefit payments (indemnity and medical) from 2002 to 2011. Table 23 on page 36 displays the percentage change by state from 2002 to 2011. The national totals in this table are determined by using the differences in national figures from Table 22, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions (twenty-four).

State Fund Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change In Amount (\$000)	Annual % Change
2002	\$9,139,443	NA	NA
2003	\$10,442,190	\$1,302,747	14.3%
2004	\$11,146,216	\$704,026	6.7
2005	\$11,060,063	-\$86,153	-0.8
2006	\$10,555,015	-\$505,048	-4.6
2007	\$10,152,732	-\$402,283	-3.8
2008	\$10,275,618	\$122,886	1.2
2009	\$9,936,123	-\$339,495	-3.3
2010	\$9,778,821	-\$157,302	-1.6
2011	\$9,783,027	\$4,206	0.0

Total state fund payments decreased by \$369.71 million (-3.6%) from 2007 to 2011, but increased by \$643.58 million (7.0%) from 2002 to 2011. Total state fund payments decreased in most states from 2010 to 2011, with the largest decreases occurring in Arizona (-16.9%), Montana (-11.1%), New Mexico (-10.2%), Oregon (-11.8%), and Pennsylvania (-15.3%). The states with the largest increases during this period were Colorado (5.5%), New York (14.4%), North Dakota (9.2%), Rhode Island (8.9%), and Texas (10.4%). There was no national change from 2010 to 2011, which followed a 1.6% decrease from 2010 to 2011.

Twenty-six states have state funds. Ohio, North Dakota, Washington, and Wyoming have exclusive state funds, meaning that employers can buy workers' compensation insurance only from these funds and not from private insurers. The Hawaii, Kentucky, Louisiana, Maine, New Mexico, Rhode Island and Texas state funds have been organized as employer mutual insurance companies. (Readers should note that this report uses the NASI methodology for determining how to categorize state funds.)

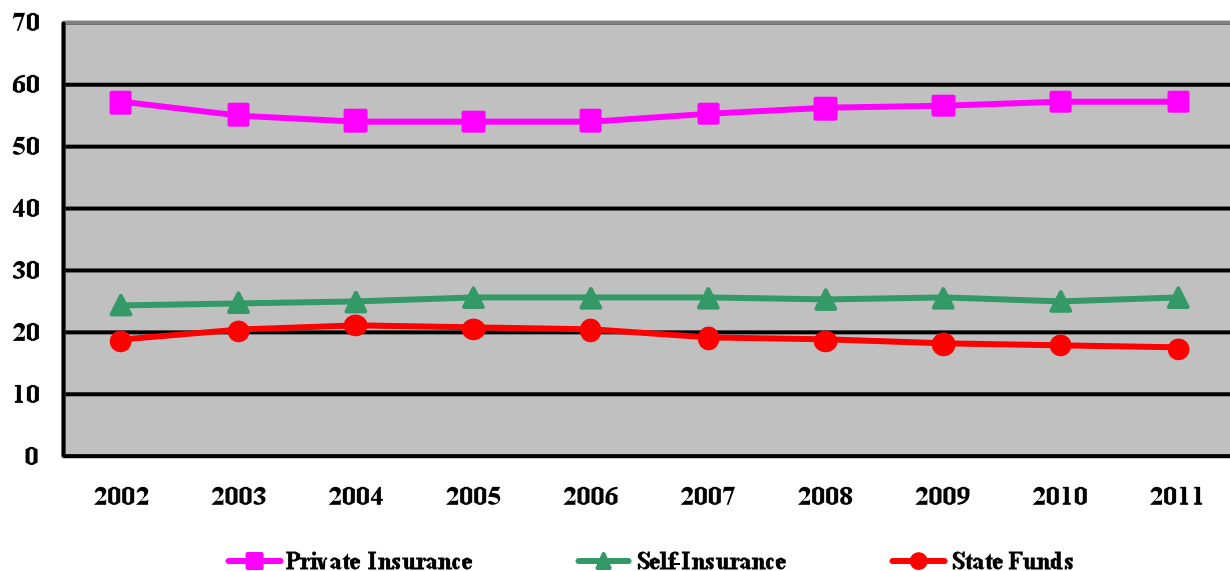
In 2005, West Virginia enacted legislation to privatize its insurance market. Pursuant to this legislation, on January 1, 2006, the state abolished its Workers' Compensation Commission and replaced it with a new private mutual insurance company called BrickStreet Mutual Insurance Company. On July 1, 2008, West Virginia opened its insurance market to private carriers. BrickStreet will still be the only source of workers' compensation coverage for all state agencies, boards, commissions and institutions of higher education through 2012, after which they can purchase coverage from any insurance carrier licensed to conduct business in the state. Please note that although the West Virginia state fund was no longer selling policies in 2009, it was still paying benefits for policies sold in previous years.

Please also note that the South Carolina state fund insures only public entities and not private businesses. State agencies insure through the state fund, a decision which is optional for city and county agencies. The decision to include the South Carolina state fund as a state fund was based on its denomination as such by the American Association of State Compensation Insurance Funds (AASCIF).

Percent of Total Payments by Payer

Table 24 on page 37 details the percentage of total payments made by private insurance carriers, self-insurers and state funds in 2008. Tables 25-27 on pages 38-40 detail this information from 2002 to 2011. The state averages in these tables are determined by adding all the benefits or percentage changes for a given time period, and then dividing this number by the total number of reporting jurisdictions per category. The national totals are determined by dividing the total amount of benefits per category by the total amount of benefit payments for a given time period. The national percentages paid by each payer from 2002 to 2011 are noted in the following graph:

PERCENTAGE DISTRIBUTION BY PAYER



The most obvious conclusion from the graph is that the national percentage of total benefit payments made by private and self insurers remained relatively constant from 2002 to 2011. During this period, the national percentage of private insurance payments barely increased from 57.1% to 57.2% (0.2%), and self insurance payments from 24.3% to 25.5% (4.9%). State fund payments decreased from 18.6% to 17.4% (-6.5%) during this period, reaching a high of 21.1% in 2004, but declined every year thereafter. The decline in state fund payments may be somewhat attributable to the fact that as already noted, in 2005 West Virginia privatized its state fund and opened its market to private insurance as of July 1, 2008.

Medical Benefits

Tables 28-37 on pages 41-50 detail medical and indemnity payments, and the percentage of medical and indemnity benefits for each state from 2002 to 2011. The state averages in these tables are determined by adding all the percentage changes for a given year and then dividing this number by the total number of jurisdictions (fifty-one).

Medical Benefits

Year	National Total (\$000)	Annual Change in Amount (\$000)	Annual % Change
2002	\$23,362,603	NA	NA
2003	\$24,890,070	\$1,527,467	6.5
2004	\$25,213,193	\$323,123	1.2
2005	\$25,526,176	\$312,983	1.2
2006	\$25,348,586	-\$177,590	-0.7
2007	\$26,194,865	\$846,279	3.3
2008	\$27,728,368	\$1,533,503	5.8
2009	\$27,114,359	-\$614,009	-2.2
2010	\$27,493,933	\$379,574	1.4
2011	\$28,755,802	\$1,261,869	4.6

Tables 38-41 on pages 51-54 indicate indemnity and medical payment benefits and the percentage change for each state from 2002 to 2011. The national totals in tables 39 and 41 are determined by using the differences in national figures from Tables 38 and 40 respectively, while the state averages are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions (fifty-one). Total medical benefit payments increased by \$2.56 billion (9.8%) from 2007 to 2011, and by \$5.39 billion (23.1%) from 2002 to 2011. Total medical benefit payments increased in most states from 2010 to 2011, with the largest increases occurring in Connecticut (12.1%), Iowa (10.4%), Kansas (10.0%), Texas (11.3%), and Virginia (12.5%). The states with the largest decreases during this period were Arkansas (-7.4%), Massachusetts (-4.7%), Mississippi (-5.2%), Oregon (-4.8%), and West Virginia (-6.5%). The national 4.6% increase from 2010 to 2011 followed a 1.4% increase from 2009 to 2010.

Data Sources. Source data are collected by the National Academy of Social Insurance (NASI). NASI derives its estimates of benefits paid and employer costs from a survey questionnaire it sends to the states and A.M. Best, a private company that specializes in collecting insurance data and rating insurance companies. Additional data sources NASI uses include reports from various state and federal agencies, and the National Council on Compensation Insurance (NCCI), which is the principal data collection organization for the workers' compensation insurance industry.

Text and Tables prepared by Andrew Friedman, Esq.
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TABLE 1: STATES RANKED BY BENEFIT COST RATE, 2002 - 2011
(1 = LOWEST BENEFIT COST RATE)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	24	25	24	26	28	29	27	24	31	33
ALASKA	48	47	48	48	49	49	47	48	47	47
ARIZONA	9	8	8	7	8	7	5	6	5	5
ARKANSAS	3	4	5	5	5	6	7	7	7	8
CALIFORNIA	44	44	44	44	44	45	46	49	49	49
COLORADO	10	10	12	17	13	25	30	31	21	24
CONNECTICUT	23	17	19	12	12	11	13	13	16	15
DELAWARE	36	36	35	36	40	42	33	16	24	15
D.C.	1	1	1	1	1	1	1	1	1	1
FLORIDA	26	23	32	28	31	33	41	36	37	36
GEORGIA	21	25	30	29	27	22	23	19	10	7
HAWAII	35	35	33	33	37	37	37	42	45	45
IDAHO	41	40	40	40	38	37	42	41	42	40
ILLINOIS	37	37	38	33	33	27	24	28	24	25
INDIANA	7	7	6	4	4	5	3	2	3	3
IOWA	38	33	31	32	29	30	27	30	32	28
KANSAS	21	13	13	14	17	17	18	19	8	14
KENTUCKY	29	32	33	35	34	34	35	40	43	43
LOUISIANA	39	37	37	38	35	36	34	35	35	34
MAINE	42	42	43	47	46	46	45	43	41	44
MARYLAND	19	13	10	12	10	9	9	11	11	9
MASSACHUSETTS	4	5	3	3	3	3	4	5	6	4
MICHIGAN	12	10	24	14	20	17	14	16	18	22
MINNESOTA	16	19	22	18	16	15	16	16	19	20
MISSISSIPPI	28	30	26	30	30	32	21	34	33	31
MISSOURI	15	15	15	20	21	21	26	33	29	38
MONTANA	50	50	50	50	50	50	50	50	50	50
NEBRASKA	26	27	22	31	25	31	32	32	33	31
NEVADA	13	23	18	11	13	14	25	12	17	18
NEW HAMPSHIRE	13	21	21	21	15	17	19	19	30	29
NEW JERSEY	32	29	28	25	21	17	17	15	15	12
NEW MEXICO	29	30	17	18	21	28	32	22	21	18
NEW YORK	29	21	15	9	9	10	11	9	13	10
NORTH CAROLINA	25	20	28	27	25	25	29	22	19	13
NORTH DAKOTA	16	18	19	24	19	13	15	24	21	22
OHIO	34	39	39	41	42	39	39	38	40	37
OKLAHOMA	47	48	47	45	45	44	44	44	44	40
OREGON	18	27	26	21	21	23	20	24	24	27
PENNSYLVANIA	40	41	41	41	40	41	40	38	37	39
RHODE ISLAND	19	15	14	14	14	11	9	13	14	25
SOUTH CAROLINA	45	45	46	46	47	47	47	45	36	35
SOUTH DAKOTA	8	10	9	21	32	30	12	10	11	11
TENNESSEE	11	9	11	10	11	15	21	27	24	20
TEXAS	2	2	2	2	2	2	2	4	8	15
UTAH	6	5	7	7	7	8	8	8	3	6
VERMONT	42	43	45	38	39	40	35	37	39	42
VIRGINIA	5	3	4	6	6	4	5	2	2	2
WASHINGTON	49	49	49	49	48	48	49	47	48	47
WEST VIRGINIA	51	51	51	51	51	51	51	51	51	51
WISCONSIN	33	34	36	36	36	34	38	29	24	30
WYOMING	46	46	42	43	43	43	43	46	46	46

TABLE 2: BENEFIT COST RATE, 2002 - 2011

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	0.91	0.95	0.96	0.96	0.95	0.98	1.04	0.94	1.01	1.09
ALASKA	1.63	1.57	1.62	1.64	1.60	1.67	1.64	1.82	1.75	1.76
ARIZONA	0.70	0.71	0.66	0.65	0.65	0.64	0.62	0.66	0.67	0.65
ARKANSAS	0.47	0.53	0.57	0.59	0.57	0.57	0.67	0.68	0.75	0.74
CALIFORNIA	1.34	1.29	1.31	1.25	1.28	1.36	1.58	1.91	2.02	1.82
COLORADO	0.73	0.80	0.84	0.84	0.84	0.93	1.07	1.03	0.95	0.96
CONNECTICUT	0.89	0.85	0.92	0.81	0.76	0.80	0.84	0.87	0.87	0.89
DELAWARE	1.10	1.11	1.10	1.11	1.18	1.24	1.17	0.91	0.96	0.89
D.C.	0.30	0.30	0.31	0.27	0.29	0.32	0.32	0.34	0.33	0.36
FLORIDA	0.97	0.94	1.07	0.98	1.00	1.02	1.30	1.17	1.30	1.20
GEORGIA	0.87	0.95	1.01	0.99	0.94	0.91	0.97	0.92	0.77	0.73
HAWAII	1.08	1.10	1.09	1.06	1.09	1.13	1.24	1.44	1.57	1.60
IDAHO	1.18	1.17	1.20	1.17	1.10	1.13	1.33	1.38	1.35	1.31
ILLINOIS	1.11	1.13	1.17	1.06	1.02	0.94	0.98	0.96	0.96	0.97
INDIANA	0.58	0.58	0.59	0.58	0.56	0.55	0.57	0.57	0.61	0.61
IOWA	1.13	1.05	1.06	1.03	0.96	0.99	1.04	1.00	1.02	0.99
KANSAS	0.87	0.83	0.85	0.82	0.82	0.86	0.91	0.92	0.76	0.88
KENTUCKY	0.99	1.04	1.09	1.08	1.03	1.06	1.22	1.30	1.38	1.36
LOUISIANA	1.14	1.13	1.14	1.15	1.05	1.12	1.18	1.10	1.21	1.15
MAINE	1.20	1.23	1.29	1.63	1.37	1.50	1.51	1.46	1.34	1.54
MARYLAND	0.86	0.83	0.79	0.81	0.74	0.74	0.77	0.83	0.79	0.79
MASSACHUSETTS	0.52	0.57	0.55	0.47	0.47	0.51	0.59	0.64	0.71	0.62
MICHIGAN	0.78	0.80	0.96	0.82	0.87	0.86	0.87	0.91	0.90	0.94
MINNESOTA	0.83	0.89	0.94	0.85	0.82	0.85	0.90	0.91	0.91	0.92
MISSISSIPPI	0.98	1.01	0.97	1.00	0.98	1.00	0.96	1.08	1.06	1.08
MISSOURI	0.82	0.84	0.88	0.89	0.89	0.89	1.00	1.07	0.98	1.28
MONTANA	1.78	1.95	1.95	1.89	1.91	1.86	2.00	2.01	2.06	2.10
NEBRASKA	0.97	0.98	0.94	1.01	0.91	0.92	1.09	1.05	1.06	1.08
NEVADA	0.81	0.94	0.91	0.80	0.78	0.84	0.99	0.86	0.88	0.91
NEW HAMPSHIRE	0.81	0.93	0.93	0.90	0.81	0.86	0.93	0.92	1.00	1.00
NEW JERSEY	1.03	1.00	0.98	0.93	0.89	0.86	0.90	0.88	0.85	0.82
NEW MEXICO	0.99	1.01	0.90	0.85	0.89	0.95	1.14	0.93	0.95	0.91
NEW YORK	0.99	0.93	0.88	0.76	0.72	0.77	0.79	0.76	0.82	0.80
NORTH CAROLINA	0.93	0.92	0.98	0.97	0.91	0.93	1.05	0.93	0.91	0.86
NORTH DAKOTA	0.83	0.88	0.92	0.91	0.86	0.81	0.88	0.94	0.95	0.94
OHIO	1.07	1.14	1.19	1.19	1.20	1.19	1.26	1.29	1.33	1.27
OKLAHOMA	1.55	1.66	1.49	1.36	1.30	1.32	1.45	1.51	1.40	1.31
OREGON	0.84	0.98	0.97	0.90	0.89	0.92	0.94	0.94	0.96	0.98
PENNSYLVANIA	1.15	1.20	1.22	1.19	1.18	1.22	1.28	1.29	1.30	1.29
RHODE ISLAND	0.86	0.84	0.86	0.82	0.80	0.80	0.77	0.87	0.83	0.97
SOUTH CAROLINA	1.37	1.45	1.47	1.44	1.42	1.54	1.64	1.60	1.28	1.19
SOUTH DAKOTA	0.69	0.80	0.76	0.90	1.01	0.99	0.83	0.78	0.79	0.81
TENNESSEE	0.76	0.79	0.81	0.77	0.75	0.85	0.96	0.95	0.96	0.92
TEXAS	0.40	0.39	0.47	0.43	0.43	0.45	0.56	0.61	0.76	0.89
UTAH	0.57	0.57	0.65	0.65	0.63	0.67	0.73	0.74	0.61	0.71
VERMONT	1.20	1.24	1.33	1.15	1.11	1.21	1.22	1.28	1.31	1.34
VIRGINIA	0.54	0.50	0.56	0.60	0.58	0.54	0.62	0.57	0.60	0.55
WASHINGTON*	1.72	1.80	1.82	1.69	1.57	1.63	1.70	1.80	1.80	1.76
WEST VIRGINIA	2.01	2.08	2.23	2.02	2.08	1.99	3.72	4.46	4.39	4.28
WISCONSIN	1.05	1.07	1.13	1.11	1.07	1.06	1.25	0.99	0.96	1.05
WYOMING	1.42	1.50	1.27	1.20	1.21	1.25	1.44	1.63	1.67	1.64
NATIONAL TOTAL	0.97	0.97	1.00	0.95	0.93	0.96	1.06	1.10	1.13	1.10
STATE AVERAGE	0.99	1.01	1.03	1.00	0.98	1.00	1.11	1.13	1.12	1.13

*NASI notes that in Washington state both employers and employees contribute to workers' compensation premiums. The data reported include only the employer portion.

TABLE 3: BENEFIT COST RATE (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-4.2	-1.0	0.0	1.1	-3.1	-5.8	10.6	-6.9	-7.3	-4.2	-16.5
ALASKA	3.8	-3.1	-1.2	2.5	-4.2	1.8	-9.9	4.0	-0.6	1.9	-7.4
ARIZONA	-1.4	7.6	1.5	0.0	1.6	3.2	-6.1	-1.5	3.1	7.7	7.7
ARKANSAS	-11.3	-7.0	-3.4	3.5	0.0	-14.9	-1.5	-9.3	1.4	-17.5	-36.5
CALIFORNIA	3.9	-1.5	4.8	-2.3	-5.9	-13.9	-17.3	-5.4	11.0	4.7	-26.4
COLORADO	-8.8	-4.8	0.0	0.0	-9.7	-13.1	3.9	8.4	-1.0	-13.1	-24.0
CONNECTICUT	4.7	-7.6	13.6	6.6	-5.0	-4.8	-3.4	0.0	-2.2	17.1	0.0
DELAWARE	-0.9	0.9	-0.9	-5.9	-4.8	6.0	28.6	-5.2	7.9	-6.8	23.6
D.C.	0.0	-3.2	14.8	-6.9	-9.4	0.0	-5.9	3.0	-8.3	3.4	-16.7
FLORIDA	3.2	-12.1	9.2	-2.0	-2.0	-21.5	11.1	-10.0	8.3	-3.0	-19.2
GEORGIA	-8.4	-5.9	2.0	5.3	3.3	-6.2	5.4	19.5	5.5	-7.4	19.2
HAWAII	-1.8	0.9	2.8	-2.8	-3.5	-8.9	-13.9	-8.3	-1.9	-0.9	-32.5
IDAHO	0.9	-2.5	2.6	6.4	-2.7	-15.0	-3.6	2.2	3.1	7.3	-9.9
ILLINOIS	-1.8	-3.4	10.4	3.9	8.5	-4.1	2.1	0.0	-1.0	8.8	14.4
INDIANA	0.0	-1.7	1.7	3.6	1.8	-3.5	0.0	-6.6	0.0	3.6	-4.9
IOWA	7.6	-0.9	2.9	7.3	-3.0	-4.8	4.0	-2.0	3.0	17.7	14.1
KANSAS	4.8	-2.4	3.7	0.0	-4.7	-5.5	-1.1	21.1	-13.6	6.1	-1.1
KENTUCKY	-4.8	-4.6	0.9	4.9	-2.8	-13.1	-6.2	-5.8	1.5	-3.9	-27.2
LOUISIANA	0.9	-0.9	-0.9	9.5	-6.3	-5.1	7.3	-9.1	5.2	8.6	-0.9
MAINE	-2.4	-4.7	-20.9	19.0	-8.7	-0.7	3.4	9.0	-13.0	-12.4	-22.1
MARYLAND	3.6	5.1	-2.5	9.5	0.0	-3.9	-7.2	5.1	0.0	16.2	8.9
MASSACHUSETTS	-8.8	3.6	17.0	0.0	-7.8	-13.6	-7.8	-9.9	14.5	10.6	-16.1
MICHIGAN	-2.5	-16.7	17.1	-5.7	1.2	-1.1	-4.4	1.1	-4.3	-10.3	-17.0
MINNESOTA	-6.7	-5.3	10.6	3.7	-3.5	-5.6	-1.1	0.0	-1.1	1.2	-9.8
MISSISSIPPI	-3.0	4.1	-3.0	2.0	-2.0	4.2	-11.1	1.9	-1.9	0.0	-9.3
MISSOURI	-2.4	-4.5	-1.1	0.0	0.0	-11.0	-6.5	9.2	-23.4	-7.9	-35.9
MONTANA	-8.7	0.0	3.2	-1.0	2.7	-7.0	-0.5	-2.4	-1.9	-6.8	-15.2
NEBRASKA	-1.0	4.3	-6.9	11.0	-1.1	-15.6	3.8	-0.9	-1.9	6.6	-10.2
NEVADA	-13.8	3.3	13.8	2.6	-7.1	-15.2	15.1	-2.3	-3.3	3.8	-11.0
NEW HAMPSHIRE	-12.9	0.0	3.3	11.1	-5.8	-7.5	1.1	-8.0	0.0	0.0	-19.0
NEW JERSEY	3.0	2.0	5.4	4.5	3.5	-4.4	2.3	3.5	3.7	15.7	25.6
NEW MEXICO	-2.0	12.2	5.9	-4.5	-6.3	-16.7	22.6	-2.1	4.4	11.2	8.8
NEW YORK	6.5	5.7	15.8	5.6	-6.5	-2.5	3.9	-7.3	2.5	37.5	23.8
NORTH CAROLINA	1.1	-6.1	1.0	6.6	-2.2	-11.4	12.9	2.2	5.8	2.2	8.1
NORTH DAKOTA	-5.7	-4.3	1.1	5.8	6.2	-8.0	-6.4	-1.1	1.1	-3.5	-11.7
OHIO	-6.1	-4.2	0.0	-0.8	0.8	-5.6	-2.3	-3.0	4.7	-10.8	-15.7
OKLAHOMA	-6.6	11.4	9.6	4.6	-1.5	-9.0	-4.0	7.9	6.9	19.2	18.3
OREGON	-14.3	1.0	7.8	1.1	-3.3	-2.1	0.0	-2.1	-2.0	-5.6	-14.3
PENNSYLVANIA	-4.2	-1.6	2.5	0.8	-3.3	-4.7	-0.8	-0.8	0.8	-2.5	-10.9
RHODE ISLAND	2.4	-2.3	4.9	2.5	0.0	3.9	-11.5	4.8	-14.4	7.5	-11.3
SOUTH CAROLINA	-5.5	-1.4	2.1	1.4	-7.8	-6.1	2.5	25.0	7.6	-3.5	15.1
SOUTH DAKOTA	-13.8	5.3	-15.6	-10.9	2.0	19.3	6.4	-1.3	-2.5	-31.7	-14.8
TENNESSEE	-3.8	-2.5	5.2	2.7	-11.8	-11.5	1.1	-1.0	4.3	1.3	-17.4
TEXAS	2.6	-17.0	9.3	0.0	-4.4	-19.6	-8.2	-19.7	-14.6	-7.0	-55.1
UTAH	0.0	-12.3	0.0	3.2	-6.0	-8.2	-1.4	21.3	-14.1	-9.5	-19.7
VERMONT	-3.2	-6.8	15.7	3.6	-8.3	-0.8	-4.7	-2.3	-2.2	8.1	-10.4
VIRGINIA	8.0	-10.7	-6.7	3.4	7.4	-12.9	8.8	-5.0	9.1	-6.9	-1.8
WASHINGTON	-4.4	-1.1	7.7	7.6	-3.7	-4.1	-5.6	0.0	2.3	9.6	-2.3
WEST VIRGINIA	-3.4	-6.7	10.4	-2.9	4.5	-46.5	-16.6	1.6	2.6	-3.4	-53.0
WISCONSIN	-1.9	-5.3	1.8	3.7	0.9	-15.2	26.3	3.1	-8.6	-1.9	0.0
WYOMING	-5.3	18.1	5.8	-0.8	-3.2	-13.2	-11.7	-2.4	1.8	17.4	-13.4
NATIONAL TOTAL	0.0	-3.0	5.3	2.2	-3.1	-9.4	-3.6	-2.7	2.7	4.3	-11.8
STATE AVERAGE	-2.5	-1.8	3.6	2.43	-2.5	-7.6	0.1	0.2	-0.5	1.5	-8.9

TABLE 4: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2011

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,680	67,349	616,022	367	0.91
ALASKA	305	14,677	238,789	783	1.63
ARIZONA	2,326	102,162	711,801	306	0.70
ARKANSAS	1,083	39,889	189,123	175	0.47
CALIFORNIA	14,310	783,390	10,477,086	732	1.34
COLORADO	2,147	104,124	760,599	354	0.73
CONNECTICUT	1,594	97,281	865,920	543	0.89
DELAWARE	396	19,913	219,971	556	1.10
D.C.	494	36,805	111,141	225	0.30
FLORIDA	6,688	279,786	2,711,148	405	0.97
GEORGIA	3,584	159,127	1,389,746	388	0.87
HAWAII	558	22,753	246,780	443	1.08
IDAHO	595	20,868	245,429	412	1.18
ILLINOIS	5,467	276,331	3,074,406	562	1.11
INDIANA	2,705	107,900	625,111	231	0.58
IOWA	1,419	55,306	626,720	442	1.13
KANSAS	1,268	50,106	435,641	343	0.87
KENTUCKY	1,689	66,097	656,441	389	0.99
LOUISIANA	1,811	76,078	869,762	480	1.14
MAINE	562	20,959	252,017	448	1.20
MARYLAND	2,330	117,735	1,006,998	432	0.86
MASSACHUSETTS	3,136	186,326	962,596	307	0.52
MICHIGAN	3,678	167,420	1,301,061	354	0.78
MINNESOTA	2,553	121,674	1,011,017	396	0.83
MISSISSIPPI	998	34,254	334,430	335	0.98
MISSOURI	2,409	98,713	813,686	338	0.82
MONTANA	406	14,169	252,550	622	1.78
NEBRASKA	874	33,085	321,306	367	0.97
NEVADA	1,095	46,824	381,176	348	0.81
NEW HAMPSHIRE	598	28,106	227,488	380	0.81
NEW JERSEY	3,687	211,059	2,168,517	588	1.03
NEW MEXICO	721	27,952	275,783	383	0.99
NEW YORK	8,308	512,323	5,097,055	613	0.99
NORTH CAROLINA	3,652	152,474	1,420,429	389	0.93
NORTH DAKOTA	366	15,152	125,960	344	0.83
OHIO	4,888	207,775	2,232,596	457	1.07
OKLAHOMA	1,375	54,146	839,308	610	1.55
OREGON	1,587	67,704	568,516	358	0.84
PENNSYLVANIA	5,409	252,338	2,894,165	535	1.15
RHODE ISLAND	437	19,674	168,291	385	0.86
SOUTH CAROLINA	1,681	63,863	874,227	520	1.37
SOUTH DAKOTA	378	13,135	90,844	240	0.69
TENNESSEE	2,454	102,792	783,729	319	0.76
TEXAS	8,334	402,835	1,604,137	192	0.40
UTAH	1,137	44,928	256,742	226	0.57
VERMONT	287	11,391	136,795	477	1.20
VIRGINIA	3,316	162,056	875,090	264	0.54
WASHINGTON	2,707	134,609	2,316,713	856	1.72
WEST VIRGINIA	660	25,159	505,924	766	2.01
WISCONSIN	2,557	104,321	1,099,950	430	1.05
WYOMING	267	11,465	162,388	608	1.42
NATIONAL TOTAL	122,969	\$5,846,351	\$56,433,120	\$459	\$0.97
STATE AVERAGE	2,411	\$114,634	\$1,106,532	\$432	\$0.99

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TABLE 5: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2010

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,679	65,951	629,069	375	0.95
ALASKA	299	14,062	221,327	740	1.57
ARIZONA	2,295	98,288	701,747	306	0.71
ARKANSAS	1,075	38,156	203,242	189	0.53
CALIFORNIA	14,171	749,264	9,663,897	682	1.29
COLORADO	2,110	99,804	803,134	381	0.80
CONNECTICUT	1,576	93,616	794,850	504	0.85
DELAWARE	392	19,023	211,921	541	1.11
D.C.	483	35,214	105,492	219	0.30
FLORIDA	6,612	271,812	2,544,980	385	0.94
GEORGIA	3,543	153,215	1,451,687	410	0.95
HAWAII	551	22,130	242,400	440	1.10
IDAHO	592	20,335	236,965	400	1.17
ILLINOIS	5,397	265,517	2,990,302	554	1.13
INDIANA	2,655	103,299	598,678	225	0.58
IOWA	1,402	53,097	558,490	398	1.05
KANSAS	1,261	48,552	405,257	321	0.83
KENTUCKY	1,665	63,736	662,014	398	1.04
LOUISIANA	1,796	73,643	832,098	463	1.13
MAINE	559	20,502	251,479	450	1.23
MARYLAND	2,310	114,291	953,533	413	0.83
MASSACHUSETTS	3,098	178,233	1,013,285	327	0.57
MICHIGAN	3,596	158,816	1,271,892	354	0.80
MINNESOTA	2,506	116,787	1,034,661	413	0.89
MISSISSIPPI	996	33,545	337,633	339	1.01
MISSOURI	2,400	96,499	805,920	336	0.84
MONTANA	405	13,658	266,821	659	1.95
NEBRASKA	870	32,089	313,965	361	0.98
NEVADA	1,088	45,883	429,686	395	0.94
NEW HAMPSHIRE	593	27,065	251,629	425	0.93
NEW JERSEY	3,680	206,476	2,058,351	559	1.00
NEW MEXICO	720	27,447	276,126	383	1.01
NEW YORK	8,195	492,983	4,606,295	562	0.93
NORTH CAROLINA	3,602	146,891	1,351,078	375	0.92
NORTH DAKOTA	345	13,004	114,981	333	0.88
OHIO	4,822	199,447	2,268,515	470	1.14
OKLAHOMA	1,359	50,858	844,020	621	1.66
OREGON	1,567	64,639	632,400	403	0.98
PENNSYLVANIA	5,343	242,270	2,909,341	545	1.20
RHODE ISLAND	436	19,139	160,016	367	0.84
SOUTH CAROLINA	1,657	61,584	891,283	538	1.45
SOUTH DAKOTA	374	12,575	100,348	269	0.80
TENNESSEE	2,410	98,917	784,402	325	0.79
TEXAS	8,234	383,235	1,499,969	182	0.39
UTAH	1,109	42,894	243,354	219	0.57
VERMONT	284	11,055	137,066	483	1.24
VIRGINIA	3,273	156,856	778,179	238	0.50
WASHINGTON	2,667	128,028	2,308,748	866	1.80
WEST VIRGINIA	638	24,470	508,536	797	2.08
WISCONSIN	2,523	100,360	1,071,877	425	1.07
WYOMING	263	10,924	163,497	622	1.50
NATIONAL TOTAL	121,474	\$5,620,133	\$54,496,434	\$449	\$0.97
STATE AVERAGE	2,382	\$110,199	\$1,068,558	\$431	\$1.01

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TABLE 6: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2009

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,702	65,522	625,755	368	0.96
ALASKA	297	13,664	221,021	745	1.62
ARIZONA	2,340	99,095	657,148	281	0.66
ARKANSAS	1,078	37,932	214,864	199	0.57
CALIFORNIA	14,377	737,852	9,651,429	671	1.31
COLORADO	2,137	99,015	836,565	392	0.84
CONNECTICUT	1,596	92,085	842,632	528	0.92
DELAWARE	395	18,811	206,145	521	1.10
D.C.	482	34,195	104,683	217	0.31
FLORIDA	6,689	271,057	2,898,803	433	1.07
GEORGIA	3,592	151,782	1,526,510	425	1.01
HAWAII	559	22,355	244,375	437	1.09
IDAHO	600	20,173	242,893	405	1.20
ILLINOIS	5,452	262,097	3,055,727	560	1.17
INDIANA	2,655	100,758	597,175	225	0.59
IOWA	1,415	52,217	551,888	390	1.06
KANSAS	1,283	48,760	416,431	325	0.85
KENTUCKY	1,667	62,585	684,345	411	1.09
LOUISIANA	1,813	72,822	831,002	458	1.14
MAINE	564	20,270	260,521	462	1.29
MARYLAND	2,326	112,865	895,905	385	0.79
MASSACHUSETTS	3,087	172,995	951,058	308	0.55
MICHIGAN	3,608	156,539	1,509,881	418	0.96
MINNESOTA	2,521	113,658	1,072,459	425	0.94
MISSISSIPPI	1,004	33,309	321,771	321	0.97
MISSOURI	2,435	96,414	850,089	349	0.88
MONTANA	407	13,415	261,105	641	1.95
NEBRASKA	876	31,755	299,859	342	0.94
NEVADA	1,118	47,442	430,813	385	0.91
NEW HAMPSHIRE	597	26,659	246,831	413	0.93
NEW JERSEY	3,712	203,895	1,990,888	536	0.98
NEW MEXICO	734	27,486	246,272	335	0.90
NEW YORK	8,198	472,646	4,136,960	505	0.88
NORTH CAROLINA	3,645	143,984	1,414,268	388	0.98
NORTH DAKOTA	337	11,952	110,526	328	0.92
OHIO	4,866	197,125	2,353,384	484	1.19
OKLAHOMA	1,379	52,617	785,825	570	1.49
OREGON	1,578	63,646	618,091	392	0.97
PENNSYLVANIA	5,344	237,464	2,901,339	543	1.22
RHODE ISLAND	438	18,725	160,697	367	0.86
SOUTH CAROLINA	1,670	60,680	891,830	534	1.47
SOUTH DAKOTA	374	12,247	93,578	250	0.76
TENNESSEE	2,422	96,327	781,417	323	0.81
TEXAS	7,818	336,402	1,591,818	204	0.47
UTAH	1,118	42,389	274,072	245	0.65
VERMONT	284	10,870	144,174	508	1.33
VIRGINIA	3,290	153,518	858,884	261	0.56
WASHINGTON	2,697	126,855	2,312,186	857	1.82
WEST VIRGINIA	650	23,325	519,033	799	2.23
WISCONSIN	2,539	98,859	1,116,312	440	1.13
WYOMING	267	10,746	136,516	511	1.27
NATIONAL TOTAL	122,029	\$5,489,858	\$54,947,752	\$450	\$1.00
STATE AVERAGE	2,393	\$107,644	\$1,077,407	\$428	\$1.03

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TABLE 7: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2008

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,808	68,530	656,607	363	0.96
ALASKA	298	13,344	219,163	734	1.64
ARIZONA	2,529	106,477	691,422	273	0.65
ARKANSAS	1,117	38,472	227,371	204	0.59
CALIFORNIA	15,248	781,948	9,795,130	642	1.25
COLORADO	2,247	103,687	874,819	389	0.84
CONNECTICUT	1,668	97,322	784,819	470	0.81
DELAWARE	416	19,720	218,665	526	1.11
D.C.	491	34,822	95,091	194	0.27
FLORIDA	7,177	288,339	2,829,806	394	0.98
GEORGIA	3,831	161,107	1,598,399	417	0.99
HAWAII	587	23,213	245,763	418	1.06
IDAHO	640	21,398	249,443	390	1.17
ILLINOIS	5,741	278,314	2,956,278	515	1.06
INDIANA	2,823	107,620	626,661	222	0.58
IOWA	1,460	53,625	554,391	380	1.03
KANSAS	1,342	50,775	416,634	310	0.82
KENTUCKY	1,748	64,742	697,350	399	1.08
LOUISIANA	1,853	74,131	854,487	461	1.15
MAINE	585	20,854	339,957	581	1.63
MARYLAND	2,407	114,895	935,948	389	0.81
MASSACHUSETTS	3,197	180,867	848,699	265	0.47
MICHIGAN	3,904	171,902	1,407,282	360	0.82
MINNESOTA	2,631	120,038	1,025,607	390	0.85
MISSISSIPPI	1,053	34,653	346,640	329	1.00
MISSOURI	2,541	101,623	907,615	357	0.89
MONTANA	424	13,792	260,835	615	1.89
NEBRASKA	898	32,219	325,064	362	1.01
NEVADA	1,234	52,688	421,805	342	0.80
NEW HAMPSHIRE	621	27,714	250,178	403	0.90
NEW JERSEY	3,875	213,418	1,994,792	515	0.93
NEW MEXICO	766	28,284	240,409	314	0.85
NEW YORK	8,462	509,954	3,899,911	461	0.76
NORTH CAROLINA	3,866	152,519	1,476,013	382	0.97
NORTH DAKOTA	338	11,686	105,835	313	0.91
OHIO	5,159	208,573	2,490,080	483	1.19
OKLAHOMA	1,499	54,861	744,862	497	1.36
OREGON	1,684	67,559	607,091	360	0.90
PENNSYLVANIA	5,535	243,716	2,902,243	524	1.19
RHODE ISLAND	459	19,480	159,535	348	0.82
SOUTH CAROLINA	1,780	63,862	917,419	515	1.44
SOUTH DAKOTA	383	12,331	111,184	291	0.90
TENNESSEE	2,575	101,910	784,635	305	0.77
TEXAS	7,651	349,132	1,518,430	198	0.43
UTAH	1,182	44,198	287,690	243	0.65
VERMONT	294	11,152	128,032	435	1.15
VIRGINIA	3,418	156,661	934,995	274	0.60
WASHINGTON	2,817	130,084	2,192,885	778	1.69
WEST VIRGINIA	669	23,418	473,074	708	2.02
WISCONSIN	2,668	103,920	1,158,458	434	1.11
WYOMING	279	11,461	137,133	492	1.20
NATIONAL TOTAL	127,881	\$5,777,008	\$54,926,636	\$430	\$0.95
STATE AVERAGE	2,507	\$113,275	\$1,076,993	\$411	\$1.00

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TABLE 8: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2007

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,823	66,881	635,315	349	0.95
ALASKA	294	12,576	201,477	685	1.60
ARIZONA	2,595	106,805	697,027	269	0.65
ARKANSAS	1,119	37,684	213,074	190	0.57
CALIFORNIA	15,395	774,856	9,903,767	643	1.28
COLORADO	2,241	99,900	836,853	374	0.84
CONNECTICUT	1,666	96,705	739,565	444	0.76
DELAWARE	418	19,727	233,032	558	1.18
D.C.	487	33,345	97,508	200	0.29
FLORIDA	7,504	295,537	2,943,090	392	1.00
GEORGIA	3,891	162,094	1,518,539	390	0.94
HAWAII	594	22,751	247,294	416	1.09
IDAHO	648	21,433	235,289	363	1.10
ILLINOIS	5,782	274,339	2,798,346	484	1.02
INDIANA	2,858	106,460	600,017	210	0.56
IOWA	1,467	52,115	499,426	340	0.96
KANSAS	1,324	48,589	396,811	300	0.82
KENTUCKY	1,760	63,553	651,943	370	1.03
LOUISIANA	1,837	69,554	732,704	399	1.05
MAINE	588	20,272	276,818	471	1.37
MARYLAND	2,422	112,688	829,914	343	0.74
MASSACHUSETTS	3,185	175,410	830,286	261	0.47
MICHIGAN	4,031	173,932	1,511,282	375	0.87
MINNESOTA	2,655	117,268	959,168	361	0.82
MISSISSIPPI	1,057	33,524	328,234	311	0.98
MISSOURI	2,555	97,736	869,806	340	0.89
MONTANA	423	13,303	254,661	602	1.91
NEBRASKA	901	31,420	286,405	318	0.91
NEVADA	1,265	53,018	414,912	328	0.78
NEW HAMPSHIRE	622	27,104	218,644	351	0.81
NEW JERSEY	3,900	209,120	1,862,167	478	0.89
NEW MEXICO	763	26,986	240,855	316	0.89
NEW YORK	8,427	500,392	3,597,478	427	0.72
NORTH CAROLINA	3,909	150,910	1,374,267	352	0.91
NORTH DAKOTA	330	10,720	91,735	278	0.86
OHIO	5,230	206,919	2,478,080	474	1.20
OKLAHOMA	1,489	51,750	674,327	453	1.30
OREGON	1,699	66,588	594,297	350	0.89
PENNSYLVANIA	5,549	237,990	2,806,195	506	1.18
RHODE ISLAND	470	19,304	154,224	328	0.80
SOUTH CAROLINA	1,795	62,910	895,488	499	1.42
SOUTH DAKOTA	381	11,828	119,567	314	1.01
TENNESSEE	2,598	100,434	752,693	290	0.75
TEXAS	7,636	338,828	1,462,489	192	0.43
UTAH	1,184	43,139	270,585	229	0.63
VERMONT	297	10,864	120,081	404	1.11
VIRGINIA	3,437	153,522	896,509	261	0.58
WASHINGTON	2,857	127,500	1,995,799	698	1.57
WEST VIRGINIA	684	22,714	473,465	692	2.08
WISCONSIN	2,694	102,040	1,096,249	407	1.07
WYOMING	270	10,499	126,996	470	1.21
NATIONAL TOTAL	129,007	5,685,536	\$53,044,751	\$411	\$0.93
STATE AVERAGE	2,530	111,481	\$1,040,093	\$389	\$0.98

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TABLE 9: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2006

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,797	63,733	624,685	348	0.98
ALASKA	291	11,829	197,580	679	1.67
ARIZONA	2,562	101,587	647,463	253	0.64
ARKANSAS	1,112	35,512	202,006	182	0.57
CALIFORNIA	15,256	734,344	10,017,099	657	1.36
COLORADO	2,190	93,534	865,585	395	0.93
CONNECTICUT	1,652	90,531	719,758	436	0.80
DELAWARE	417	19,259	238,638	573	1.24
D.C.	479	31,082	98,016	205	0.32
FLORIDA	7,498	285,969	2,928,460	391	1.02
GEORGIA	3,838	153,029	1,397,771	364	0.91
HAWAII	586	21,527	242,685	414	1.13
IDAHO	631	20,259	228,764	363	1.13
ILLINOIS	5,733	260,371	2,447,104	427	0.94
INDIANA	2,845	103,263	563,190	198	0.55
IOWA	1,453	49,539	487,985	336	0.99
KANSAS	1,293	45,708	391,381	303	0.86
KENTUCKY	1,738	60,527	643,192	370	1.06
LOUISIANA	1,776	64,267	718,542	405	1.12
MAINE	584	19,387	289,994	496	1.50
MARYLAND	2,405	107,102	788,874	328	0.74
MASSACHUSETTS	3,146	164,373	831,373	264	0.51
MICHIGAN	4,085	171,402	1,470,574	360	0.86
MINNESOTA	2,637	110,727	944,448	358	0.85
MISSISSIPPI	1,042	31,895	320,294	307	1.00
MISSOURI	2,532	93,134	828,370	327	0.89
MONTANA	413	12,304	228,347	553	1.86
NEBRASKA	886	29,637	272,039	307	0.92
NEVADA	1,253	49,863	417,285	333	0.84
NEW HAMPSHIRE	619	26,140	225,161	363	0.86
NEW JERSEY	3,890	200,091	1,729,356	445	0.86
NEW MEXICO	748	25,116	237,551	318	0.95
NEW YORK	8,302	460,017	3,520,913	424	0.77
NORTH CAROLINA	3,812	141,640	1,315,059	345	0.93
NORTH DAKOTA	323	9,978	81,297	251	0.81
OHIO	5,238	200,236	2,383,544	455	1.19
OKLAHOMA	1,461	48,671	643,817	441	1.32
OREGON	1,671	63,001	576,778	345	0.92
PENNSYLVANIA	5,503	225,608	2,758,784	501	1.22
RHODE ISLAND	471	18,771	150,999	321	0.80
SOUTH CAROLINA	1,759	59,723	918,650	522	1.54
SOUTH DAKOTA	373	11,068	109,030	292	0.99
TENNESSEE	2,579	95,817	815,808	316	0.85
TEXAS	7,498	315,913	1,416,287	189	0.45
UTAH	1,135	39,176	261,896	231	0.67
VERMONT	297	10,440	126,287	425	1.21
VIRGINIA	3,401	145,707	782,062	230	0.54
WASHINGTON	2,781	118,182	1,927,431	693	1.63
WEST VIRGINIA	683	21,770	433,258	634	1.99
WISCONSIN	2,679	98,170	1,043,244	389	1.06
WYOMING	260	9,400	117,324	452	1.25
NATIONAL TOTAL	\$127,610	\$5,380,327	\$51,626,040	\$405	\$0.96
STATE AVERAGE	\$2,502	\$105,497	\$1,012,275	\$383	\$1.00

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TABLE 10: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2005

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,763	59,734	619,518	351	1.04
ALASKA	285	11,145	182,721	640	1.64
ARIZONA	2,438	92,048	570,870	234	0.62
ARKANSAS	1,092	33,674	227,232	208	0.67
CALIFORNIA	14,992	689,220	10,868,330	725	1.58
COLORADO	2,137	87,206	932,350	436	1.07
CONNECTICUT	1,624	85,989	719,974	443	0.84
DELAWARE	412	18,370	214,540	520	1.17
D.C.	474	28,975	92,298	195	0.32
FLORIDA	7,309	266,392	3,474,068	475	1.30
GEORGIA	3,751	144,796	1,408,876	376	0.97
HAWAII	572	20,170	250,779	438	1.24
IDAHO	601	18,234	242,823	404	1.33
ILLINOIS	5,660	246,223	2,418,519	427	0.98
INDIANA	2,827	99,459	569,215	201	0.57
IOWA	1,428	46,958	487,130	341	1.04
KANSAS	1,272	42,610	389,566	306	0.91
KENTUCKY	1,717	57,711	702,751	409	1.22
LOUISIANA	1,807	59,917	705,254	390	1.18
MAINE	581	18,636	280,841	484	1.51
MARYLAND	2,372	101,405	784,414	331	0.77
MASSACHUSETTS	3,110	155,261	921,958	296	0.59
MICHIGAN	4,148	170,240	1,473,598	355	0.87
MINNESOTA	2,607	105,878	949,394	364	0.90
MISSISSIPPI	1,032	30,123	289,855	281	0.96
MISSOURI	2,499	88,993	892,446	357	1.00
MONTANA	400	11,342	227,342	568	2.00
NEBRASKA	876	28,106	305,988	349	1.09
NEVADA	1,197	46,104	456,660	382	0.99
NEW HAMPSHIRE	613	24,714	228,623	373	0.93
NEW JERSEY	3,856	190,048	1,702,109	441	0.90
NEW MEXICO	720	22,790	259,259	360	1.14
NEW YORK	8,220	426,395	3,378,085	411	0.79
NORTH CAROLINA	3,707	132,140	1,381,606	373	1.05
NORTH DAKOTA	316	9,313	82,033	260	0.88
OHIO	5,232	193,622	2,447,038	468	1.26
OKLAHOMA	1,420	43,994	638,043	449	1.45
OREGON	1,623	58,792	554,586	342	0.94
PENNSYLVANIA	5,446	214,203	2,741,310	503	1.28
RHODE ISLAND	468	17,865	137,196	293	0.77
SOUTH CAROLINA	1,725	56,244	924,734	536	1.64
SOUTH DAKOTA	365	10,410	86,118	236	0.83
TENNESSEE	2,537	89,989	861,927	340	0.96
TEXAS	7,193	286,422	1,596,879	222	0.56
UTAH	1,080	35,320	256,802	238	0.73
VERMONT	295	9,962	122,028	414	1.22
VIRGINIA	3,348	137,742	851,776	254	0.62
WASHINGTON	2,697	108,677	1,847,523	685	1.70
WEST VIRGINIA	673	20,550	765,208	1,136	3.72
WISCONSIN	2,657	93,822	1,170,065	440	1.25
WYOMING	247	8,087	116,537	471	1.44
NATIONAL TOTAL	125,424	\$5,056,019	\$53,808,795	\$429	\$1.06
STATE AVERAGE	2,459	\$99,138	\$1,055,074	\$403	\$1.11

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TABLE 11: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2004

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,720	56,310	532,000	309	0.94
ALASKA	279	10,582	192,816	691	1.82
ARIZONA	2,304	83,541	547,872	238	0.66
ARKANSAS	1,073	32,014	219,177	204	0.68
CALIFORNIA	14,706	653,145	12,446,670	846	1.91
COLORADO	2,090	82,643	853,273	408	1.03
CONNECTICUT	1,611	82,095	712,515	442	0.87
DELAWARE	406	17,209	157,399	388	0.91
D.C.	467	27,418	93,907	201	0.34
FLORIDA	7,039	245,133	2,866,531	407	1.17
GEORGIA	3,663	137,088	1,259,155	344	0.92
HAWAII	554	18,893	271,290	490	1.44
IDAHO	578	16,988	235,119	407	1.38
ILLINOIS	5,611	235,915	2,254,415	402	0.96
INDIANA	2,802	96,522	551,071	197	0.57
IOWA	1,404	44,770	449,718	320	1.00
KANSAS	1,263	40,854	377,116	299	0.92
KENTUCKY	1,688	55,423	719,610	426	1.30
LOUISIANA	1,831	57,648	634,610	347	1.10
MAINE	583	18,282	267,622	459	1.46
MARYLAND	2,332	95,769	797,301	342	0.83
MASSACHUSETTS	3,087	150,515	968,817	314	0.64
MICHIGAN	4,152	166,930	1,517,386	365	0.91
MINNESOTA	2,567	103,238	934,613	364	0.91
MISSISSIPPI	1,026	28,730	310,516	303	1.08
MISSOURI	2,466	85,074	911,059	369	1.07
MONTANA	390	10,542	211,460	543	2.01
NEBRASKA	866	26,990	283,197	327	1.05
NEVADA	1,127	41,514	358,732	318	0.86
NEW HAMPSHIRE	605	23,566	216,360	357	0.92
NEW JERSEY	3,812	182,512	1,598,596	419	0.88
NEW MEXICO	703	21,420	198,267	282	0.93
NEW YORK	8,142	405,898	3,101,314	381	0.76
NORTH CAROLINA	3,633	125,399	1,168,848	322	0.93
NORTH DAKOTA	309	8,811	83,237	270	0.94
OHIO	5,214	188,314	2,434,715	467	1.29
OKLAHOMA	1,382	41,442	627,174	454	1.51
OREGON	1,565	55,191	518,350	331	0.94
PENNSYLVANIA	5,390	206,104	2,658,104	493	1.29
RHODE ISLAND	447	16,576	143,423	321	0.87
SOUTH CAROLINA	1,697	53,504	855,062	504	1.60
SOUTH DAKOTA	358	9,930	77,409	216	0.78
TENNESSEE	2,494	86,074	815,838	327	0.95
TEXAS	6,949	265,326	1,624,217	234	0.61
UTAH	1,037	32,742	241,193	233	0.74
VERMONT	292	9,610	123,000	421	1.28
VIRGINIA	3,268	128,706	738,475	226	0.57
WASHINGTON	2,625	102,162	1,837,215	700	1.80
WEST VIRGINIA	665	19,689	878,255	1,320	4.46
WISCONSIN	2,626	90,812	898,366	342	0.99
WYOMING	240	7,373	120,083	499	1.63
NATIONAL TOTAL	123,139	\$4,802,934	\$52,892,469	\$430	\$1.10
STATE AVERAGE	2,414	\$94,175	\$1,037,107	\$396	\$1.13

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TABLE 12: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2003

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,698	53,617	543,279	320	1.01
ALASKA	275	10,098	176,521	643	1.75
ARIZONA	2,222	77,118	515,231	232	0.67
ARKANSAS	1,061	30,246	227,332	214	0.75
CALIFORNIA	14,553	616,879	12,445,277	855	2.02
COLORADO	2,064	79,589	753,566	365	0.95
CONNECTICUT	1,605	77,519	677,461	422	0.87
DELAWARE	396	16,166	155,888	394	0.96
D.C.	459	25,560	84,594	184	0.33
FLORIDA	6,840	227,172	2,962,350	433	1.30
GEORGIA	3,597	130,129	998,192	278	0.77
HAWAII	538	17,564	274,922	511	1.57
IDAHO	562	15,890	214,764	382	1.35
ILLINOIS	5,606	226,180	2,168,210	387	0.96
INDIANA	2,774	91,998	563,951	203	0.61
IOWA	1,385	42,247	430,451	311	1.02
KANSAS	1,251	38,953	295,588	236	0.76
KENTUCKY	1,673	52,803	727,922	435	1.38
LOUISIANA	1,820	55,315	669,838	368	1.21
MAINE	577	17,450	233,599	405	1.34
MARYLAND	2,306	90,465	716,294	311	0.79
MASSACHUSETTS	3,089	142,621	1,014,587	328	0.71
MICHIGAN	4,175	163,935	1,476,850	354	0.90
MINNESOTA	2,542	97,750	892,341	351	0.91
MISSISSIPPI	1,020	27,629	291,688	286	1.06
MISSOURI	2,447	81,917	806,029	329	0.98
MONTANA	380	9,935	204,975	540	2.06
NEBRASKA	850	25,571	270,035	318	1.06
NEVADA	1,062	37,255	329,333	310	0.88
NEW HAMPSHIRE	596	22,135	222,430	373	1.00
NEW JERSEY	3,787	174,951	1,489,221	393	0.85
NEW MEXICO	688	20,187	190,840	277	0.95
NEW YORK	8,089	381,651	3,123,197	386	0.82
NORTH CAROLINA	3,577	119,091	1,087,880	304	0.91
NORTH DAKOTA	302	8,221	78,453	260	0.95
OHIO	5,202	181,304	2,414,651	464	1.33
OKLAHOMA	1,366	39,576	554,839	406	1.40
OREGON	1,533	52,299	499,625	326	0.96
PENNSYLVANIA	5,364	196,858	2,565,344	478	1.30
RHODE ISLAND	443	15,906	132,301	299	0.83
SOUTH CAROLINA	1,679	51,154	656,935	391	1.28
SOUTH DAKOTA	353	9,413	74,241	210	0.79
TENNESSEE	2,453	81,411	778,672	317	0.96
TEXAS	7,102	260,476	1,971,510	278	0.76
UTAH	1,006	30,732	188,900	188	0.61
VERMONT	288	9,148	120,208	417	1.31
VIRGINIA	3,191	119,804	712,867	223	0.60
WASHINGTON	2,583	99,821	1,800,551	697	1.80
WEST VIRGINIA	656	18,738	823,300	1,255	4.39
WISCONSIN	2,602	86,579	833,005	320	0.96
WYOMING	232	6,833	114,252	492	1.67
NATIONAL TOTAL	121,920	\$4,565,857	\$51,554,290	\$423	\$1.13
STATE AVERAGE	2,391	\$89,527	\$1,010,868	\$382	\$1.12

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TABLE 13: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2002

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,704	52,037	565,264	332	1.09
ALASKA	270	9,786	172,665	638	1.76
ARIZONA	2,191	73,890	477,568	218	0.65
ARKANSAS	1,064	29,515	217,606	205	0.74
CALIFORNIA	14,588	601,288	10,926,157	749	1.82
COLORADO	2,101	79,093	756,658	360	0.96
CONNECTICUT	1,627	76,191	677,590	416	0.89
DELAWARE	396	15,654	138,963	351	0.89
D.C.	458	24,634	89,879	196	0.36
FLORIDA	6,765	217,178	2,595,825	384	1.20
GEORGIA	3,624	128,121	933,655	258	0.73
HAWAII	528	16,694	267,827	507	1.60
IDAHO	558	15,515	203,223	364	1.31
ILLINOIS	5,679	224,324	2,168,594	382	0.97
INDIANA	2,785	90,220	548,078	197	0.61
IOWA	1,393	41,038	404,681	291	0.99
KANSAS	1,270	38,730	342,216	269	0.88
KENTUCKY	1,676	51,360	699,998	418	1.36
LOUISIANA	1,812	53,956	621,377	343	1.15
MAINE	577	16,887	260,461	451	1.54
MARYLAND	2,299	87,514	687,838	299	0.79
MASSACHUSETTS	3,150	141,163	876,848	278	0.62
MICHIGAN	4,242	161,193	1,512,457	357	0.94
MINNESOTA	2,552	95,206	873,887	342	0.92
MISSISSIPPI	1,027	26,900	290,663	283	1.08
MISSOURI	2,457	80,636	1,033,458	421	1.28
MONTANA	374	9,482	199,577	533	2.10
NEBRASKA	850	24,792	268,741	316	1.08
NEVADA	1,027	34,677	315,886	307	0.91
NEW HAMPSHIRE	595	21,418	214,135	360	1.00
NEW JERSEY	3,792	170,802	1,397,952	369	0.82
NEW MEXICO	680	19,441	177,333	261	0.91
NEW YORK	8,135	375,634	3,010,694	370	0.80
NORTH CAROLINA	3,607	117,180	1,004,323	278	0.86
NORTH DAKOTA	300	7,843	73,517	245	0.94
OHIO	5,252	178,285	2,272,551	433	1.27
OKLAHOMA	1,393	38,991	509,444	366	1.31
OREGON	1,543	51,496	503,490	326	0.98
PENNSYLVANIA	5,396	191,743	2,478,709	459	1.29
RHODE ISLAND	439	15,058	146,036	333	0.97
SOUTH CAROLINA	1,677	49,868	592,530	353	1.19
SOUTH DAKOTA	352	9,101	73,478	209	0.81
TENNESSEE	2,455	78,948	722,717	294	0.92
TEXAS	7,386	265,805	2,372,763	321	0.89
UTAH	1,006	30,233	214,340	213	0.71
VERMONT	290	8,896	119,578	413	1.34
VIRGINIA	3,186	115,504	635,108	199	0.55
WASHINGTON	2,575	97,585	1,716,435	667	1.76
WEST VIRGINIA	661	18,483	791,762	1197	4.28
WISCONSIN	2,604	84,191	881,756	339	1.05
WYOMING	230	6,564	107,475	467	1.64
NATIONAL TOTAL	122,602	\$4,470,740	\$49,143,768	\$401	\$1.10
STATE AVERAGE	2,404	\$87,662	\$963,603	\$371	\$1.13

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TABLE 14: AVERAGE BENEFIT COST PER COVERED EMPLOYEE, 2002 - 2011

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	367	375	368	363	349	348	351	309	320	332
ALASKA	783	740	745	734	685	679	640	691	643	638
ARIZONA	306	306	281	273	269	253	234	238	232	218
ARKANSAS	175	189	199	204	190	182	208	204	214	205
CALIFORNIA	732	682	671	642	643	657	725	846	855	749
COLORADO	354	381	392	389	374	395	436	408	365	360
CONNECTICUT	543	504	528	470	444	436	443	442	422	416
DELAWARE	556	541	521	526	558	573	520	388	394	351
D.C.	225	219	217	194	200	205	195	201	184	196
FLORIDA	405	385	433	394	392	391	475	407	433	384
GEORGIA	388	410	425	417	390	364	376	344	278	258
HAWAII	443	440	437	418	416	414	438	490	511	507
IDAHO	412	400	405	390	363	363	404	407	382	364
ILLINOIS	562	554	560	515	484	427	427	402	387	382
INDIANA	231	225	225	222	210	198	201	197	203	197
IOWA	442	398	390	380	340	336	341	320	311	291
KANSAS	343	321	325	310	300	303	306	299	236	269
KENTUCKY	389	398	411	399	370	370	409	426	435	418
LOUISIANA	480	463	458	461	399	405	390	347	368	343
MAINE	448	450	462	581	471	496	484	459	405	451
MARYLAND	432	413	385	389	343	328	331	342	311	299
MASSACHUSETTS	307	327	308	265	261	264	296	314	328	278
MICHIGAN	354	354	418	360	375	360	355	365	354	357
MINNESOTA	396	413	425	390	361	358	364	364	351	342
MISSISSIPPI	335	339	321	329	311	307	281	303	286	283
MISSOURI	338	336	349	357	340	327	357	369	329	421
MONTANA	622	659	641	615	602	553	568	543	540	533
NEBRASKA	367	361	342	362	318	307	349	327	318	316
NEVADA	348	395	385	342	328	333	382	318	310	307
NEW HAMPSHIRE	380	425	413	403	351	363	373	357	373	360
NEW JERSEY	588	559	536	515	478	445	441	419	393	369
NEW MEXICO	383	383	335	314	316	318	360	282	277	261
NEW YORK	613	562	505	461	427	424	411	381	386	370
NORTH CAROLINA	389	375	388	382	352	345	373	322	304	278
NORTH DAKOTA	344	333	328	313	278	251	260	270	260	245
OHIO	457	470	484	483	474	455	468	467	464	433
OKLAHOMA	610	621	570	497	453	441	449	454	406	366
OREGON	358	403	392	360	350	345	342	331	326	326
PENNSYLVANIA	535	545	543	524	506	501	503	493	478	459
RHODE ISLAND	385	367	367	348	328	321	293	321	299	333
SOUTH CAROLINA	520	538	534	515	499	522	536	504	391	353
SOUTH DAKOTA	240	269	250	291	314	292	236	216	210	209
TENNESSEE	319	325	323	305	290	316	340	327	317	294
TEXAS	192	182	204	198	192	189	222	234	278	321
UTAH	226	219	245	243	229	231	238	233	188	213
VERMONT	477	483	508	435	404	425	414	421	417	413
VIRGINIA	264	238	261	274	261	230	254	226	223	199
WASHINGTON	856	866	857	778	698	693	685	700	697	667
WEST VIRGINIA	766	797	799	708	692	634	1,136	1,320	1,255	1,197
WISCONSIN	430	425	440	434	407	389	440	342	320	339
WYOMING	608	622	511	492	470	452	471	499	492	467
NATIONAL TOTAL	\$459	\$449	\$450	\$430	\$411	\$405	\$429	\$430	\$423	\$401
STATE AVERAGE	\$432	\$431	\$428	\$411	\$389	\$383	\$403	\$396	\$382	\$371

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TABLE 15: AVERAGE BENEFIT COST PER COVERED EMPLOYEE (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-2.2	1.9	1.2	4.2	0.3	-1.0	13.6	-3.3	-3.6	5.2	10.5
ALASKA	5.8	-0.6	1.4	7.2	0.9	6.1	-7.3	7.5	0.7	14.3	22.7
ARIZONA	0.1	8.9	2.7	1.8	6.3	7.9	-1.5	2.6	6.4	13.9	40.4
ARKANSAS	-7.6	-5.1	-2.1	6.9	4.8	-12.7	1.9	-4.7	4.8	-8.3	-14.6
CALIFORNIA	7.4	1.6	4.5	-0.1	-2.0	-9.4	-14.3	-1.0	14.2	13.8	-2.3
COLORADO	-6.9	-2.8	0.6	4.2	-5.5	-9.4	6.9	11.9	1.4	-5.1	-1.6
CONNECTICUT	7.7	-4.5	12.2	6.0	1.9	-1.7	0.2	4.8	1.4	22.4	30.4
DELAWARE	2.7	3.8	-0.9	-5.7	-2.6	10.0	34.2	-1.6	12.2	-0.3	58.2
D.C.	2.9	0.6	12.3	-3.3	-2.3	5.2	-3.1	9.1	-6.0	12.4	14.6
FLORIDA	5.3	-11.2	9.9	0.5	0.4	-17.8	16.7	-6.0	12.9	3.4	5.6
GEORGIA	-5.4	-3.6	1.8	6.9	7.2	-3.1	9.3	23.9	7.7	-0.7	50.5
HAWAII	0.6	0.6	4.5	0.5	0.6	-5.5	-10.6	-4.1	0.8	6.3	-12.8
IDAHO	3.0	-1.1	3.8	7.3	0.2	-10.2	-0.7	6.5	4.9	13.6	13.3
ILLINOIS	1.5	-1.1	8.8	6.4	13.4	-0.1	6.3	3.9	1.3	16.2	47.3
INDIANA	2.5	0.3	1.3	5.7	6.1	-1.7	2.4	-3.2	3.3	10.1	17.4
IOWA	10.9	2.1	2.7	11.6	1.3	-1.5	6.5	3.1	6.9	29.8	52.0
KANSAS	6.9	-1.0	4.6	3.6	-1.0	-1.2	2.6	26.4	-12.3	14.6	27.5
KENTUCKY	-2.2	-3.2	3.0	7.7	0.1	-9.6	-4.0	-2.0	4.2	4.9	-6.9
LOUISIANA	3.7	1.1	-0.6	15.6	-1.5	3.7	12.6	-5.8	7.3	20.5	40.1
MAINE	-0.3	-2.6	-20.5	23.5	-5.2	2.6	5.4	13.4	-10.3	-4.8	-0.7
MARYLAND	4.7	7.2	-0.9	13.5	4.4	-0.8	-3.2	10.0	3.8	26.2	44.5
MASSACHUSETTS	-6.2	6.2	16.1	1.8	-1.4	-10.9	-5.6	-4.4	18.0	17.7	10.3
MICHIGAN	0.0	-15.5	16.1	-3.9	4.1	1.3	-2.8	3.3	-0.8	-5.7	-0.8
MINNESOTA	-4.1	-3.0	9.1	7.9	0.9	-1.7	0.0	3.7	2.5	9.6	15.7
MISSISSIPPI	-1.1	5.7	-2.6	6.0	1.0	9.4	-7.2	5.8	1.0	7.9	18.4
MISSOURI	0.6	-3.8	-2.3	4.9	4.1	-8.4	-3.4	12.2	-21.7	-0.8	-19.7
MONTANA	-5.6	2.9	4.2	2.3	8.7	-2.7	4.7	0.5	1.3	3.5	16.8
NEBRASKA	1.8	5.4	-5.4	13.9	3.6	-12.1	6.8	3.0	0.4	15.6	16.2
NEVADA	-11.9	2.6	12.7	4.3	-1.6	-12.7	19.9	2.6	0.8	6.2	13.2
NEW HAMPSHIRE	-10.4	2.7	2.6	14.7	-3.4	-2.5	4.4	-4.2	3.7	8.3	5.7
NEW JERSEY	5.1	4.3	4.2	7.8	7.4	0.7	5.3	6.7	6.7	23.2	59.5
NEW MEXICO	-0.2	14.4	6.9	-0.6	-0.6	-11.7	27.6	1.7	6.3	21.2	46.7
NEW YORK	9.1	11.4	9.5	8.0	0.7	3.2	7.9	-1.3	4.3	43.7	65.8
NORTH CAROLINA	3.7	-3.3	1.6	8.6	1.9	-7.4	15.9	5.8	9.3	10.6	39.7
NORTH DAKOTA	3.3	1.5	4.8	12.4	10.8	-3.2	-3.7	3.8	5.9	23.5	40.2
OHIO	-2.9	-2.7	0.2	1.9	4.1	-2.7	0.2	0.6	7.3	-3.6	5.6
OKLAHOMA	-1.8	9.0	14.7	9.7	2.8	-1.9	-1.0	11.7	11.1	34.8	66.9
OREGON	-11.2	3.0	8.7	3.0	1.3	1.0	3.1	1.6	-0.1	2.4	9.8
PENNSYLVANIA	-1.7	0.3	3.5	3.7	0.9	-0.4	2.1	3.1	4.1	5.8	16.5
RHODE ISLAND	4.8	0.0	5.6	6.0	2.2	9.3	-8.6	7.4	-10.2	17.3	15.6
SOUTH CAROLINA	-3.3	0.7	3.7	3.3	-4.5	-2.6	6.4	28.8	10.8	4.3	47.2
SOUTH DAKOTA	-10.6	7.4	-14.0	-7.4	7.3	23.8	9.4	2.7	0.8	-23.5	15.0
TENNESSEE	-1.9	0.9	5.9	5.2	-8.4	-6.9	3.9	3.0	7.8	10.3	8.5
TEXAS	5.7	-10.5	2.6	3.6	1.4	-14.9	-5.0	-15.8	-13.6	0.5	-40.1
UTAH	2.9	-10.5	0.8	6.5	-1.0	-2.9	2.2	23.9	-11.9	-1.2	6.0
VERMONT	-1.2	-4.8	16.8	7.7	-5.0	2.7	-1.7	0.9	1.0	18.3	15.6
VIRGINIA	11.0	-8.9	-4.6	4.9	13.4	-9.6	12.6	1.1	12.1	1.2	32.4
WASHINGTON	-1.1	1.0	10.1	11.4	0.8	1.2	-2.1	0.4	4.6	22.5	28.4
WEST VIRGINIA	-3.9	-0.2	12.9	2.3	9.1	-44.2	-13.9	5.2	4.8	10.7	-36.0
WISCONSIN	1.3	-3.4	1.3	6.7	4.5	-11.6	28.7	6.8	-5.4	5.7	27.1
WYOMING	-2.2	21.6	4.0	4.7	3.9	-4.1	-5.7	1.5	5.4	29.6	30.3
NATIONAL TOTAL	2.3	-0.4	4.8	4.5	1.6	-5.7	-0.1	1.6	5.5	11.6	14.5
STATE AVERAGE	0.2	0.5	3.9	5.6	1.9	-3.4	3.4	4.2	2.5	10.3	19.9

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TABLE 16: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	616,022	629,069	625,755	656,607	635,315	624,685	619,518	532,000	543,279	565,264
ALASKA	238,789	221,327	221,021	219,163	201,477	197,580	182,721	176,521	172,665	172,665
ARIZONA	711,801	701,747	657,148	691,422	697,027	647,463	570,870	547,872	515,231	477,568
ARKANSAS	189,123	203,242	214,864	227,371	213,074	202,006	227,232	219,177	227,332	217,606
CALIFORNIA	10,477,086	9,663,897	9,651,429	9,795,130	9,903,767	10,017,099	10,868,330	12,446,670	12,445,277	10,926,157
COLORADO	760,599	803,134	836,565	874,819	836,853	865,585	932,350	853,273	753,566	756,658
CONNECTICUT	865,920	794,850	842,632	784,819	739,565	719,758	719,974	712,515	677,461	677,590
DELAWARE	219,971	211,921	206,145	218,665	233,032	238,638	214,540	157,399	155,888	138,963
D.C.	111,141	105,492	104,683	95,091	97,508	98,016	92,298	93,907	84,594	89,879
FLORIDA	2,711,148	2,544,980	2,898,803	2,829,806	2,943,090	2,928,460	3,474,068	2,866,531	2,962,350	2,595,825
GEORGIA	1,389,746	1,451,687	1,526,510	1,598,399	1,518,539	1,397,771	1,408,876	1,259,155	998,192	933,655
HAWAII	246,780	242,400	244,375	245,763	247,294	242,685	250,779	271,290	274,922	267,827
IDAHO	245,429	236,965	242,893	249,443	235,289	228,764	242,823	235,119	214,764	203,223
ILLINOIS	3,074,406	2,990,302	3,055,727	2,956,278	2,798,346	2,447,104	2,418,519	2,254,415	2,168,210	2,168,594
INDIANA	625,111	598,678	597,175	626,661	600,017	563,190	569,215	551,071	563,951	548,078
IOWA	626,720	558,490	551,888	554,391	499,426	487,985	487,130	449,718	430,451	404,681
KANSAS	435,641	405,257	416,431	416,634	396,811	391,381	389,566	377,116	295,588	342,216
KENTUCKY	656,441	662,014	684,345	697,350	651,943	643,192	702,751	719,610	727,922	699,998
LOUISIANA	869,762	832,098	831,002	854,487	732,704	718,542	705,254	634,610	669,838	621,377
MAINE	252,017	251,479	260,521	339,957	276,818	289,994	280,841	267,622	233,599	260,461
MARYLAND	1,006,998	953,533	895,905	935,948	829,914	788,874	784,414	797,301	716,294	687,838
MASSACHUSETTS	962,596	1,013,285	951,058	848,699	830,286	831,373	921,958	968,817	1,014,587	876,848
MICHIGAN	1,301,061	1,271,892	1,509,881	1,407,282	1,511,282	1,470,574	1,473,598	1,517,386	1,476,850	1,512,457
MINNESOTA	1,011,017	1,034,661	1,072,459	1,025,607	959,168	944,448	949,394	934,613	892,341	873,887
MISSISSIPPI	334,430	337,633	321,771	346,640	328,234	320,294	289,855	310,516	291,688	290,663
MISSOURI	813,686	805,920	850,089	907,615	869,806	828,370	892,446	911,059	806,029	1,033,458
MONTANA	252,550	266,821	261,105	260,835	254,661	228,347	227,342	211,460	204,975	199,577
NEBRASKA	321,306	313,965	299,859	325,064	286,405	272,039	305,988	283,197	270,035	268,741
NEVADA	381,176	429,686	430,813	421,805	414,912	417,285	456,660	358,732	329,333	315,886
NEW HAMPSHIRE	227,488	251,629	246,831	250,178	218,644	225,161	228,623	216,360	222,430	214,135
NEW JERSEY	2,168,517	2,058,351	1,990,888	1,994,792	1,862,167	1,729,356	1,702,109	1,598,596	1,489,221	1,397,952
NEW MEXICO	275,783	276,126	246,272	240,409	240,855	237,551	259,259	198,267	190,840	177,333
NEW YORK	5,097,055	4,606,295	4,136,960	3,899,911	3,597,478	3,520,913	3,378,085	3,101,314	3,123,197	3,010,694
NORTH CAROLINA	1,420,429	1,351,078	1,414,268	1,476,013	1,374,267	1,315,059	1,381,606	1,168,848	1,087,880	1,004,323
NORTH DAKOTA	125,960	114,981	110,526	105,835	91,735	81,297	82,033	83,237	78,453	73,517
OHIO	2,232,596	2,268,515	2,353,384	2,490,080	2,478,080	2,383,544	2,447,038	2,434,715	2,414,651	2,272,551
OKLAHOMA	839,308	844,020	785,825	744,862	674,327	643,817	638,043	627,174	554,839	509,444
OREGON	568,516	632,400	618,091	607,091	594,297	576,778	554,586	518,350	499,625	503,490
PENNSYLVANIA	2,894,165	2,909,341	2,901,339	2,902,243	2,806,195	2,758,784	2,741,310	2,658,104	2,565,344	2,478,709
RHODE ISLAND	168,291	160,016	160,697	159,535	154,224	150,999	137,196	143,423	132,301	146,036
SOUTH CAROLINA	874,227	891,283	891,830	917,419	895,488	918,650	924,734	855,062	656,935	592,530
SOUTH DAKOTA	90,844	100,348	93,578	111,184	119,567	109,030	86,118	77,409	74,241	73,478
TENNESSEE	783,729	784,402	781,417	784,635	752,693	815,808	861,927	815,838	778,672	722,717
TEXAS	1,604,137	1,499,969	1,591,818	1,518,430	1,462,489	1,416,287	1,596,879	1,624,217	1,971,510	2,372,763
UTAH	256,742	243,354	274,072	287,690	270,585	261,896	256,802	241,193	188,900	214,340
VERMONT	136,795	137,066	144,174	128,032	120,081	126,287	122,028	123,000	120,208	119,578
VIRGINIA	875,090	778,179	858,884	934,995	896,509	782,062	851,776	738,475	712,867	635,108
WASHINGTON	2,316,713	2,308,748	2,312,186	2,192,885	1,995,799	1,927,431	1,847,523	1,837,215	1,800,551	1,716,435
WEST VIRGINIA	505,924	508,536	519,033	473,074	473,465	433,258	765,208	878,255	823,300	791,762
WISCONSIN	1,099,950	1,071,877	1,116,312	1,158,458	1,096,249	1,043,244	1,170,065	898,366	833,005	881,756
WYOMING	162,388	163,497	136,516	137,133	126,996	117,324	116,537	120,083	114,252	107,475
NATIONAL TOTAL	\$56,433,120	\$54,496,434	\$54,947,752	\$54,926,636	\$53,044,751	\$51,626,040	\$53,808,795	\$52,892,469	\$51,554,290	\$49,143,768
STATE AVERAGE	\$1,106,532	\$1,068,558	\$1,077,407	\$1,076,993	\$1,040,093	\$1,012,275	\$1,055,074	\$1,037,107	\$1,010,868	\$963,603

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TABLE 17: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-2.1	0.5	-4.7	3.4	1.7	0.8	16.5	-2.1	-3.9	-3.0	9.0
ALASKA	7.9	0.1	0.8	8.8	2.0	8.1	-5.2	9.2	2.2	18.5	38.3
ARIZONA	1.4	6.8	-5.0	-0.8	7.7	13.4	4.2	6.3	7.9	2.1	49.0
ARKANSAS	-6.9	-5.4	-5.5	6.7	5.5	-11.1	3.7	-3.6	4.5	-11.2	-13.1
CALIFORNIA	8.4	0.1	-1.5	-1.1	-1.1	-7.8	-12.7	0.0	13.9	5.8	-4.1
COLORADO	-5.3	-4.0	-4.4	4.5	-3.3	-7.2	9.3	13.2	-0.4	-9.1	0.5
CONNECTICUT	8.9	-5.7	7.4	6.1	2.8	0.0	1.0	5.2	0.0	17.1	27.8
DELAWARE	3.8	2.8	-5.7	-6.2	-2.3	11.2	36.3	1.0	12.2	-5.6	58.3
D.C.	5.4	0.8	10.1	-2.5	-0.5	6.2	-1.7	11.0	-5.9	14.0	23.7
FLORIDA	6.5	-12.2	2.4	-3.8	0.5	-15.7	21.2	-3.2	14.1	-7.9	4.4
GEORGIA	-4.3	-4.9	-4.5	5.3	8.6	-0.8	11.9	26.1	6.9	-8.5	48.9
HAWAII	1.8	-0.8	-0.6	-0.6	1.9	-3.2	-7.6	-1.3	2.6	-0.2	-7.9
IDAHO	3.6	-2.4	-2.6	6.0	2.9	-5.8	3.3	9.5	5.7	4.3	20.8
ILLINOIS	2.8	-2.1	3.4	5.6	14.4	1.2	7.3	4.0	0.0	9.9	41.8
INDIANA	4.4	0.3	-4.7	4.4	6.5	-1.1	3.3	-2.3	2.9	4.2	14.1
IOWA	12.2	1.2	-0.5	11.0	2.3	0.2	8.3	4.5	6.4	25.5	54.9
KANSAS	7.5	-2.7	0.0	5.0	1.4	0.5	3.3	27.6	-13.6	9.8	27.3
KENTUCKY	-0.8	-3.3	-1.9	7.0	1.4	-8.5	-2.3	-1.1	4.0	0.7	-6.2
LOUISIANA	4.5	0.1	-2.7	16.6	2.0	1.9	11.1	-5.3	7.8	18.7	40.0
MAINE	0.2	-3.5	-23.4	22.8	-4.5	3.3	4.9	14.6	-10.3	-9.0	-3.2
MARYLAND	5.6	6.4	-4.3	12.8	5.2	0.6	-1.6	11.3	4.1	21.3	46.4
MASSACHUSETTS	-5.0	6.5	12.1	2.2	-0.1	-9.8	-4.8	-4.5	15.7	15.9	9.8
MICHIGAN	2.3	-15.8	7.3	-6.9	2.8	-0.2	-2.9	2.7	-2.4	-13.9	-14.0
MINNESOTA	-2.3	-3.5	4.6	6.9	1.6	-0.5	1.6	4.7	2.1	5.4	15.7
MISSISSIPPI	-0.9	4.9	-7.2	5.6	2.5	10.5	-6.7	6.5	0.4	1.9	15.1
MISSOURI	1.0	-5.2	-6.3	4.3	5.0	-7.2	-2.0	13.0	-22.0	-6.5	-21.3
MONTANA	-5.3	2.2	0.1	2.4	11.5	0.4	7.5	3.2	2.7	-0.8	26.5
NEBRASKA	2.3	4.7	-7.8	13.5	5.3	-11.1	8.0	4.9	0.5	12.2	19.6
NEVADA	-11.3	-0.3	2.1	1.7	-0.6	-8.6	27.3	8.9	4.3	-8.1	20.7
NEW HAMPSHIRE	-9.6	1.9	-1.3	14.4	-2.9	-1.5	5.7	-2.7	3.9	4.0	6.2
NEW JERSEY	5.4	3.4	-0.2	7.1	7.7	1.6	6.5	7.3	6.5	16.5	55.1
NEW MEXICO	-0.1	12.1	2.4	-0.2	1.4	-8.4	30.8	3.9	7.6	14.5	55.5
NEW YORK	10.7	11.3	6.1	8.4	2.2	4.2	8.9	-0.7	3.7	41.7	69.3
NORTH CAROLINA	5.1	-4.5	-4.2	7.4	4.5	-4.8	18.2	7.4	8.3	3.4	41.4
NORTH DAKOTA	9.5	4.0	4.4	15.4	12.8	-0.9	-1.4	6.1	6.7	37.3	71.3
OHIO	-1.6	-3.6	-5.5	0.5	4.0	-2.6	0.5	0.8	6.3	-9.9	-1.8
OKLAHOMA	-0.6	7.4	5.5	10.5	4.7	0.9	1.7	13.0	8.9	24.5	64.7
OREGON	-10.1	2.3	1.8	2.2	3.0	4.0	7.0	3.7	-0.8	-4.3	12.9
PENNSYLVANIA	-0.5	0.3	0.0	3.4	1.7	0.6	3.1	3.6	3.5	3.1	16.8
RHODE ISLAND	5.2	-0.4	0.7	3.4	2.1	10.1	-4.3	8.4	-9.4	9.1	15.2
SOUTH CAROLINA	-1.9	-0.1	-2.8	2.4	-2.5	-0.7	8.1	30.2	10.9	-2.4	47.5
SOUTH DAKOTA	-9.5	7.2	-15.8	-7.0	9.7	26.6	11.3	4.3	1.0	-24.0	23.6
TENNESSEE	-0.1	0.4	-0.4	4.2	-7.7	-5.4	5.6	4.8	7.7	4.1	8.4
TEXAS	6.9	-5.8	4.8	3.8	3.3	-11.3	-1.7	-17.6	-16.9	9.7	-32.4
UTAH	5.5	-11.2	-4.7	6.3	3.3	2.0	6.5	27.7	-11.9	-5.1	19.8
VERMONT	-0.2	-4.9	12.6	6.6	-4.9	3.5	-0.8	2.3	0.5	13.9	14.4
VIRGINIA	12.5	-9.4	-8.1	4.3	14.6	-8.2	15.3	3.6	12.2	-2.4	37.8
WASHINGTON	0.3	-0.1	5.4	9.9	3.5	4.3	0.6	2.0	4.9	16.1	35.0
WEST VIRGINIA	-0.5	-2.0	9.7	-0.1	9.3	-43.4	-12.9	6.7	4.0	6.9	-36.1
WISCONSIN	2.6	-4.0	-3.6	5.7	5.1	-10.8	30.2	7.8	-5.5	0.3	24.7
WYOMING	-0.7	19.8	-0.4	8.0	8.2	0.7	-3.0	5.1	6.3	27.9	51.1
NATIONAL TOTAL	3.6	-0.8	0.0	3.5	2.7	-4.2	1.7	2.6	4.9	6.4	14.8
STATE AVERAGE	1.5	-0.2	-0.7	5.0	3.3	-1.6	5.5	5.7	2.4	5.7	22.4

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TABLE 18: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	295,654	306,069	297,824	313,543	310,809	303,014	310,780	267,482	286,636	290,009
ALASKA	168,535	157,954	162,002	162,402	147,189	147,425	137,616	144,126	134,235	133,040
ARIZONA	330,100	272,597	229,351	220,383	190,388	164,639	157,150	140,814	143,808	156,862
ARKANSAS	149,920	143,706	150,060	162,426	148,105	137,022	151,729	158,949	160,328	156,224
CALIFORNIA	5,726,868	5,258,704	5,145,371	5,025,169	4,880,617	4,747,563	5,175,831	5,731,475	5,945,468	5,583,833
COLORADO	238,542	228,368	245,143	278,546	235,457	243,772	269,665	284,008	248,846	297,644
CONNECTICUT	639,800	620,314	629,386	568,457	552,116	527,205	538,207	456,798	461,378	469,217
DELAWARE	186,344	176,335	161,479	158,303	147,001	153,106	135,834	119,165	119,726	107,787
D.C.	78,368	77,939	80,084	70,168	74,752	77,683	75,718	76,958	68,349	71,850
FLORIDA	1,962,337	1,871,787	2,026,268	2,104,550	2,218,822	2,223,530	2,433,278	2,239,500	2,291,965	2,181,420
GEORGIA	1,016,834	1,077,832	1,116,840	1,149,372	1,075,707	986,235	964,581	878,464	736,382	671,411
HAWAII	131,535	128,738	131,796	131,404	129,410	134,638	137,002	152,765	163,025	167,539
IDAHO	100,346	84,948	87,640	85,226	79,475	67,089	75,254	78,383	67,199	77,025
ILLINOIS	2,278,440	2,250,293	2,284,219	2,181,603	2,039,066	1,854,079	1,794,349	1,687,956	1,644,764	1,665,349
INDIANA	547,074	536,601	537,599	559,903	537,950	508,885	515,490	498,273	476,297	463,341
IOWA	489,958	445,226	433,347	430,027	387,566	384,506	375,861	347,956	335,442	324,939
KANSAS	310,763	283,650	304,200	299,403	276,463	267,646	262,287	252,594	232,362	235,863
KENTUCKY	367,500	376,584	382,938	385,722	357,161	353,975	369,801	383,073	403,443	424,142
LOUISIANA	479,534	438,815	428,009	412,847	309,840	348,891	308,620	320,375	293,176	265,141
MAINE	171,566	175,964	183,759	256,357	191,282	112,338	106,124	90,987	90,443	97,874
MARYLAND	544,174	518,960	463,562	507,856	420,498	390,488	426,862	466,647	435,182	403,435
MASSACHUSETTS	723,024	742,430	746,307	730,002	709,550	711,780	773,214	823,530	861,592	773,132
MICHIGAN	794,135	857,877	958,184	853,905	915,946	852,208	858,953	827,277	877,007	846,823
MINNESOTA	767,128	784,046	814,986	768,173	704,873	635,694	645,614	631,099	615,161	618,031
MISSISSIPPI	215,732	211,942	187,661	202,272	181,189	172,626	150,771	177,433	166,186	172,953
MISSOURI	530,367	515,752	538,935	581,150	526,712	505,044	547,072	555,740	511,636	629,112
MONTANA	83,726	82,520	80,086	72,948	74,903	73,418	73,280	70,579	71,357	76,311
NEBRASKA	254,981	252,327	235,134	253,967	220,017	209,972	240,396	224,829	213,362	207,099
NEVADA	260,783	296,096	291,256	290,180	292,527	290,278	334,587	240,152	216,774	212,130
NEW HAMPSHIRE	170,587	187,781	186,202	190,220	167,668	179,488	179,957	171,167	179,044	175,384
NEW JERSEY	1,704,263	1,607,135	1,555,161	1,525,015	1,508,088	1,403,450	1,373,650	1,277,054	1,153,917	1,096,456
NEW MEXICO	158,994	162,919	130,178	125,280	125,518	109,827	145,183	94,436	97,483	93,604
NEW YORK	2,190,515	2,008,174	1,787,667	1,711,623	1,684,442	1,499,715	1,458,234	1,599,370	1,631,501	1,580,743
NORTH CAROLINA	1,066,443	1,028,675	1,073,604	1,084,670	970,489	971,632	1,008,328	853,421	816,740	751,598
NORTH DAKOTA	559	94		55	123			260	296	222
OHIO	17,470	12,674	20,968	23,746	19,335	26,343	37,693	37,509	23,858	37,652
OKLAHOMA	420,373	436,392	368,843	323,756	274,764	246,925	243,852	252,603	256,924	251,560
OREGON	193,428	228,090	237,627	238,165	229,897	219,513	221,522	217,942	220,585	238,333
PENNSYLVANIA	2,065,411	2,047,166	1,975,878	1,929,826	1,845,064	1,797,351	1,878,362	1,861,802	1,820,530	1,761,444
RHODE ISLAND	60,241	59,567	58,002	48,231	44,213	41,409	31,258	41,786	37,616	48,985
SOUTH CAROLINA	660,565	664,303	662,139	671,781	638,850	648,402	614,541	573,520	441,662	398,098
SOUTH DAKOTA	86,934	96,450	90,019	106,068	115,235	105,368	82,871	65,832	63,857	63,000
TENNESSEE	636,874	621,448	603,094	619,404	618,015	599,365	663,937	645,816	637,758	604,753
TEXAS	897,283	857,311	920,464	884,998	852,720	829,525	934,546	1,002,051	1,303,814	1,726,344
UTAH	94,766	89,812	101,630	102,205	89,568	79,120	80,236	61,944	51,049	76,769
VERMONT	119,009	119,664	125,224	111,627	104,621	109,797	106,202	107,030	105,208	107,578
VIRGINIA	678,225	610,624	652,759	705,993	661,398	599,708	631,073	554,397	541,701	495,617
WASHINGTON	23,858	20,607	19,006	21,339	21,949	30,302	26,671	30,843	26,671	28,773
WEST VIRGINIA	189,267	196,028	198,298	177,763	167,132	3,762	7,051	8,429	3,274	3,588
WISCONSIN	955,151	930,166	959,371	975,229	931,855	859,915	994,634	843,431	707,535	758,613
WYOMING	1,392	1,364	1,752	2,369	4,038	796	9	3,555	2,169	5,913
NATIONAL TOTAL	\$32,235,674	\$31,160,818	\$31,061,310	\$30,795,628	\$29,410,376	\$27,946,464	\$29,039,067	\$28,631,582	\$28,394,722	\$28,084,563
STATE AVERAGE	\$632,072	\$610,996	\$621,226	\$603,836	\$576,674	\$558,929	\$592,634	\$561,404	\$556,759	\$550,678

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TABLE 19: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-3.4	2.8	-5.0	0.9	2.6	-2.5	16.2	-6.7	-1.2	-4.9	1.9
ALASKA	6.7	-2.5	-0.2	10.3	-0.2	7.1	-4.5	7.4	0.9	14.5	26.7
ARIZONA	21.1	18.9	4.1	15.8	15.6	4.8	11.6	-2.1	-8.3	73.4	110.4
ARKANSAS	4.3	-4.2	-7.6	9.7	8.1	-9.7	-4.5	-0.9	2.6	1.2	-4.0
CALIFORNIA	8.9	2.2	2.4	3.0	2.8	-8.3	-9.7	-3.6	6.5	17.3	2.6
COLORADO	4.5	-6.8	-12.0	18.3	-3.4	-9.6	-5.1	14.1	-16.4	1.3	-19.9
CONNECTICUT	3.1	-1.4	10.7	3.0	4.7	-2.0	17.8	-1.0	-1.7	15.9	36.4
DELAWARE	5.7	9.2	2.0	7.7	-4.0	12.7	14.0	-0.5	11.1	26.8	72.9
D.C.	0.5	-2.7	14.1	-6.1	-3.8	2.6	-1.6	12.6	-4.9	4.8	9.1
FLORIDA	4.8	-7.6	-3.7	-5.2	-0.2	-8.6	8.7	-2.3	5.1	-11.6	-10.0
GEORGIA	-5.7	-3.5	-2.8	6.8	9.1	2.2	9.8	19.3	9.7	-5.5	51.4
HAWAII	2.2	-2.3	0.3	1.5	-3.9	-1.7	-10.3	-6.3	-2.7	1.6	-21.5
IDAHO	18.1	-3.1	2.8	7.2	18.5	-10.9	-4.0	16.6	-12.8	26.3	30.3
ILLINOIS	1.3	-1.5	4.7	7.0	10.0	3.3	6.3	2.6	-1.2	11.7	36.8
INDIANA	2.0	-0.2	-4.0	4.1	5.7	-1.3	3.5	4.6	2.8	1.7	18.1
IOWA	10.0	2.7	0.8	11.0	0.8	2.3	8.0	3.7	3.2	26.4	50.8
KANSAS	9.6	-6.8	1.6	8.3	3.3	2.0	3.8	8.7	-1.5	12.4	31.8
KENTUCKY	-2.4	-1.7	-0.7	8.0	0.9	-4.3	-3.5	-5.0	-4.9	2.9	-13.4
LOUISIANA	9.3	2.5	3.7	33.2	-11.2	13.0	-3.7	9.3	10.6	54.8	80.9
MAINE	-2.5	-4.2	-28.3	34.0	70.3	5.9	16.6	0.6	-7.6	-10.3	75.3
MARYLAND	4.9	12.0	-8.7	20.8	7.7	-8.5	-8.5	7.2	7.9	29.4	34.9
MASSACHUSETTS	-2.6	-0.5	2.2	2.9	-0.3	-7.9	-6.1	-4.4	11.4	1.9	-6.5
MICHIGAN	-7.4	-10.5	12.2	-6.8	7.5	-0.8	3.8	-5.7	3.6	-13.3	-6.2
MINNESOTA	-2.2	-3.8	6.1	9.0	10.9	-1.5	2.3	2.6	-0.5	8.8	24.1
MISSISSIPPI	1.8	12.9	-7.2	11.6	5.0	14.5	-15.0	6.8	-3.9	19.1	24.7
MISSOURI	2.8	-4.3	-7.3	10.3	4.3	-7.7	-1.6	8.6	-18.7	0.7	-15.7
MONTANA	1.5	3.0	9.8	-2.6	2.0	0.2	3.8	-1.1	-6.5	11.8	9.7
NEBRASKA	1.1	7.3	-7.4	15.4	4.8	-12.7	6.9	5.4	3.0	15.9	23.1
NEVADA	-11.9	1.7	0.4	-0.8	0.8	-13.2	39.3	10.8	2.2	-10.9	22.9
NEW HAMPSHIRE	-9.2	0.8	-2.1	13.5	-6.6	-0.3	5.1	-4.4	2.1	1.7	-2.7
NEW JERSEY	6.0	3.3	2.0	1.1	7.5	2.2	7.6	10.7	5.2	13.0	55.4
NEW MEXICO	-2.4	25.2	3.9	-0.2	14.3	-24.4	53.7	-3.1	4.1	26.7	69.9
NEW YORK	9.1	12.3	4.4	1.6	12.3	2.8	-8.8	-2.0	3.2	30.0	38.6
NORTH CAROLINA	3.7	-4.2	-1.0	11.8	-0.1	-3.6	18.2	4.5	8.7	9.9	41.9
NORTH DAKOTA	494.7		-100.0	-55.3			-100.0	-12.1	33.6	354.5	152.0
OHIO	37.8	-39.6	-11.7	22.8	-26.6	-30.1	0.5	57.2	-36.6	-9.6	-53.6
OKLAHOMA	-3.7	18.3	13.9	17.8	11.3	1.3	-3.5	-1.7	2.1	53.0	67.1
OREGON	-15.2	-4.0	-0.2	3.6	4.7	-0.9	1.6	-1.2	-7.4	-15.9	-18.8
PENNSYLVANIA	0.9	3.6	2.4	4.6	2.7	-4.3	0.9	2.3	3.4	11.9	17.3
RHODE ISLAND	1.1	2.7	20.3	9.1	6.8	32.5	-25.2	11.1	-23.2	36.3	23.0
SOUTH CAROLINA	-0.6	0.3	-1.4	5.2	-1.5	5.5	7.2	29.9	10.9	3.4	65.9
SOUTH DAKOTA	-9.9	7.1	-15.1	-8.0	9.4	27.1	25.9	3.1	1.4	-24.6	38.0
TENNESSEE	2.5	3.0	-2.6	0.2	3.1	-9.7	2.8	1.3	5.5	3.1	5.3
TEXAS	4.7	-6.9	4.0	3.8	2.8	-11.2	-6.7	-23.1	-24.5	5.2	-48.0
UTAH	5.5	-11.6	-0.6	14.1	13.2	-1.4	29.5	21.3	-33.5	5.8	23.4
VERMONT	-0.5	-4.4	12.2	6.7	-4.7	3.4	-0.8	1.7	-2.2	13.8	10.6
VIRGINIA	11.1	-6.5	-7.5	6.7	10.3	-5.0	13.8	2.3	9.3	2.5	36.8
WASHINGTON	15.8	8.4	-10.9	-2.8	-27.6		-100.0	15.6	-7.3	8.7	-17.1
WEST VIRGINIA	-3.4	-1.1	11.6	6.4	4,342.4	-46.6	-16.3	157.4	-8.8	13.2	5,175.0
WISCONSIN	2.7	-3.0	-1.6	4.7	8.4	-13.5	17.9	19.2	-6.7	2.5	25.9
WYOMING	2.1	-22.1	-26.0	-41.3	407.3	8,408.8	-99.7	63.9	-63.3	-65.5	-76.5
NATIONAL TOTAL	3.4	0.3	0.9	4.7	5.2	-3.8	1.4	0.8	1.1	9.6	14.8
STATE AVERAGE	12.5	-0.2	-2.4	5.2	99.2	169.2	-1.6	8.9	-2.7	15.8	123.7

TABLE 20: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	320,368	323,000	327,930	343,065	324,506	321,671	308,738	264,518	256,643	275,255
ALASKA	70,254	63,373	59,020	56,761	54,289	50,155	45,105	48,690	42,286	39,625
ARIZONA	140,180	138,377	109,434	114,627	108,299	102,507	102,235	103,064	87,797	78,150
ARKANSAS	39,202	59,536	64,803	64,945	64,969	64,985	75,503	60,228	67,004	61,382
CALIFORNIA	3,285,464	2,853,951	2,902,475	2,931,503	3,034,412	3,035,664	2,998,780	3,511,876	3,582,223	3,150,362
COLORADO	126,121	199,447	207,700	207,372	191,736	198,537	245,660	146,723	148,917	138,993
CONNECTICUT	226,120	174,537	213,246	216,363	187,448	192,553	181,767	255,717	216,082	208,373
DELAWARE	33,628	35,586	44,666	60,362	86,030	85,532	78,706	38,234	36,162	31,176
D.C.	32,773	27,552	24,599	24,922	22,756	20,333	16,580	16,949	16,246	18,028
FLORIDA	748,810	673,193	872,535	725,256	724,268	704,930	1,040,791	627,031	670,385	414,405
GEORGIA	372,912	373,855	409,669	449,027	442,831	411,536	444,296	380,691	261,809	262,244
HAWAII	86,425	82,983	82,022	85,782	84,885	79,403	81,327	86,436	88,102	82,380
IDAHO	7,257	6,468	7,393	6,779	6,539	14,474	33,901	32,766	30,151	28,863
ILLINOIS	795,966	740,009	771,508	774,675	759,280	593,025	624,169	566,459	523,445	503,245
INDIANA	78,037	62,078	59,576	66,757	62,066	54,304	53,725	52,798	87,654	84,737
IOWA	136,762	113,264	118,542	124,364	111,860	103,479	111,269	101,762	95,010	79,743
KANSAS	124,878	121,607	112,231	117,231	120,348	123,735	127,279	124,522	63,226	106,353
KENTUCKY	205,215	202,145	213,840	223,072	209,380	203,492	256,135	271,176	262,103	228,847
LOUISIANA	287,892	272,277	270,067	287,213	265,939	240,950	233,252	137,929	228,589	202,494
MAINE	80,452	75,515	76,762	83,600	85,537	81,265	84,047	90,847	75,089	87,051
MARYLAND	289,896	260,335	222,153	199,875	168,882	152,050	141,467	126,771	114,711	134,811
MASSACHUSETTS	239,572	270,855	204,751	118,697	120,736	119,593	148,744	145,287	152,995	103,716
MICHIGAN	506,926	414,014	551,697	553,377	595,335	618,366	614,645	690,109	599,843	665,634
MINNESOTA	243,890	250,615	257,473	257,433	254,295	245,995	238,494	238,422	216,845	207,466
MISSISSIPPI	118,698	125,691	134,109	144,368	147,045	147,668	139,084	133,083	125,501	117,710
MISSOURI	197,760	207,745	227,288	236,842	259,124	243,074	247,082	241,449	180,748	290,394
MONTANA	43,368	43,229	41,352	44,891	44,029	41,087	40,241	38,304	36,652	35,270
NEBRASKA	66,325	61,638	64,725	71,097	66,388	62,067	65,592	58,369	56,673	61,642
NEVADA	120,393	133,589	139,557	131,625	122,385	127,008	122,072	118,580	112,559	103,756
NEW HAMPSHIRE	56,901	63,848	60,629	59,958	50,976	45,673	48,665	45,193	43,386	38,751
NEW JERSEY	464,254	451,216	435,727	469,777	354,079	325,906	328,458	321,542	335,304	301,496
NEW MEXICO	91,225	84,736	87,555	89,725	84,586	92,211	85,086	77,038	69,031	61,967
NEW YORK	1,548,897	1,411,767	1,252,838	1,155,671	953,919	962,977	952,242	726,799	703,201	649,316
NORTH CAROLINA	353,986	322,403	340,664	391,343	403,778	343,427	373,278	315,427	271,140	252,725
NORTH DAKOTA				0						
OHIO	390,598	396,336	407,086	410,878	441,131	435,758	447,428	461,479	481,975	472,277
OKLAHOMA	163,165	156,757	157,739	145,240	133,825	127,899	157,659	152,208	116,949	117,251
OREGON	113,315	107,364	101,829	87,119	87,998	89,273	71,893	71,394	72,163	72,999
PENNSYLVANIA	610,571	604,664	615,246	623,700	618,651	607,649	591,491	570,311	564,138	559,966
RHODE ISLAND	24,982	24,155	22,139	20,795	19,401	15,354	12,961	14,433	13,531	18,136
SOUTH CAROLINA	164,755	174,052	175,673	189,785	208,909	208,549	238,613	219,873	163,188	150,661
SOUTH DAKOTA	3,910	3,898	3,558	5,116	4,332	3,662	3,247	11,577	10,383	10,478
TENNESSEE	146,855	162,953	178,323	165,231	134,677	216,444	197,990	170,022	140,914	117,964
TEXAS	318,584	291,021	319,727	297,326	287,717	282,567	316,327	322,128	375,659	393,397
UTAH	44,188	36,438	45,644	49,881	46,250	44,264	42,663	43,976	27,855	31,468
VERMONT	17,786	17,403	18,950	16,405	15,460	16,490	15,826	15,971	15,000	12,000
VIRGINIA	196,865	167,555	206,126	229,002	235,110	182,355	220,703	184,077	171,166	139,492
WASHINGTON	474,335	531,665	537,117	506,454	471,889	448,510	471,865	482,962	464,330	462,420
WEST VIRGINIA	59,095	40,388	35,683	36,875	38,962	52,828	57,154	144,535	117,142	131,749
WISCONSIN	144,799	141,711	156,941	183,229	164,394	183,329	175,431	54,935	125,470	123,143
WYOMING										
NATIONAL TOTAL	\$14,414,610	\$13,556,795	\$13,950,319	\$13,855,391	\$13,481,643	\$13,124,561	\$13,709,664	\$13,114,671	\$12,717,377	\$11,919,762
STATE AVERAGE	\$294,176	\$276,669	\$284,700	\$277,108	\$275,136	\$267,848	\$279,789	\$267,646	\$259,538	\$243,260

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TABLE 21: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-0.8	-1.5	-4.4	5.7	0.9	4.2	16.7	3.1	-6.8	-1.3	16.4
ALASKA	10.9	7.4	4.0	4.6	8.2	11.2	-7.4	15.1	29.4	77.3	77.3
ARIZONA	1.3	26.4	-4.5	5.8	5.7	0.3	-0.8	17.4	12.3	29.4	79.4
ARKANSAS	-34.2	-8.1	-0.2	0.0	0.0	-13.9	25.4	-10.1	9.2	-39.7	-36.1
CALIFORNIA	15.1	-1.7	-1.0	-3.4	0.0	1.2	-14.6	-2.0	13.7	8.3	4.3
COLORADO	-36.8	-4.0	0.2	8.2	-3.4	-19.2	67.4	-1.5	7.1	-34.2	-9.3
CONNECTICUT	29.6	-18.2	-1.4	15.4	-2.7	5.9	-28.9	18.3	3.7	20.6	8.5
DELAWARE	-5.5	-20.3	-26.0	-29.8	0.6	8.7	105.9	5.7	16.0	-60.9	7.9
D.C.	18.9	12.0	-1.3	9.5	11.9	22.6	-2.2	4.3	-9.9	44.0	81.8
FLORIDA	11.2	-22.8	20.3	0.1	2.7	-32.3	66.0	-6.5	61.8	3.4	80.7
GEORGIA	-0.3	-8.7	-8.8	1.4	7.6	-7.4	16.7	45.4	-0.2	-15.8	42.2
HAWAII	4.1	1.2	-4.4	1.1	6.9	-2.4	-5.9	-1.9	6.9	1.8	4.9
IDAHO	12.2	-12.5	9.1	3.7	-54.8	-57.3	3.5	8.7	4.5	11.0	-74.9
ILLINOIS	7.6	-4.1	-0.4	2.0	-0.4	-5.0	10.2	8.2	4.0	4.8	58.2
INDIANA	25.7	4.2	-10.8	7.6	14.3	1.1	1.8	-39.8	3.4	25.7	-7.9
IOWA	20.7	-4.5	-4.7	11.2	8.1	-7.0	9.3	7.1	19.1	22.3	71.5
KANSAS	2.7	8.4	-4.3	-2.6	-2.7	-2.8	2.2	96.9	-40.6	3.8	17.4
KENTUCKY	1.5	-5.5	-4.1	6.5	2.9	-20.6	-5.5	3.5	14.5	-2.0	-10.3
LOUISIANA	5.7	0.8	-6.0	8.0	10.4	3.3	69.1	-39.7	12.9	8.3	42.2
MAINE	6.5	-1.6	-8.2	-2.3	5.3	-3.3	-7.5	21.0	-13.7	-5.9	-7.6
MARYLAND	11.4	17.2	11.1	18.4	11.1	7.5	11.6	10.5	-14.9	71.7	115.0
MASSACHUSETTS	-11.5	32.3	72.5	-1.7	1.0	-19.6	2.4	-5.0	47.5	98.4	131.0
MICHIGAN	22.4	-25.0	-0.3	-7.0	-3.7	0.6	-10.9	15.0	-9.9	-14.9	-23.8
MINNESOTA	-2.7	-2.7	0.0	1.2	3.4	3.1	0.0	10.0	4.5	-4.1	17.6
MISSISSIPPI	-5.6	-6.3	-7.1	-1.8	-0.4	6.2	4.5	6.0	6.6	-19.3	0.8
MISSOURI	-4.8	-8.6	-4.0	-8.6	6.6	-1.6	2.3	33.6	-37.8	-23.7	-31.9
MONTANA	0.3	4.5	-7.9	2.0	7.2	2.1	5.1	4.5	3.9	-1.5	23.0
NEBRASKA	7.6	-4.8	-9.0	7.1	7.0	-5.4	12.4	3.0	-8.1	-0.1	7.6
NEVADA	-9.9	-4.3	6.0	7.6	-3.6	4.0	2.9	5.3	8.5	-1.6	16.0
NEW HAMPSHIRE	-10.9	5.3	1.1	17.6	11.6	-6.1	7.7	4.2	12.0	11.6	46.8
NEW JERSEY	2.9	3.6	-7.2	32.7	8.6	-0.8	2.2	-4.1	11.2	31.1	54.0
NEW MEXICO	7.7	-3.2	-2.4	6.1	-8.3	8.4	10.4	11.6	11.4	7.8	47.2
NEW YORK	9.7	12.7	8.4	21.1	-0.9	1.1	31.0	3.4	8.3	62.4	138.5
NORTH CAROLINA	9.8	-5.4	-12.9	-3.1	17.6	-8.0	18.3	16.3	7.3	-12.3	40.1
NORTH DAKOTA											
OHIO	-1.4	-2.6	-0.9	-6.9	1.2	-2.6	-3.0	-4.3	2.1	-11.5	-17.3
OKLAHOMA	4.1	-0.6	8.6	8.5	4.6	-18.9	3.6	30.1	-0.3	21.9	39.2
OREGON	5.5	5.4	16.9	-1.0	-1.4	24.2	0.7	-1.1	-1.1	28.8	55.2
PENNSYLVANIA	1.0	-1.7	-1.4	0.8	1.8	2.7	3.7	1.1	0.7	-1.3	9.0
RHODE ISLAND	3.4	9.1	6.5	7.2	26.4	18.5	-10.2	6.7	-25.4	28.8	37.7
SOUTH CAROLINA	-5.3	-0.9	-7.4	-9.2	0.2	-12.6	8.5	34.7	8.3	-21.1	9.4
SOUTH DAKOTA	0.3	9.5	-30.4	18.1	18.3	12.8	-72.0	11.5	-0.9	-9.7	-62.7
TENNESSEE	-9.9	-8.6	7.9	22.7	-37.8	9.3	16.4	20.7	19.5	9.0	24.5
TEXAS	9.5	-9.0	7.5	3.3	1.8	-10.7	-1.8	-14.3	-4.5	10.7	-19.0
UTAH	21.3	-20.2	-8.5	7.8	4.5	3.8	-3.0	57.9	-11.5	-4.5	40.4
VERMONT	2.2	-8.2	15.5	6.1	-6.2	4.2	-0.9	6.5	25.0	15.0	48.2
VIRGINIA	17.5	-18.7	-10.0	-2.6	28.9	-17.4	19.9	7.5	22.7	-16.3	41.1
WASHINGTON	-10.8	-1.0	6.1	7.3	5.2	-4.9	-2.3	4.0	0.4	0.5	2.6
WEST VIRGINIA	46.3	13.2	-3.2	-5.4	-26.2	-7.6	-60.5	23.4	-11.1	51.7	-55.1
WISCONSIN	2.2	-9.7	-14.3	11.5	-10.3	4.5	219.3	-56.2	1.9	-11.9	17.6
WYOMING											
NATIONAL TOTAL	6.3	-2.8	0.7	2.8	2.7	-4.3	4.5	3.1	6.7	6.9	20.9
STATE AVERAGE	4.3	-1.7	-0.3	4.3	2.4	-2.4	11.0	8.1	4.1	7.1	24.5

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TABLE 22: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA										
ALASKA										
ARIZONA	241,522	290,773	318,363	356,412	398,340	380,318	311,485	303,995	283,626	242,556
ARKANSAS										
CALIFORNIA	1,464,753	1,551,243	1,603,583	1,838,457	1,988,739	2,233,872	2,693,720	3,203,319	2,917,587	2,191,962
COLORADO	395,936	375,318	383,723	388,901	409,660	423,277	417,025	422,542	355,803	320,022
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	28,821	30,678	30,557	28,577	32,998	28,644	32,450	32,089	23,795	17,908
IDAHO	137,825	145,549	147,861	157,438	149,275	147,201	133,669	123,970	117,414	97,335
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	83,726	83,284	87,567	88,556	85,402	85,725	76,815	65,360	62,376	47,008
LOUISIANA	102,336	121,006	132,926	154,427	156,925	128,700	163,382	176,307	148,073	153,742
MAINE		0				96,391	90,670	85,788	68,067	75,536
MARYLAND	172,928	174,238	210,190	228,217	240,535	246,337	216,084	203,884	166,401	149,592
MASSACHUSETTS										
MICHIGAN										
MINNESOTA						62,759	65,286	65,092	60,335	48,391
MISSISSIPPI										
MISSOURI	85,559	82,424	83,865	89,623	83,971	80,251	98,293	113,871	113,645	113,951
MONTANA	125,456	141,072	139,667	142,996	135,728	113,841	113,821	102,576	96,966	87,996
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	25,564	28,470	28,539	25,405	30,752	35,513	28,990	26,794	24,326	21,762
NEW YORK	1,357,643	1,186,354	1,096,455	1,032,617	959,117	1,058,221	967,609	775,146	788,496	780,636
NORTH CAROLINA										
NORTH DAKOTA	125,401	114,887	110,526	105,780	91,612	81,297	82,033	82,977	78,157	73,295
OHIO	1,824,527	1,859,505	1,925,330	2,055,456	2,017,613	1,921,443	1,961,918	1,935,728	1,908,818	1,762,622
OKLAHOMA	255,770	250,870	259,244	275,866	265,738	268,993	236,531	222,363	180,965	140,634
OREGON	261,773	296,946	278,634	281,808	276,401	267,991	261,171	229,013	206,878	192,157
PENNSYLVANIA	218,184	257,511	310,215	348,716	342,480	353,784	271,457	225,990	180,676	157,299
RHODE ISLAND	83,068	76,294	80,557	90,510	90,610	94,236	92,977	87,204	81,154	78,915
SOUTH CAROLINA	48,907	52,928	54,017	55,853	47,729	61,700	71,580	61,670	52,085	43,770
SOUTH DAKOTA										
TENNESSEE										
TEXAS	388,270	351,637	351,626	336,106	322,051	304,195	346,007	300,038	292,037	253,022
UTAH	117,788	117,104	126,798	135,604	134,766	138,512	133,902	135,273	109,995	106,104
VERMONT										
VIRGINIA										
WASHINGTON	1,818,520	1,756,476	1,756,063	1,665,092	1,501,961	1,448,619	1,375,658	1,323,410	1,309,550	1,225,241
WEST VIRGINIA	257,755	272,120	285,052	258,437	267,371	376,668	701,003	725,291	702,884	656,425
WISCONSIN										
WYOMING	160,996	162,133	134,764	134,764	122,959	116,528	116,528	116,528	112,083	101,562
NATIONAL TOTAL	\$9,783,027	\$9,778,821	\$9,936,123	\$10,275,618	\$10,152,732	\$10,555,015	\$11,060,063	\$11,146,216	\$10,442,190	\$9,139,443
STATE AVERAGE	\$407,626	\$407,451	\$414,005	\$428,151	\$423,031	\$439,792	\$460,836	\$464,426	\$435,091	\$380,810

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TABLE 23: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA											
ALASKA											
ARIZONA	-16.9	-8.7	-10.7	-10.5	4.7	22.1	2.5	7.2	16.9	-39.4	-0.4
ARKANSAS											
CALIFORNIA	-5.6	-3.3	-12.8	-7.6	-11.0	-17.1	-15.9	9.8	33.1	-26.3	-33.2
COLORADO	5.5	-2.2	-1.3	-5.1	-3.2	1.5	-1.3	18.8	11.2	-3.4	23.7
CONNECTICUT											
DELAWARE											
D.C.											
FLORIDA											
GEORGIA											
HAWAII	-6.1	0.4	6.9	-13.4	15.2	-11.7	1.1	34.9	32.9	-12.7	60.9
IDAHO	-5.3	-1.6	-6.1	5.5	1.4	10.1	7.8	5.6	20.6	-7.7	41.6
ILLINOIS											
INDIANA											
IOWA											
KANSAS											
KENTUCKY	0.5	-4.9	-1.1	3.7	-0.4	11.6	17.5	4.8	32.7	-2.0	78.1
LOUISIANA	-15.4	-9.0	-13.9	-1.6	21.9	-21.2	-7.3	19.1	-3.7	-34.8	-33.4
MAINE					-100.0	6.3	5.7	26.0	-9.9		-100.0
MARYLAND	-0.8	-17.1	-7.9	-5.1	-2.4	14.0	6.0	22.5	11.2	-28.1	15.6
MASSACHUSETTS											
MICHIGAN											
MINNESOTA					-100.0	-3.9	0.3	7.9	24.7		-100.0
MISSISSIPPI											
MISSOURI	3.8	-1.7	-6.4	6.7	4.6	-18.4	-13.7	0.2	-0.3	1.9	-24.9
MONTANA	-11.1	1.0	-2.3	5.4	19.2	0.0	11.0	5.8	10.2	-7.6	42.6
NEBRASKA											
NEVADA											
NEW HAMPSHIRE											
NEW JERSEY											
NEW MEXICO	-10.2	-0.2	12.3	-17.4	-13.4	22.5	8.2	10.1	11.8	-16.9	17.5
NEW YORK	14.4	8.2	6.2	7.7	-9.4	9.4	24.8	-1.7	1.0	41.6	73.9
NORTH CAROLINA											
NORTH DAKOTA	9.2	3.9	4.5	15.5	12.7	-0.9	-1.1	6.2	6.6	36.9	71.1
OHIO	-1.9	-3.4	-6.3	1.9	5.0	-2.1	1.4	1.4	8.3	-9.6	3.5
OKLAHOMA	2.0	-3.2	-6.0	3.8	-1.2	13.7	6.4	22.9	28.7	-3.8	81.9
OREGON	-11.8	6.6	-1.1	2.0	3.1	2.6	14.0	10.7	7.7	-5.3	36.2
PENNSYLVANIA	-15.3	-17.0	-11.0	1.8	-3.2	30.3	20.1	25.1	14.9	-36.3	38.7
RHODE ISLAND	8.9	-5.3	-11.0	-0.1	-3.8	1.4	6.6	7.5	2.8	-8.3	5.3
SOUTH CAROLINA	-7.6	-2.0	-3.3	17.0	-22.6	-13.8	16.1	18.4	19.0	2.5	11.7
SOUTH DAKOTA											
TENNESSEE											
TEXAS	10.4	0.0	4.6	4.4	5.9	-12.1	15.3	2.7	15.4	20.6	53.5
UTAH	0.6	-7.6	-6.5	0.6	-2.7	3.4	-1.0	23.0	3.7	-12.6	11.0
VERMONT											
VIRGINIA											
WASHINGTON	3.5	0.0	5.5	10.9	3.7	5.3	3.9	1.1	6.9	21.1	48.4
WEST VIRGINIA	-5.3	-4.5	10.3	-3.3	-29.0	-46.3	-3.3	3.2	7.1	-3.6	-60.7
WISCONSIN											
WYOMING	-0.7	20.3	0.0	9.6	5.5	0.0	0.0	4.0	10.4	30.9	58.5
NATIONAL TOTAL	0.0	-1.6	-3.3	1.2	-3.8	-4.6	-0.8	6.7	14.3	-3.6	7.0
STATE AVERAGE	-2.3	-2.1	-2.4	1.4	-8.3	0.3	5.2	12.4	13.5	-4.3	17.5

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TABLE 24: PERCENTAGE DISTRIBUTION BY PAYER - 2011

STATE	TOTAL BENEFITS	PRIVATE INSURANCE		SELF INSURANCE		STATE FUNDS	
		BENEFITS	PERCENTAGE	BENEFITS	PERCENTAGE	BENEFITS	PERCENTAGE
ALABAMA	616,022	295,654	48.0	320,368	52.0		
ALASKA	238,789	168,535	70.6	70,254	29.4		
ARIZONA	711,801	330,100	46.4	140,180	19.7	241,522	33.9
ARKANSAS	189,123	149,920	79.3	39,202	20.7		
CALIFORNIA	10,477,086	5,726,868	54.7	3,285,464	31.4	1,464,753	14.0
COLORADO	760,599	238,542	31.4	126,121	16.6	395,936	52.1
CONNECTICUT	865,920	639,800	73.9	226,120	26.1		
DELAWARE	219,971	186,344	84.7	33,628	15.3		
D.C.	111,141	78,368	70.5	32,773	29.5		
FLORIDA	2,711,148	1,962,337	72.4	748,810	27.6		
GEORGIA	1,389,746	1,016,834	73.2	372,912	26.8		
HAWAII	246,780	131,535	53.3	86,425	35.0	28,821	11.7
IDAHO	245,429	100,346	40.9	7,257	3.0	137,825	56.2
ILLINOIS	3,074,406	2,278,440	74.1	795,966	25.9		
INDIANA	625,111	547,074	87.5	78,037	12.5		
IOWA	626,720	489,958	78.2	136,762	21.8		
KANSAS	435,641	310,763	71.3	124,878	28.7		
KENTUCKY	656,441	367,500	56.0	205,215	31.3	83,726	12.8
LOUISIANA	869,762	479,534	55.1	287,892	33.1	102,336	11.8
MAINE	252,017	171,566	68.1	80,452	31.9		
MARYLAND	1,006,998	544,174	54.0	289,896	28.8	172,928	17.2
MASSACHUSETTS	962,596	723,024	75.1	239,572	24.9		
MICHIGAN	1,301,061	794,135	61.0	506,926	39.0		
MINNESOTA	1,011,017	767,128	75.9	243,890	24.1		
MISSISSIPPI	334,430	215,732	64.5	118,698	35.5		
MISSOURI	813,686	530,367	65.2	197,760	24.3	85,559	10.5
MONTANA	252,550	83,726	33.2	43,368	17.2	125,456	49.7
NEBRASKA	321,306	254,981	79.4	66,325	20.6		
NEVADA	381,176	260,783	68.4	120,393	31.6		
NEW HAMPSHIRE	227,488	170,587	75.0	56,901	25.0		
NEW JERSEY	2,168,517	1,704,263	78.6	464,254	21.4		
NEW MEXICO	275,783	158,994	57.7	91,225	33.1	25,564	9.3
NEW YORK	5,097,055	2,190,515	43.0	1,548,897	30.4	1,357,643	26.6
NORTH CAROLINA	1,420,429	1,066,443	75.1	353,986	24.9		
NORTH DAKOTA	125,960	559	0.4			125,401	99.6
OHIO	2,232,596	17,470	0.8	390,598	17.5	1,824,527	81.7
OKLAHOMA	839,308	420,373	50.1	163,165	19.4	255,770	30.5
OREGON	568,516	193,428	34.0	113,315	19.9	261,773	46.0
PENNSYLVANIA	2,894,165	2,065,411	71.4	610,571	21.1	218,184	7.5
RHODE ISLAND	168,291	60,241	35.8	24,982	14.8	83,068	49.4
SOUTH CAROLINA	874,227	660,565	75.6	164,755	18.8	48,907	5.6
SOUTH DAKOTA	90,844	86,934	95.7	3,910	4.3		
TENNESSEE	783,729	636,874	81.3	146,855	18.7		
TEXAS	1,604,137	897,283	55.9	318,584	19.9	388,270	24.2
UTAH	256,742	94,766	36.9	44,188	17.2	117,788	45.9
VERMONT	136,795	119,009	87.0	17,786	13.0		
VIRGINIA	875,090	678,225	77.5	196,865	22.5		
WASHINGTON	2,316,713	23,858	1.0	474,335	20.5	1,818,520	78.5
WEST VIRGINIA	505,924	189,267	37.4	59,095	11.7	257,755	50.9
WISCONSIN	1,099,950	955,151	86.8	144,799	13.2		
WYOMING	162,388	1,392	0.9			160,996	99.1
NATIONAL TOTAL	\$56,433,120	\$32,235,674	57.1	\$14,414,610	25.5	\$9,783,027	17.3
STATE AVERAGE	\$1,106,532	\$632,072	59.3	\$294,176	23.5	\$407,626	38.5

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TABLE 25: PERCENT DISTRIBUTION BY PAYER - PRIVATE INSURANCE, 2002 - 2011

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	48.0	48.7	47.6	47.8	48.9	48.5	50.2	50.3	52.8	51.3
ALASKA	70.6	71.4	73.3	74.1	73.1	74.6	75.3	74.7	76.0	77.1
ARIZONA	46.4	38.8	34.9	31.9	27.3	25.4	27.5	25.7	27.9	32.8
ARKANSAS	79.3	70.7	69.8	71.4	69.5	67.8	66.8	72.5	70.5	71.8
CALIFORNIA	54.7	54.4	53.3	51.3	49.3	47.4	47.6	46.0	47.8	51.1
COLORADO	31.4	28.4	29.3	31.8	28.1	28.2	28.9	33.3	33.0	39.3
CONNECTICUT	73.9	78.0	74.7	72.4	74.7	73.2	74.8	64.1	68.1	69.2
DELAWARE	84.7	83.2	78.3	72.4	63.1	64.2	63.3	75.7	76.8	77.6
D.C.	70.5	73.9	76.5	73.8	76.7	79.3	82.0	82.0	80.8	79.9
FLORIDA	72.4	73.5	69.9	74.4	75.4	75.9	70.0	78.1	77.4	84.0
GEORGIA	73.4	74.2	73.2	71.9	70.8	70.6	68.5	69.8	73.8	71.9
HAWAII	53.3	53.1	53.9	53.5	52.3	55.5	54.6	56.3	59.3	62.6
IDAHO	40.9	35.8	36.1	34.2	33.8	29.3	31.0	33.3	31.3	37.9
ILLINOIS	74.3	75.3	74.8	73.8	72.9	75.8	74.2	74.9	75.9	76.8
INDIANA	87.5	89.6	90.0	89.3	89.7	90.4	90.6	90.4	84.5	84.5
IOWA	78.3	79.7	78.5	77.6	77.6	78.8	77.2	77.4	77.9	80.3
KANSAS	71.3	70.0	73.0	71.9	69.7	68.4	67.3	67.0	78.6	68.9
KENTUCKY	56.2	56.9	56.0	55.3	54.8	55.0	52.6	53.2	55.4	60.6
LOUISIANA	55.2	52.7	51.5	48.3	42.3	48.6	43.8	50.5	43.8	42.7
MAINE	68.1	70.0	70.5	75.4	69.1	38.7	37.8	34.0	38.7	37.6
MARYLAND	54.0	54.4	51.7	54.3	50.7	49.5	54.4	58.5	60.8	58.7
MASSACHUSETTS	75.1	73.3	78.5	86.0	85.5	85.6	83.9	85.0	84.9	88.2
MICHIGAN	61.0	67.4	63.5	60.7	60.6	58.0	58.3	54.5	59.4	56.0
MINNESOTA	75.9	75.8	76.0	74.9	73.5	67.3	68.0	67.5	68.9	70.7
MISSISSIPPI	64.5	62.8	58.3	58.4	55.2	53.9	52.0	57.1	57.0	59.5
MISSOURI	65.2	64.0	63.4	64.0	60.6	61.0	61.3	61.0	63.5	60.9
MONTANA	33.2	30.9	30.7	28.0	29.4	32.2	32.2	33.4	34.8	38.2
NEBRASKA	79.5	80.4	78.4	78.1	76.8	77.2	78.6	79.4	79.0	77.1
NEVADA	68.5	68.9	67.6	68.8	70.5	69.6	73.3	66.9	65.8	67.2
NEW HAMPSHIRE	75.0	74.6	75.4	76.0	76.7	79.7	78.7	79.1	80.5	81.9
NEW JERSEY	78.7	78.1	78.1	76.4	81.0	81.2	80.7	79.9	77.5	78.4
NEW MEXICO	57.7	59.0	52.9	52.1	52.1	46.2	56.0	47.6	51.1	52.8
NEW YORK	43.0	43.6	43.2	43.9	46.8	42.6	43.2	51.6	52.2	52.5
NORTH CAROLINA	75.3	76.1	75.9	73.5	70.6	73.9	73.0	73.0	75.1	74.8
NORTH DAKOTA	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.3	0.4	0.3
OHIO	0.8	0.6	0.9	1.0	0.8	1.1	1.5	1.5	1.0	1.7
OKLAHOMA	50.1	51.7	46.9	43.5	40.7	38.4	38.2	40.3	46.3	49.4
OREGON	34.0	36.1	38.4	39.2	38.7	38.1	39.9	42.0	44.2	47.3
PENNSYLVANIA	71.4	70.4	68.1	66.5	65.7	65.2	68.5	70.0	71.0	71.1
RHODE ISLAND	35.8	37.2	36.1	30.2	28.7	27.4	22.8	29.1	28.4	33.5
SOUTH CAROLINA	75.6	74.5	74.2	73.2	71.3	70.6	66.5	67.1	67.2	67.2
SOUTH DAKOTA	95.7	96.1	96.2	95.4	96.4	96.6	96.2	85.0	86.0	85.7
TENNESSEE	81.3	79.2	77.2	78.9	82.1	73.5	77.0	79.2	81.9	83.7
TEXAS	56.0	57.2	57.8	58.3	58.3	58.6	58.5	61.7	66.1	72.8
UTAH	37.0	36.9	37.1	35.5	33.1	30.2	31.2	25.7	27.0	35.8
VERMONT	87.0	87.3	86.9	87.2	87.1	86.9	87.0	87.0	87.5	90.0
VIRGINIA	77.7	78.5	76.0	75.5	73.8	76.7	74.1	75.1	76.0	78.0
WASHINGTON	1.0		0.8	1.0	1.1	1.6		1.7	1.5	1.7
WEST VIRGINIA	39.1	38.5	38.2	37.6	35.3	0.9	0.9	1.0	0.4	0.5
WISCONSIN	86.8	86.8	85.9	84.2	85.0	82.4	85.0	93.9	84.9	86.0
WYOMING	0.8		1.3	1.7	3.2	0.7		3.0	1.9	5.5
NATIONAL TOTAL	57.2	57.2	56.5	56.1	55.4	54.1	54.0	54.1	55.1	57.1
STATE AVERAGE	59.4	61.6	58.4	58.0	57.1	55.3	57.7	56.2	57.1	58.5

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TABLE 26: PERCENT DISTRIBUTION BY PAYER - SELF-INSURANCE, 2002 - 2011

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	52.0	51.3	52.4	52.2	51.1	51.5	49.8	49.7	47.2	48.7
ALASKA	29.4	28.6	26.7	25.9	26.9	25.4	24.7	25.3	24.0	22.9
ARIZONA	19.7	19.7	16.7	16.6	15.5	15.8	17.9	18.8	17.0	16.4
ARKANSAS	20.7	29.3	30.2	28.6	30.5	32.2	33.2	27.5	29.5	28.2
CALIFORNIA	31.4	29.5	30.1	29.9	30.6	30.3	27.6	28.2	28.8	28.8
COLORADO	16.6	24.8	24.8	23.7	22.9	22.9	26.3	17.2	19.8	18.4
CONNECTICUT	26.1	22.0	25.3	27.6	25.3	26.8	25.2	35.9	31.9	30.8
DELAWARE	15.3	16.8	21.7	27.6	36.9	35.8	36.7	24.3	23.2	22.4
D.C.	29.5	26.1	23.5	26.2	23.3	20.7	18.0	18.0	19.2	20.1
FLORIDA	27.6	26.5	30.1	25.6	24.6	24.1	30.0	21.9	22.6	16.0
GEORGIA	26.6	25.8	26.8	28.1	29.2	29.4	31.5	30.2	26.2	28.1
HAWAII	35.0	34.2	33.6	34.9	34.3	32.7	32.4	31.9	32.0	30.8
IDAHO	3.0	2.7	3.0	2.7	2.8	6.3	14.0	13.9	14.0	14.2
ILLINOIS	25.7	24.7	25.2	26.2	27.1	24.2	25.8	25.1	24.1	23.2
INDIANA	12.5	10.4	10.0	10.7	10.3	9.6	9.4	9.6	15.5	15.5
IOWA	21.7	20.3	21.5	22.4	22.4	21.2	22.8	22.6	22.1	19.7
KANSAS	28.7	30.0	27.0	28.1	30.3	31.6	32.7	33.0	21.4	31.1
KENTUCKY	31.0	30.5	31.2	32.0	32.1	31.6	36.4	37.7	36.0	32.7
LOUISIANA	33.0	32.7	32.5	33.6	36.3	33.5	33.1	21.7	34.1	32.6
MAINE	31.9	30.0	29.5	24.6	30.9	28.0	29.9	33.9	32.1	33.4
MARYLAND	28.8	27.3	24.8	21.4	20.3	19.3	18.0	15.9	16.0	19.6
MASSACHUSETTS	24.9	26.7	21.5	14.0	14.5	14.4	16.1	15.0	15.1	11.8
MICHIGAN	39.0	32.6	36.5	39.3	39.4	42.0	41.7	45.5	40.6	44.0
MINNESOTA	24.1	24.2	24.0	25.1	26.5	26.0	25.1	25.5	24.3	23.7
MISSISSIPPI	35.5	37.2	41.7	41.6	44.8	46.1	48.0	42.9	43.0	40.5
MISSOURI	24.3	25.8	26.7	26.1	29.8	29.3	27.7	26.5	22.4	28.1
MONTANA	17.2	16.2	15.8	17.2	17.3	18.0	17.7	18.1	17.9	17.7
NEBRASKA	20.5	19.6	21.6	21.9	23.2	22.8	21.4	20.6	21.0	22.9
NEVADA	31.5	31.1	32.4	31.2	29.5	30.4	26.7	33.1	34.2	32.8
NEW HAMPSHIRE	25.0	25.4	24.6	24.0	23.3	20.3	21.3	20.9	19.5	18.1
NEW JERSEY	21.3	21.9	21.9	23.6	19.0	18.8	19.3	20.1	22.5	21.6
NEW MEXICO	33.1	30.7	35.6	37.3	35.1	38.8	32.8	38.9	36.2	34.9
NEW YORK	30.4	30.6	30.3	29.6	26.5	27.4	28.2	23.4	22.5	21.6
NORTH CAROLINA	24.7	23.9	24.1	26.5	29.4	26.1	27.0	27.0	24.9	25.2
NORTH DAKOTA										
OHIO	17.5	17.5	17.3	16.5	17.8	18.3	18.3	19.0	20.0	20.8
OKLAHOMA	19.4	18.6	20.1	19.5	19.8	19.9	24.7	24.3	21.1	23.0
OREGON	19.9	17.0	16.5	14.4	14.8	15.5	13.0	13.8	14.4	14.5
PENNSYLVANIA	21.1	20.8	21.2	21.5	22.0	22.0	21.6	21.5	22.0	22.6
RHODE ISLAND	14.8	15.1	13.8	13.0	12.6	10.2	9.4	10.1	10.2	12.4
SOUTH CAROLINA	18.8	19.5	19.7	20.7	23.3	22.7	25.8	25.7	24.8	25.4
SOUTH DAKOTA	4.3	3.9	3.8	4.6	3.6	3.4	3.8	15.0	14.0	14.3
TENNESSEE	18.7	20.8	22.8	21.1	17.9	26.5	23.0	20.8	18.1	16.3
TEXAS	19.8	19.4	20.1	19.6	19.7	20.0	19.8	19.8	19.1	16.6
UTAH	17.1	15.0	16.7	17.3	17.1	16.9	16.6	18.2	14.7	14.7
VERMONT	13.0	12.7	13.1	12.8	12.9	13.1	13.0	13.0	12.5	10.0
VIRGINIA	22.3	21.5	24.0	24.5	26.2	23.3	25.9	24.9	24.0	22.0
WASHINGTON	20.5	23.0	23.2	23.1	23.6	23.3	25.5	26.3	25.8	26.9
WEST VIRGINIA	7.6	7.9	6.9	7.8	8.2	12.2	7.5	16.5	14.2	16.6
WISCONSIN	13.2	13.2	14.1	15.8	15.0	17.6	15.0	6.1	15.1	14.0
WYOMING										
NATIONAL TOTAL	25.5	24.9	25.4	25.2	25.4	25.4	25.5	24.8	24.7	24.3
STATE AVERAGE	23.4	23.2	23.6	23.6	24.0	24.0	24.3	24.0	23.5	23.4

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TABLE 27: PERCENT DISTRIBUTION BY PAYER - STATE FUNDS, 2002 - 2011

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA										
ALASKA										
ARIZONA	33.9	41.4	48.4	51.5	57.1	58.7	54.6	55.5	55.0	50.8
ARKANSAS										
CALIFORNIA	14.0	16.1	16.6	18.8	20.1	22.3	24.8	25.7	23.4	20.1
COLORADO	52.1	46.7	45.9	44.5	49.0	48.9	44.7	49.5	47.2	42.3
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	11.7	12.7	12.5	11.6	13.3	11.8	12.9	11.8	8.7	6.7
IDAHO	56.2	61.4	60.9	63.1	63.4	64.3	55.0	52.7	54.7	47.9
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	12.8	12.6	12.8	12.7	13.1	13.3	10.9	9.1	8.6	6.7
LOUISIANA	11.8	14.5	16.0	18.1	21.4	17.9	23.2	27.8	22.1	24.7
MAINE	0.0					33.2	32.3	32.1	29.1	29.0
MARYLAND	17.2	18.3	23.5	24.4	29.0	31.2	27.5	25.6	23.2	21.7
MASSACHUSETTS										
MICHIGAN										
MINNESOTA	0.0					0.0	6.9	7.0	6.8	5.5
MISSISSIPPI										
MISSOURI	10.5	10.2	9.9	9.9	9.7	9.7	11.0	12.5	14.1	11.0
MONTANA	49.7	52.9	53.5	54.8	53.3	49.9	50.1	48.5	47.3	44.1
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	9.3	10.3	11.6	10.6	12.8	14.9	11.2	13.5	12.7	12.3
NEW YORK	26.6	25.8	26.5	26.5	26.7	30.1	28.6	25.0	25.2	25.9
NORTH CAROLINA										
NORTH DAKOTA	99.6	99.9	100.0	99.9	99.9	100.0	100.0	99.7	99.6	99.7
OHIO	81.7	82.0	81.8	82.5	81.4	80.6	80.2	79.5	79.1	77.6
OKLAHOMA	30.5	29.7	33.0	37.0	39.4	41.8	37.1	35.5	32.6	27.6
OREGON	46.0	47.0	45.1	46.4	46.5	46.5	47.1	44.2	41.4	38.2
PENNSYLVANIA	7.5	8.9	10.7	12.0	12.2	12.8	9.9	8.5	7.0	6.3
RHODE ISLAND	49.4	47.7	50.1	56.7	58.8	62.4	67.8	60.8	61.3	54.0
SOUTH CAROLINA	5.6	5.9	6.1	6.1	5.3	6.7	7.7	7.2	7.9	7.4
SOUTH DAKOTA										
TENNESSEE										
TEXAS	24.2	23.4	22.1	22.1	22.0	21.5	21.7	18.5	14.8	10.7
UTAH	46.0	48.1	46.3	47.1	49.8	52.9	52.1	56.1	58.2	49.5
VERMONT										
VIRGINIA										
WASHINGTON	78.5	76.1	75.9	75.9	75.3	75.2	74.5	72.0	72.7	71.4
WEST VIRGINIA	53.3	53.5	54.9	54.6	56.5	86.9	91.6	82.6	85.4	82.9
WISCONSIN										
WYOMING	99.2	99.2	98.7	98.3	96.8	99.3	100.0	97.0	98.1	94.5
NATIONAL TOTAL	17.4	17.9	18.1	18.7	19.1	20.4	20.6	21.1	20.3	18.6
STATE AVERAGE	35.7	39.3	40.1	41.1	42.2	42.0	41.7	40.7	39.9	37.3

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TABLE 28: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2011
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	616,022	417,047	67.7	198,975	32.3
ALASKA	238,789	155,929	65.3	82,860	34.7
ARIZONA	711,801	451,994	63.5	259,807	36.5
ARKANSAS	189,123	121,228	64.1	67,895	35.9
CALIFORNIA	10,477,086	5,906,195	56.4	4,570,891	43.6
COLORADO	760,599	426,696	56.1	333,903	43.9
CONNECTICUT	865,920	403,519	46.6	462,401	53.4
DELAWARE	219,971	130,223	59.2	89,748	40.8
D.C.	111,141	38,010	34.2	73,131	65.8
FLORIDA	2,711,148	1,773,091	65.4	938,057	34.6
GEORGIA	1,389,746	700,432	50.4	689,314	49.6
HAWAII	246,780	110,804	44.9	135,976	55.1
IDAHO	245,429	157,320	64.1	88,109	35.9
ILLINOIS	3,074,406	1,466,492	47.7	1,607,914	52.3
INDIANA	625,111	457,581	73.2	167,530	26.8
IOWA	626,720	335,295	53.5	291,425	46.5
KANSAS	435,641	244,394	56.1	191,246	43.9
KENTUCKY	656,441	369,576	56.3	286,865	43.7
LOUISIANA	869,762	461,843	53.1	407,919	46.9
MAINE	252,017	123,237	48.9	128,781	51.1
MARYLAND	1,006,998	465,233	46.2	541,765	53.8
MASSACHUSETTS	962,596	329,112	34.2	633,484	65.8
MICHIGAN	1,301,061	503,694	38.7	797,368	61.3
MINNESOTA	1,011,017	523,945	51.8	487,073	48.2
MISSISSIPPI	334,430	199,989	59.8	134,441	40.2
MISSOURI	813,686	481,702	59.2	331,984	40.8
MONTANA	252,550	158,096	62.6	94,454	37.4
NEBRASKA	321,306	198,246	61.7	123,060	38.3
NEVADA	381,176	179,915	47.2	201,261	52.8
NEW HAMPSHIRE	227,488	151,052	66.4	76,436	33.6
NEW JERSEY	2,168,517	1,088,519	50.2	1,079,998	49.8
NEW MEXICO	275,783	159,403	57.8	116,380	42.2
NEW YORK	5,097,055	1,830,356	35.9	3,266,699	64.1
NORTH CAROLINA	1,420,429	640,614	45.1	779,815	54.9
NORTH DAKOTA	125,960	74,691	59.3	51,269	40.7
OHIO	2,232,596	945,799	42.4	1,286,797	57.6
OKLAHOMA	839,308	372,653	44.4	466,655	55.6
OREGON	568,516	305,293	53.7	263,223	46.3
PENNSYLVANIA	2,894,165	1,319,582	45.6	1,574,584	54.4
RHODE ISLAND	168,291	56,377	33.5	111,913	66.5
SOUTH CAROLINA	874,227	382,037	43.7	492,190	56.3
SOUTH DAKOTA	90,844	60,048	66.1	30,796	33.9
TENNESSEE	783,729	467,886	59.7	315,843	40.3
TEXAS	1,604,137	991,357	61.8	612,780	38.2
UTAH	256,742	181,773	70.8	74,969	29.2
VERMONT	136,795	70,449	51.5	66,346	48.5
VIRGINIA	875,090	523,304	59.8	351,786	40.2
WASHINGTON	2,316,713	750,282	32.4	1,566,431	67.6
WEST VIRGINIA	505,924	239,808	47.4	266,116	52.6
WISCONSIN	1,099,950	770,936	70.1	329,015	29.9
WYOMING	162,388	82,746	51.0	79,642	49.0
NATIONAL TOTAL	\$56,433,120	\$28,755,802	51.0	\$27,677,319	49.0
STATE AVERAGE	\$1,106,532	\$563,839	53.7	\$542,693	46.3

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TABLE 29: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2010
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	629,069	434,057	69.0	195,011	31.0
ALASKA	221,327	145,190	65.6	76,136	34.4
ARIZONA	701,747	439,294	62.6	262,453	37.4
ARKANSAS	203,242	130,888	64.4	72,354	35.6
CALIFORNIA	9,663,897	5,373,141	55.6	4,290,756	44.4
COLORADO	803,134	405,583	50.5	397,551	49.5
CONNECTICUT	794,850	360,067	45.3	434,783	54.7
DELAWARE	211,921	122,914	58.0	89,007	42.0
D.C.	105,492	35,867	34.0	69,625	66.0
FLORIDA	2,544,980	1,672,052	65.7	872,928	34.3
GEORGIA	1,451,687	728,747	50.2	722,940	49.8
HAWAII	242,400	105,444	43.5	136,956	56.5
IDAHO	236,965	149,051	62.9	87,914	37.1
ILLINOIS	2,990,302	1,420,393	47.5	1,569,909	52.5
INDIANA	598,678	428,654	71.6	170,025	28.4
IOWA	558,490	303,818	54.4	254,671	45.6
KANSAS	405,257	222,081	54.8	183,176	45.2
KENTUCKY	662,014	376,686	56.9	285,328	43.1
LOUISIANA	832,098	442,450	53.2	389,647	46.8
MAINE	251,479	122,973	48.9	128,506	51.1
MARYLAND	953,533	435,765	45.7	517,769	54.3
MASSACHUSETTS	1,013,285	345,470	34.1	667,815	65.9
MICHIGAN	1,271,892	508,456	40.0	763,435	60.0
MINNESOTA	1,034,661	529,585	51.2	505,076	48.8
MISSISSIPPI	337,633	211,021	62.5	126,613	37.5
MISSOURI	805,920	448,092	55.6	357,829	44.4
MONTANA	266,821	160,359	60.1	106,462	39.9
NEBRASKA	313,965	191,833	61.1	122,132	38.9
NEVADA	429,686	187,773	43.7	241,913	56.3
NEW HAMPSHIRE	251,629	153,997	61.2	97,632	38.8
NEW JERSEY	2,058,351	1,022,915	49.7	1,035,436	50.3
NEW MEXICO	276,126	161,257	58.4	114,868	41.6
NEW YORK	4,606,295	1,714,649	37.2	2,891,645	62.8
NORTH CAROLINA	1,351,078	597,176	44.2	753,901	55.8
NORTH DAKOTA	114,981	68,734	59.8	46,247	40.2
OHIO	2,268,515	963,557	42.5	1,304,958	57.5
OKLAHOMA	844,020	373,057	44.2	470,963	55.8
OREGON	632,400	320,627	50.7	311,773	49.3
PENNSYLVANIA	2,909,341	1,290,603	44.4	1,618,738	55.6
RHODE ISLAND	160,016	53,125	33.2	106,891	66.8
SOUTH CAROLINA	891,283	385,034	43.2	506,249	56.8
SOUTH DAKOTA	100,348	61,915	61.7	38,433	38.3
TENNESSEE	784,402	445,540	56.8	338,861	43.2
TEXAS	1,499,969	890,981	59.4	608,987	40.6
UTAH	243,354	166,941	68.6	76,413	31.4
VERMONT	137,066	71,137	51.9	65,929	48.1
VIRGINIA	778,179	465,351	59.8	312,828	40.2
WASHINGTON	2,308,748	760,998	33.0	1,547,750	67.0
WEST VIRGINIA	508,536	256,561	50.5	251,975	49.5
WISCONSIN	1,071,877	749,586	69.9	322,291	30.1
WYOMING	163,497	82,486	50.5	81,011	49.5
NATIONAL TOTAL	\$54,496,434	\$27,493,933	50.5	\$27,002,500	49.5
STATE AVERAGE	\$1,068,558	\$539,097	52.9	\$529,461	47.1

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TABLE 30: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2009
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	625,755	423,010	67.6	202,744	32.4
ALASKA	221,021	146,758	66.4	74,263	33.6
ARIZONA	657,148	408,089	62.1	249,059	37.9
ARKANSAS	214,864	141,380	65.8	73,483	34.2
CALIFORNIA	9,651,429	5,288,043	54.8	4,363,385	45.2
COLORADO	836,565	419,956	50.2	416,610	49.8
CONNECTICUT	842,632	366,545	43.5	476,087	56.5
DELAWARE	206,145	113,586	55.1	92,559	44.9
D.C.	104,683	39,256	37.5	65,427	62.5
FLORIDA	2,898,803	1,866,829	64.4	1,031,974	35.6
GEORGIA	1,526,510	754,096	49.4	772,414	50.6
HAWAII	244,375	105,081	43.0	139,294	57.0
IDAHO	242,893	149,137	61.4	93,757	38.6
ILLINOIS	3,055,727	1,463,693	47.9	1,592,034	52.1
INDIANA	597,175	424,591	71.1	172,584	28.9
IOWA	551,888	298,020	54.0	253,869	46.0
KANSAS	416,431	246,527	59.2	169,904	40.8
KENTUCKY	684,345	390,761	57.1	293,584	42.9
LOUISIANA	831,002	450,403	54.2	380,599	45.8
MAINE	260,521	120,361	46.2	140,160	53.8
MARYLAND	895,905	399,574	44.6	496,332	55.4
MASSACHUSETTS	951,058	325,912	34.3	625,145	65.7
MICHIGAN	1,509,881	530,182	35.1	979,700	64.9
MINNESOTA	1,072,459	553,480	51.6	518,979	48.4
MISSISSIPPI	321,771	190,810	59.3	130,961	40.7
MISSOURI	850,089	464,998	54.7	385,090	45.3
MONTANA	261,105	148,307	56.8	112,797	43.2
NEBRASKA	299,859	181,415	60.5	118,444	39.5
NEVADA	430,813	198,605	46.1	232,208	53.9
NEW HAMPSHIRE	246,831	151,307	61.3	95,524	38.7
NEW JERSEY	1,990,888	965,112	48.5	1,025,776	51.5
NEW MEXICO	246,272	147,517	59.9	98,755	40.1
NEW YORK	4,136,960	1,049,374	25.4	3,087,586	74.6
NORTH CAROLINA	1,414,268	632,178	44.7	782,090	55.3
NORTH DAKOTA	110,526	66,866	60.5	43,660	39.5
OHIO	2,353,384	998,833	42.4	1,354,550	57.6
OKLAHOMA	785,825	339,477	43.2	446,349	56.8
OREGON	618,091	321,407	52.0	296,683	48.0
PENNSYLVANIA	2,901,339	1,321,460	45.5	1,579,879	54.5
RHODE ISLAND	160,697	53,673	33.4	107,024	66.6
SOUTH CAROLINA	891,830	368,326	41.3	523,504	58.7
SOUTH DAKOTA	93,578	61,200	65.4	32,378	34.6
TENNESSEE	781,417	421,184	53.9	360,233	46.1
TEXAS	1,591,818	948,723	59.6	643,094	40.4
UTAH	274,072	189,384	69.1	84,688	30.9
VERMONT	144,174	71,222	49.4	72,952	50.6
VIRGINIA	858,884	497,294	57.9	361,590	42.1
WASHINGTON	2,312,186	808,271	35.0	1,503,915	65.0
WEST VIRGINIA	519,033	256,121	49.3	262,912	50.7
WISCONSIN	1,116,312	768,661	68.9	347,651	31.1
WYOMING	136,516	67,365	49.3	69,151	50.7
NATIONAL TOTAL	\$54,947,752	\$27,114,359	49.3	\$27,833,392	50.7
STATE AVERAGE	\$1,077,407	\$531,654	52.3	\$545,753	47.7

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TABLE 31: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2008
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	656,607	451,746	68.8	204,862	31.2
ALASKA	219,163	140,484	64.1	78,680	35.9
ARIZONA	691,422	470,858	68.1	220,564	31.9
ARKANSAS	227,371	148,019	65.1	79,352	34.9
CALIFORNIA	9,795,130	5,223,786	53.3	4,571,344	46.7
COLORADO	874,819	436,535	49.9	438,284	50.1
CONNECTICUT	784,819	348,460	44.4	436,359	55.6
DELAWARE	218,665	131,199	60.0	87,466	40.0
D.C.	95,091	33,757	35.5	61,334	64.5
FLORIDA	2,829,806	1,819,565	64.3	1,010,241	35.7
GEORGIA	1,598,399	773,625	48.4	824,774	51.6
HAWAII	245,763	106,170	43.2	139,593	56.8
IDAHO	249,443	153,408	61.5	96,036	38.5
ILLINOIS	2,956,278	1,430,839	48.4	1,525,439	51.6
INDIANA	626,661	444,929	71.0	181,732	29.0
IOWA	554,391	299,925	54.1	254,465	45.9
KANSAS	416,634	249,981	60.0	166,654	40.0
KENTUCKY	697,350	400,976	57.5	296,374	42.5
LOUISIANA	854,487	431,516	50.5	422,971	49.5
MAINE	339,957	160,459	47.2	179,497	52.8
MARYLAND	935,948	420,241	44.9	515,707	55.1
MASSACHUSETTS	848,699	302,913	35.7	545,786	64.3
MICHIGAN	1,407,282	505,331	35.9	901,950	64.1
MINNESOTA	1,025,607	524,034	51.1	501,572	48.9
MISSISSIPPI	346,640	205,558	59.3	141,083	40.7
MISSOURI	907,615	507,357	55.9	400,258	44.1
MONTANA	260,835	154,675	59.3	106,160	40.7
NEBRASKA	325,064	202,190	62.2	122,874	37.8
NEVADA	421,805	195,296	46.3	226,509	53.7
NEW HAMPSHIRE	250,178	153,860	61.5	96,319	38.5
NEW JERSEY	1,994,792	963,752	48.3	1,031,040	51.7
NEW MEXICO	240,409	143,044	59.5	97,366	40.5
NEW YORK	3,899,911	1,403,968	36.0	2,495,943	64.0
NORTH CAROLINA	1,476,013	673,062	45.6	802,951	54.4
NORTH DAKOTA	105,835	61,935	58.5	43,900	41.5
OHIO	2,490,080	1,093,161	43.9	1,396,918	56.1
OKLAHOMA	744,862	326,250	43.8	418,613	56.2
OREGON	607,091	315,080	51.9	292,011	48.1
PENNSYLVANIA	2,902,243	1,295,845	44.6	1,606,397	55.4
RHODE ISLAND	159,535	51,211	32.1	108,324	67.9
SOUTH CAROLINA	917,419	376,142	41.0	541,277	59.0
SOUTH DAKOTA	111,184	74,493	67.0	36,691	33.0
TENNESSEE	784,635	415,072	52.9	369,563	47.1
TEXAS	1,518,430	929,279	61.2	589,151	38.8
UTAH	287,690	205,986	71.6	81,704	28.4
VERMONT	128,032	67,985	53.1	60,047	46.9
VIRGINIA	934,995	542,297	58.0	392,698	42.0
WASHINGTON	2,192,885	798,994	36.4	1,393,891	63.6
WEST VIRGINIA	473,074	238,820	50.5	234,254	49.5
WISCONSIN	1,158,458	855,073	73.8	303,385	26.2
WYOMING	137,133	69,228	50.5	67,905	49.5
NATIONAL TOTAL	\$54,926,636	\$27,728,368	50.5	\$27,198,268	49.5
STATE AVERAGE	\$1,076,993	\$543,693	53.1	\$533,299	46.9

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TABLE 32: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2007
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	635,315	435,345	68.5	199,970	31.5
ALASKA	201,477	126,004	62.5	75,474	37.5
ARIZONA	697,027	480,420	68.9	216,608	31.1
ARKANSAS	213,074	135,410	63.6	77,663	36.4
CALIFORNIA	9,903,767	4,942,052	49.9	4,961,716	50.1
COLORADO	836,853	397,402	47.5	439,451	52.5
CONNECTICUT	739,565	323,263	43.7	416,302	56.3
DELAWARE	233,032	133,061	57.1	99,971	42.9
D.C.	97,508	35,709	36.6	61,799	63.4
FLORIDA	2,943,090	1,832,380	62.3	1,110,710	37.7
GEORGIA	1,518,539	736,427	48.5	782,112	51.5
HAWAII	247,294	104,568	42.3	142,725	57.7
IDAHO	235,289	143,316	60.9	91,973	39.1
ILLINOIS	2,798,346	1,321,726	47.2	1,476,620	52.8
INDIANA	600,017	421,342	70.2	178,675	29.8
IOWA	499,426	257,552	51.6	241,874	48.4
KANSAS	396,811	243,058	61.3	153,753	38.7
KENTUCKY	651,943	378,329	58.0	273,615	42.0
LOUISIANA	732,704	385,642	52.6	347,061	47.4
MAINE	276,818	119,937	43.3	156,881	56.7
MARYLAND	829,914	357,545	43.1	472,369	56.9
MASSACHUSETTS	830,286	288,277	34.7	542,008	65.3
MICHIGAN	1,511,282	533,355	35.3	977,927	64.7
MINNESOTA	959,168	480,483	50.1	478,685	49.9
MISSISSIPPI	328,234	190,144	57.9	138,091	42.1
MISSOURI	869,806	474,536	54.6	395,270	45.4
MONTANA	254,661	144,513	56.7	110,147	43.3
NEBRASKA	286,405	179,835	62.8	106,570	37.2
NEVADA	414,912	189,346	45.6	225,566	54.4
NEW HAMPSHIRE	218,644	134,319	61.4	84,325	38.6
NEW JERSEY	1,862,167	892,309	47.9	969,858	52.1
NEW MEXICO	240,855	141,215	58.6	99,641	41.4
NEW YORK	3,597,478	1,295,092	36.0	2,302,386	64.0
NORTH CAROLINA	1,374,267	628,506	45.7	745,760	54.3
NORTH DAKOTA	91,735	51,482	56.1	40,254	43.9
OHIO	2,478,080	1,029,725	41.6	1,448,355	58.4
OKLAHOMA	674,327	289,736	43.0	384,592	57.0
OREGON	594,297	317,848	53.5	276,448	46.5
PENNSYLVANIA	2,806,195	1,216,921	43.4	1,589,274	56.6
RHODE ISLAND	154,224	53,432	34.6	100,792	65.4
SOUTH CAROLINA	895,488	375,249	41.9	520,238	58.1
SOUTH DAKOTA	119,567	79,616	66.6	39,951	33.4
TENNESSEE	752,693	406,508	54.0	346,185	46.0
TEXAS	1,462,489	892,339	61.0	570,150	39.0
UTAH	270,585	190,834	70.5	79,751	29.5
VERMONT	120,081	60,520	50.4	59,562	49.6
VIRGINIA	896,509	514,435	57.4	382,074	42.6
WASHINGTON	1,995,799	723,608	36.3	1,272,191	63.7
WEST VIRGINIA	473,465	233,809	49.4	239,656	50.6
WISCONSIN	1,096,249	813,672	74.2	282,578	25.8
WYOMING	126,996	62,714	49.4	64,282	50.6
NATIONAL TOTAL	\$53,044,751	\$26,194,865	49.4	\$26,849,887	50.6
STATE AVERAGE	\$1,040,093	\$513,625	52.4	\$526,468	47.6

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TABLE 33: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2006
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	624,685	416,040	66.6	208,645	33.4
ALASKA	197,580	115,387	58.4	82,193	41.6
ARIZONA	647,463	448,692	69.3	198,771	30.7
ARKANSAS	202,006	129,688	64.2	72,318	35.8
CALIFORNIA	10,017,099	4,749,938	47.4	5,267,161	52.6
COLORADO	865,585	425,868	49.2	439,717	50.8
CONNECTICUT	719,758	318,853	44.3	400,905	55.7
DELAWARE	238,638	138,887	58.2	99,751	41.8
D.C.	98,016	39,990	40.8	58,025	59.2
FLORIDA	2,928,460	1,874,214	64.0	1,054,245	36.0
GEORGIA	1,397,771	704,477	50.4	693,295	49.6
HAWAII	242,685	98,773	40.7	143,912	59.3
IDAHO	228,764	141,833	62.0	86,930	38.0
ILLINOIS	2,447,104	1,179,504	48.2	1,267,600	51.8
INDIANA	563,190	390,290	69.3	172,899	30.7
IOWA	487,985	256,680	52.6	231,305	47.4
KANSAS	391,381	229,349	58.6	162,032	41.4
KENTUCKY	643,192	378,840	58.9	264,352	41.1
LOUISIANA	718,542	379,390	52.8	339,152	47.2
MAINE	289,994	119,188	41.1	170,807	58.9
MARYLAND	788,874	340,794	43.2	448,080	56.8
MASSACHUSETTS	831,373	293,409	35.3	537,965	64.7
MICHIGAN	1,470,574	543,569	37.0	927,005	63.0
MINNESOTA	944,448	463,300	49.1	481,148	50.9
MISSISSIPPI	320,294	186,411	58.2	133,883	41.8
MISSOURI	828,370	434,066	52.4	394,304	47.6
MONTANA	228,347	131,528	57.6	96,819	42.4
NEBRASKA	272,039	170,569	62.7	101,471	37.3
NEVADA	417,285	188,196	45.1	229,090	54.9
NEW HAMPSHIRE	225,161	134,421	59.7	90,740	40.3
NEW JERSEY	1,729,356	862,881	49.9	866,475	50.1
NEW MEXICO	237,551	136,354	57.4	101,197	42.6
NEW YORK	3,520,913	1,267,529	36.0	2,253,385	64.0
NORTH CAROLINA	1,315,059	589,146	44.8	725,912	55.2
NORTH DAKOTA	81,297	45,218	55.6	36,079	44.4
OHIO	2,383,544	1,051,774	44.1	1,331,770	55.9
OKLAHOMA	643,817	283,923	44.1	359,894	55.9
OREGON	576,778	311,460	54.0	265,318	46.0
PENNSYLVANIA	2,758,784	1,201,905	43.6	1,556,879	56.4
RHODE ISLAND	150,999	49,830	33.0	101,169	67.0
SOUTH CAROLINA	918,650	421,431	45.9	497,218	54.1
SOUTH DAKOTA	109,030	70,869	65.0	38,160	35.0
TENNESSEE	815,808	420,957	51.6	394,851	48.4
TEXAS	1,416,287	858,270	60.6	558,017	39.4
UTAH	261,896	183,589	70.1	78,307	29.9
VERMONT	126,287	63,523	50.3	62,765	49.7
VIRGINIA	782,062	466,109	59.6	315,953	40.4
WASHINGTON	1,927,431	694,817	36.0	1,232,614	64.0
WEST VIRGINIA	433,258	130,898	30.2	302,360	69.8
WISCONSIN	1,043,244	758,351	72.7	284,893	27.3
WYOMING	117,324	57,606	49.1	59,717	50.9
NATIONAL TOTAL	\$51,626,040	\$25,348,586	49.1	\$26,277,454	50.9
STATE AVERAGE	\$1,012,275	\$497,031	52.0	\$515,244	48.0

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TABLE 34: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2005
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	619,518	408,879	66.0	210,640	34.0
ALASKA	182,721	104,839	57.4	77,882	42.6
ARIZONA	570,870	371,029	65.0	199,840	35.0
ARKANSAS	227,232	147,564	64.9	79,668	35.1
CALIFORNIA	10,868,330	4,789,848	44.1	6,078,482	55.9
COLORADO	932,350	455,232	48.8	477,118	51.2
CONNECTICUT	719,974	300,317	41.7	419,658	58.3
DELAWARE	214,540	126,364	58.9	88,176	41.1
D.C.	92,298	31,898	34.6	60,400	65.4
FLORIDA	3,474,068	2,163,793	62.3	1,310,275	37.7
GEORGIA	1,408,876	712,754	50.6	696,122	49.4
HAWAII	250,779	98,665	39.3	152,114	60.7
IDAHO	242,823	145,335	59.9	97,488	40.1
ILLINOIS	2,418,519	1,196,702	49.5	1,221,817	50.5
INDIANA	569,215	389,653	68.5	179,562	31.5
IOWA	487,130	248,039	50.9	239,091	49.1
KANSAS	389,566	222,556	57.1	167,011	42.9
KENTUCKY	702,751	386,987	55.1	315,764	44.9
LOUISIANA	705,254	359,638	51.0	345,616	49.0
MAINE	280,841	111,830	39.8	169,010	60.2
MARYLAND	784,414	314,383	40.1	470,030	59.9
MASSACHUSETTS	921,958	335,182	36.4	586,776	63.6
MICHIGAN	1,473,598	510,063	34.6	963,535	65.4
MINNESOTA	949,394	457,076	48.1	492,318	51.9
MISSISSIPPI	289,855	159,717	55.1	130,138	44.9
MISSOURI	892,446	461,830	51.7	430,616	48.3
MONTANA	227,342	125,839	55.4	101,503	44.6
NEBRASKA	305,988	183,079	59.8	122,909	40.2
NEVADA	456,660	211,309	46.3	245,351	53.7
NEW HAMPSHIRE	228,623	135,784	59.4	92,839	40.6
NEW JERSEY	1,702,109	843,773	49.6	858,335	50.4
NEW MEXICO	259,259	150,691	58.1	108,568	41.9
NEW YORK	3,378,085	813,336	24.1	2,564,750	75.9
NORTH CAROLINA	1,381,606	617,573	44.7	764,033	55.3
NORTH DAKOTA	82,033	45,085	55.0	36,948	45.0
OHIO	2,447,038	1,144,090	46.8	1,302,949	53.2
OKLAHOMA	638,043	299,321	46.9	338,721	53.1
OREGON	554,586	302,831	54.6	251,755	45.4
PENNSYLVANIA	2,741,310	1,174,705	42.9	1,566,606	57.1
RHODE ISLAND	137,196	46,587	34.0	90,609	66.0
SOUTH CAROLINA	924,734	424,222	45.9	500,511	54.1
SOUTH DAKOTA	86,118	57,076	66.3	29,042	33.7
TENNESSEE	861,927	467,300	54.2	394,627	45.8
TEXAS	1,596,879	991,407	62.1	605,472	37.9
UTAH	256,802	178,293	69.4	78,508	30.6
VERMONT	122,028	58,918	48.3	63,110	51.7
VIRGINIA	851,776	481,319	56.5	370,456	43.5
WASHINGTON	1,847,523	654,264	35.4	1,193,259	64.6
WEST VIRGINIA	765,208	140,809	18.4	624,399	81.6
WISCONSIN	1,170,065	912,296	78.0	257,769	22.0
WYOMING	116,537	56,094	48.1	60,443	51.9
NATIONAL TOTAL	\$53,808,795	\$25,526,176	47.4	\$28,282,619	52.6
STATE AVERAGE	\$1,055,074	\$500,513	50.8	\$554,561	49.2

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TABLE 35: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2004
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	532,000	330,586	62.1	201,414	37.9
ALASKA	192,816	107,578	55.8	85,238	44.2
ARIZONA	547,872	351,903	64.2	195,968	35.8
ARKANSAS	219,177	132,995	60.7	86,182	39.3
CALIFORNIA	12,446,670	5,754,843	46.2	6,691,827	53.8
COLORADO	853,273	416,038	48.8	437,235	51.2
CONNECTICUT	712,515	281,955	39.6	430,560	60.4
DELAWARE	157,399	71,459	45.4	85,940	54.6
D.C.	93,907	35,558	37.9	58,349	62.1
FLORIDA	2,866,531	1,700,643	59.3	1,165,887	40.7
GEORGIA	1,259,155	601,592	47.8	657,563	52.2
HAWAII	271,290	103,900	38.3	167,390	61.7
IDAHO	235,119	138,927	59.1	96,192	40.9
ILLINOIS	2,254,415	1,093,523	48.5	1,160,892	51.5
INDIANA	551,071	374,775	68.0	176,296	32.0
IOWA	449,718	232,123	51.6	217,595	48.4
KANSAS	377,116	207,272	55.0	169,844	45.0
KENTUCKY	719,610	388,392	54.0	331,218	46.0
LOUISIANA	634,610	319,955	50.4	314,655	49.6
MAINE	267,622	112,395	42.0	155,227	58.0
MARYLAND	797,301	329,922	41.4	467,380	58.6
MASSACHUSETTS	968,817	333,251	34.4	635,566	65.6
MICHIGAN	1,517,386	569,855	37.6	947,531	62.4
MINNESOTA	934,613	454,755	48.7	479,858	51.3
MISSISSIPPI	310,516	173,462	55.9	137,055	44.1
MISSOURI	911,059	459,521	50.4	451,538	49.6
MONTANA	211,460	113,415	53.6	98,044	46.4
NEBRASKA	283,197	166,891	58.9	116,306	41.1
NEVADA	358,732	176,186	49.1	182,546	50.9
NEW HAMPSHIRE	216,360	121,026	55.9	95,334	44.1
NEW JERSEY	1,598,596	787,997	49.3	810,599	50.7
NEW MEXICO	198,267	117,097	59.1	81,171	40.9
NEW YORK	3,101,314	1,048,907	33.8	2,052,407	66.2
NORTH CAROLINA	1,168,848	516,445	44.2	652,403	55.8
NORTH DAKOTA	83,237	46,870	56.3	36,367	43.7
OHIO	2,434,715	1,141,082	46.9	1,293,634	53.1
OKLAHOMA	627,174	288,862	46.1	338,312	53.9
OREGON	518,350	276,405	53.3	241,944	46.7
PENNSYLVANIA	2,658,104	1,108,518	41.7	1,549,586	58.3
RHODE ISLAND	143,423	50,396	35.1	93,028	64.9
SOUTH CAROLINA	855,062	396,159	46.3	458,904	53.7
SOUTH DAKOTA	77,409	48,712	62.9	28,698	37.1
TENNESSEE	815,838	421,181	51.6	394,657	48.4
TEXAS	1,624,217	988,932	60.9	635,285	39.1
UTAH	241,193	164,918	68.4	76,274	31.6
VERMONT	123,000	56,288	45.8	66,712	54.2
VIRGINIA	738,475	406,954	55.1	331,521	44.9
WASHINGTON	1,837,215	636,238	34.6	1,200,977	65.4
WEST VIRGINIA	878,255	418,644	47.7	459,611	52.3
WISCONSIN	898,366	580,651	64.6	317,715	35.4
WYOMING	120,083	57,241	47.7	62,842	52.3
NATIONAL TOTAL	\$52,892,469	\$25,213,193	47.7	\$27,679,276	52.3
STATE AVERAGE	\$1,037,107	\$494,376	50.4	\$542,731	49.6

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TABLE 36: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2003
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	543,279	341,423	62.8	201,856	37.2
ALASKA	176,521	97,095	55.0	79,426	45.0
ARIZONA	515,231	326,899	63.4	188,332	36.6
ARKANSAS	227,332	141,190	62.1	86,142	37.9
CALIFORNIA	12,445,277	6,357,191	51.1	6,088,087	48.9
COLORADO	753,566	333,426	44.2	420,140	55.8
CONNECTICUT	677,461	289,515	42.7	387,945	57.3
DELAWARE	155,888	70,773	45.4	85,115	54.6
D.C.	84,594	31,303	37.0	53,291	63.0
FLORIDA	2,962,350	1,718,779	58.0	1,243,571	42.0
GEORGIA	998,192	472,767	47.4	525,424	52.6
HAWAII	274,922	105,503	38.4	169,420	61.6
IDAHO	214,764	122,650	57.1	92,114	42.9
ILLINOIS	2,168,210	1,005,360	46.4	1,162,850	53.6
INDIANA	563,951	381,373	67.6	182,578	32.4
IOWA	430,451	208,492	48.4	221,959	51.6
KANSAS	295,588	161,438	54.6	134,150	45.4
KENTUCKY	727,922	394,077	54.1	333,845	45.9
LOUISIANA	669,838	340,202	50.8	329,636	49.2
MAINE	233,599	107,935	46.2	125,664	53.8
MARYLAND	716,294	298,798	41.7	417,496	58.3
MASSACHUSETTS	1,014,587	337,619	33.3	676,969	66.7
MICHIGAN	1,476,850	542,574	36.7	934,276	63.3
MINNESOTA	892,341	419,001	47.0	473,341	53.0
MISSISSIPPI	291,688	162,929	55.9	128,758	44.1
MISSOURI	806,029	398,675	49.5	407,354	50.5
MONTANA	204,975	107,444	52.4	97,531	47.6
NEBRASKA	270,035	159,333	59.0	110,702	41.0
NEVADA	329,333	151,427	46.0	177,906	54.0
NEW HAMPSHIRE	222,430	125,562	56.5	96,868	43.5
NEW JERSEY	1,489,221	713,124	47.9	776,097	52.1
NEW MEXICO	190,840	108,741	57.0	82,099	43.0
NEW YORK	3,123,197	1,008,128	32.3	2,115,069	67.7
NORTH CAROLINA	1,087,880	490,515	45.1	597,365	54.9
NORTH DAKOTA	78,453	43,102	54.9	35,352	45.1
OHIO	2,414,651	1,140,670	47.2	1,273,981	52.8
OKLAHOMA	554,839	263,388	47.5	291,451	52.5
OREGON	499,625	260,755	52.2	238,871	47.8
PENNSYLVANIA	2,565,344	1,061,539	41.4	1,503,805	58.6
RHODE ISLAND	132,301	41,024	31.0	91,276	69.0
SOUTH CAROLINA	656,935	312,056	47.5	344,879	52.5
SOUTH DAKOTA	74,241	46,628	62.8	27,612	37.2
TENNESSEE	778,672	411,865	52.9	366,808	47.1
TEXAS	1,971,510	1,242,068	63.0	729,443	37.0
UTAH	188,900	123,520	65.4	65,379	34.6
VERMONT	120,208	58,267	48.5	61,941	51.5
VIRGINIA	712,867	400,323	56.2	312,544	43.8
WASHINGTON	1,800,551	619,551	34.4	1,181,000	65.6
WEST VIRGINIA	823,300	237,776	28.9	585,524	71.1
WISCONSIN	833,005	524,189	62.9	308,816	37.1
WYOMING	114,252	72,090	63.1	42,161	36.9
NATIONAL TOTAL	\$51,554,290	\$24,890,070	48.3	\$26,664,219	51.7
STATE AVERAGE	\$1,010,868	\$488,041	50.1	\$522,828	49.9

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TABLE 37: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2002
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	565,264	343,115	60.7	222,149	39.3
ALASKA	172,665	93,239	54.0	79,426	46.0
ARIZONA	477,568	287,019	60.1	190,550	39.9
ARKANSAS	217,606	135,786	62.4	81,820	37.6
CALIFORNIA	10,926,157	5,466,790	50.0	5,459,367	50.0
COLORADO	756,658	341,253	45.1	415,405	54.9
CONNECTICUT	677,590	281,200	41.5	396,390	58.5
DELAWARE	138,963	98,480	70.9	40,484	29.1
D.C.	89,879	32,536	36.2	57,343	63.8
FLORIDA	2,595,825	1,477,024	56.9	1,118,801	43.1
GEORGIA	933,655	445,353	47.7	488,301	52.3
HAWAII	267,827	99,632	37.2	168,196	62.8
IDAHO	203,223	115,228	56.7	87,996	43.3
ILLINOIS	2,168,594	962,856	44.4	1,205,738	55.6
INDIANA	548,078	359,539	65.6	188,539	34.4
IOWA	404,681	204,769	50.6	199,913	49.4
KANSAS	342,216	185,481	54.2	156,735	45.8
KENTUCKY	699,998	377,299	53.9	322,699	46.1
LOUISIANA	621,377	327,466	52.7	293,911	47.3
MAINE	260,461	103,143	39.6	157,319	60.4
MARYLAND	687,838	277,886	40.4	409,951	59.6
MASSACHUSETTS	876,848	287,338	32.8	589,510	67.2
MICHIGAN	1,512,457	523,260	34.6	989,197	65.4
MINNESOTA	873,887	413,462	47.3	460,425	52.7
MISSISSIPPI	290,663	180,792	62.2	109,871	37.8
MISSOURI	1,033,458	513,629	49.7	519,829	50.3
MONTANA	199,577	106,974	53.6	92,604	46.4
NEBRASKA	268,741	153,451	57.1	115,290	42.9
NEVADA	315,886	129,740	41.1	186,146	58.9
NEW HAMPSHIRE	214,135	119,059	55.6	95,076	44.4
NEW JERSEY	1,397,952	645,584	46.2	752,368	53.8
NEW MEXICO	177,333	100,725	56.8	76,608	43.2
NEW YORK	3,010,694	1,026,698	34.1	1,983,996	65.9
NORTH CAROLINA	1,004,323	430,855	42.9	573,468	57.1
NORTH DAKOTA	73,517	39,205	53.3	34,312	46.7
OHIO	2,272,551	1,020,807	44.9	1,251,744	55.1
OKLAHOMA	509,444	234,854	46.1	274,590	53.9
OREGON	503,490	254,766	50.6	248,724	49.4
PENNSYLVANIA	2,478,709	990,861	40.0	1,487,848	60.0
RHODE ISLAND	146,036	44,541	30.5	101,495	69.5
SOUTH CAROLINA	592,530	265,453	44.8	327,076	55.2
SOUTH DAKOTA	73,478	45,189	61.5	28,289	38.5
TENNESSEE	722,717	370,754	51.3	351,963	48.7
TEXAS	2,372,763	1,473,486	62.1	899,277	37.9
UTAH	214,340	142,751	66.6	71,590	33.4
VERMONT	119,578	63,017	52.7	56,560	47.3
VIRGINIA	635,108	343,593	54.1	291,515	45.9
WASHINGTON	1,716,435	590,036	34.4	1,126,399	65.6
WEST VIRGINIA	791,762	227,872	28.8	563,890	71.2
WISCONSIN	881,756	540,173	61.3	341,583	38.7
WYOMING	107,475	68,585	63.8	38,890	36.2
NATIONAL TOTAL	\$49,143,768	\$23,362,603	47.5	\$25,781,164	52.5
STATE AVERAGE	\$963,603	\$458,090	49.8	\$505,513	50.2

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TABLE 38: WORKERS' COMPENSATION MEDICAL BENEFITS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	417,047	434,057	423,010	451,746	435,345	416,040	408,879	330,586	341,423	343,115
ALASKA	155,929	145,190	146,758	140,484	126,004	115,387	104,839	97,095	93,239	93,239
ARIZONA	451,994	439,294	408,089	470,858	480,420	448,692	371,029	351,903	326,899	287,019
ARKANSAS	121,228	130,888	141,380	148,019	135,410	129,688	147,564	132,995	141,190	135,786
CALIFORNIA	5,906,195	5,373,141	5,288,043	5,223,786	4,942,052	4,749,938	4,789,848	5,754,843	6,357,191	5,466,790
COLORADO	426,696	405,583	419,956	436,535	397,402	425,868	455,232	416,038	333,426	341,253
CONNECTICUT	403,519	360,067	366,545	348,460	323,263	318,853	300,317	281,955	289,515	281,200
DELAWARE	130,223	122,914	113,586	131,199	133,061	138,887	126,364	71,459	70,773	98,480
D.C.	38,010	35,867	39,256	33,757	35,709	39,990	31,898	35,558	31,303	32,536
FLORIDA	1,773,091	1,672,052	1,866,829	1,819,565	1,832,380	1,874,214	2,163,793	1,700,643	1,718,779	1,477,024
GEORGIA	700,432	728,747	754,096	773,625	736,427	704,477	712,754	601,592	472,767	445,353
HAWAII	110,804	105,444	105,081	106,170	104,568	98,773	98,665	103,900	105,503	99,632
IDAHO	157,320	149,051	149,137	153,408	143,316	141,833	145,335	138,927	122,650	115,228
ILLINOIS	1,466,492	1,420,393	1,463,693	1,430,839	1,321,726	1,179,504	1,196,702	1,093,523	1,005,360	962,856
INDIANA	457,581	428,654	424,591	444,929	421,342	390,290	389,653	374,775	381,373	359,539
IOWA	335,295	303,818	298,020	299,925	257,552	256,680	248,039	232,123	208,492	204,769
KANSAS	244,394	222,081	246,527	249,981	243,058	229,349	222,556	207,272	161,438	185,481
KENTUCKY	369,576	376,686	390,761	400,976	378,329	378,840	386,987	388,392	394,077	377,299
LOUISIANA	461,843	442,450	450,403	431,516	385,642	379,390	359,638	319,955	340,202	327,466
MAINE	123,237	122,973	120,361	160,459	119,937	119,188	111,830	112,395	107,935	103,143
MARYLAND	465,233	435,765	399,574	420,241	357,545	340,794	314,383	329,922	298,798	277,886
MASSACHUSETTS	329,112	345,470	325,912	302,913	288,277	293,409	335,182	333,251	337,619	287,338
MICHIGAN	503,694	508,456	530,182	505,331	533,355	543,569	510,063	569,855	542,574	523,280
MINNESOTA	523,945	529,585	553,480	524,034	480,483	463,300	457,076	454,755	419,001	413,462
MISSISSIPPI	199,989	211,021	190,810	205,558	190,144	186,411	159,717	173,462	162,929	180,792
MISSOURI	481,702	448,092	464,998	507,357	474,536	434,066	461,830	459,521	398,675	513,629
MONTANA	158,096	160,359	148,307	154,675	144,513	131,528	125,839	113,415	107,444	106,974
NEBRASKA	198,246	191,833	181,415	202,190	179,835	170,569	163,079	166,891	159,333	153,451
NEVADA	179,915	187,773	198,605	195,296	189,346	188,196	211,309	176,186	151,427	129,740
NEW HAMPSHIRE	151,052	153,997	151,307	153,860	134,319	134,421	135,784	121,026	125,562	119,059
NEW JERSEY	1,088,519	1,022,915	965,112	963,752	892,309	862,881	843,773	787,997	713,124	645,584
NEW MEXICO	159,403	161,257	147,517	143,044	141,215	136,354	150,691	117,097	108,741	100,725
NEW YORK	1,830,356	1,714,649	1,049,374	1,403,968	1,295,092	1,267,529	813,336	1,048,907	1,008,128	1,026,698
NORTH CAROLINA	640,614	597,176	632,178	673,062	628,506	589,146	617,573	516,445	490,515	430,855
NORTH DAKOTA	74,691	68,734	66,866	61,935	51,482	45,218	45,085	46,870	43,102	39,205
OHIO	945,799	963,557	998,833	1,093,161	1,029,725	1,051,774	1,144,090	1,141,082	1,140,670	1,020,807
OKLAHOMA	372,653	373,057	339,477	326,250	289,736	283,923	299,321	288,862	263,388	234,854
OREGON	305,293	320,627	321,407	315,080	317,848	311,460	302,831	276,405	260,755	254,766
PENNSYLVANIA	1,319,582	1,290,603	1,321,460	1,295,845	1,216,921	1,201,905	1,174,705	1,108,518	1,061,539	990,861
RHODE ISLAND	56,377	53,125	53,673	51,211	53,432	49,830	46,587	50,396	41,024	44,541
SOUTH CAROLINA	382,037	385,034	368,326	376,142	375,249	421,431	424,222	396,159	312,056	265,453
SOUTH DAKOTA	60,048	61,915	61,200	74,493	79,616	70,869	57,076	48,712	46,628	45,189
TENNESSEE	467,886	445,540	421,184	415,072	406,508	420,957	467,300	421,181	411,865	370,754
TEXAS	991,357	890,981	948,723	929,279	892,339	858,270	991,407	988,932	1,242,068	1,473,486
UTAH	181,773	166,941	189,384	205,986	190,834	183,589	178,293	164,918	123,520	142,751
VERMONT	70,449	71,137	71,222	67,985	60,520	63,523	58,918	56,288	58,267	63,017
VIRGINIA	523,304	465,351	497,294	542,297	514,435	466,109	481,319	406,954	400,323	343,593
WASHINGTON	750,282	760,998	808,271	798,994	723,608	694,817	654,264	636,238	619,551	590,036
WEST VIRGINIA	239,808	256,561	256,121	238,820	233,809	130,898	140,809	418,644	237,776	227,872
WISCONSIN	770,936	749,586	768,661	855,073	813,672	758,351	912,296	580,651	524,189	540,173
WYOMING	82,746	82,486	67,365	69,228	62,714	57,606	56,094	57,241	72,090	68,585
NATIONAL TOTAL	\$28,755,802	\$27,493,933	\$27,114,359	\$27,728,368	\$26,194,865	\$25,348,586	\$25,526,176	\$25,213,193	\$24,890,070	\$23,362,603
STATE AVERAGE	\$563,839	\$539,097	\$531,654	\$543,693	\$513,625	\$497,031	\$500,513	\$494,376	\$488,041	\$458,090

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TABLE 39: WORKERS' COMPENSATION MEDICAL BENEFITS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	-3.9	2.6	-6.4	3.8	4.6	1.8	23.7	-3.2	-0.5	-4.2	21.5
ALASKA	7.4	-1.1	4.5	11.5	9.2	10.1	-2.5	10.8	4.1	23.7	67.2
ARIZONA	2.9	7.6	-13.3	-2.0	7.1	20.9	5.4	7.6	13.9	-5.9	57.5
ARKANSAS	-7.4	-7.4	-4.5	9.3	4.4	-12.1	11.0	-5.8	4.0	-10.5	-10.7
CALIFORNIA	9.9	1.6	1.2	5.7	4.0	-0.8	-16.8	-9.5	16.3	19.5	8.0
COLORADO	5.2	-3.4	-3.8	9.8	-6.7	-6.5	9.4	24.8	-2.3	7.4	25.0
CONNECTICUT	12.1	-1.8	5.2	7.8	1.4	6.2	6.5	-2.6	3.0	24.8	43.5
DELAWARE	5.9	8.2	-13.4	-1.4	-4.2	9.9	76.8	1.0	-28.1	-2.1	32.2
D.C.	6.0	-8.6	16.3	-5.5	-10.7	25.4	-10.3	13.6	-3.8	6.4	16.8
FLORIDA	6.0	-10.4	2.6	-0.7	-2.2	-13.4	27.2	-1.1	16.4	-3.2	20.0
GEORGIA	-3.9	-3.4	-2.5	5.1	4.5	-1.2	18.5	27.2	6.2	-4.9	57.3
HAWAII	5.1	0.3	-1.0	1.5	5.9	0.1	-5.0	-1.5	5.9	6.0	11.2
IDAHO	5.5	-0.1	-2.8	7.0	1.0	-2.4	4.6	13.3	6.4	9.8	36.5
ILLINOIS	3.2	-3.0	2.3	8.3	12.1	-1.4	9.4	8.8	4.4	11.0	52.3
INDIANA	6.7	1.0	-4.6	5.6	8.0	0.2	4.0	-1.7	6.1	8.6	27.3
IOWA	10.4	1.9	-0.6	16.5	0.3	3.5	6.9	11.3	1.8	30.2	63.7
KANSAS	10.0	-9.9	-1.4	2.8	6.0	3.1	7.4	28.4	-13.0	0.6	31.8
KENTUCKY	-1.9	-3.6	-2.5	6.0	-0.1	-2.1	-0.4	-1.4	4.4	-2.3	-2.0
LOUISIANA	4.4	-1.8	4.4	11.9	1.8	5.5	12.4	-6.0	3.9	19.8	41.0
MAINE	0.2	2.2	-25.0	33.8	0.6	6.6	-0.5	4.1	4.6	2.8	19.5
MARYLAND	6.8	9.1	-4.9	17.5	4.9	8.4	-4.7	10.4	7.5	30.1	67.4
MASSACHUSETTS	-4.7	6.0	7.6	5.1	-1.7	-12.5	0.6	-1.3	17.5	14.2	14.5
MICHIGAN	-0.9	-4.1	4.9	-5.3	-1.9	6.6	-10.5	5.0	3.7	-5.6	-3.7
MINNESOTA	-1.1	-4.3	5.6	9.1	3.7	1.4	0.5	8.5	1.3	9.0	26.7
MISSISSIPPI	-5.2	10.6	-7.2	8.1	2.0	16.7	-7.9	6.5	-9.9	5.2	10.6
MISSOURI	7.5	-3.6	-8.3	6.9	9.3	-6.0	0.5	15.3	-22.4	1.5	-6.2
MONTANA	-1.4	8.1	-4.1	7.0	9.9	4.5	11.0	5.6	0.4	9.4	47.8
NEBRASKA	3.3	5.7	-10.3	12.4	5.4	-6.8	9.7	4.7	3.8	10.2	29.2
NEVADA	-4.2	-5.5	1.7	3.1	0.6	-10.9	19.9	16.4	16.7	-5.0	38.7
NEW HAMPSHIRE	-1.9	1.8	-1.7	14.5	-0.1	-1.0	12.2	-3.6	5.5	12.5	26.9
NEW JERSEY	6.4	6.0	0.1	8.0	3.4	2.3	7.1	10.5	10.5	22.0	68.6
NEW MEXICO	-1.2	9.3	3.1	1.3	3.6	-9.5	28.7	7.7	8.0	12.9	58.3
NEW YORK	6.7	63.4	-25.3	8.4	2.2	55.8	-22.5	4.0	-1.8	41.3	78.3
NORTH CAROLINA	7.3	-5.5	-6.1	7.1	6.7	-4.6	19.6	5.3	13.8	1.9	48.7
NORTH DAKOTA	8.7	2.8	8.0	20.3	13.9	0.3	-3.8	8.7	9.9	45.1	90.5
OHIO	-1.8	-3.5	-8.6	6.2	-2.1	-8.1	0.3	0.0	11.7	-8.2	-7.3
OKLAHOMA	-0.1	9.9	4.1	12.6	2.0	-5.1	3.6	9.7	12.1	28.6	58.7
OREGON	-4.8	-0.2	2.0	-0.9	2.1	2.8	9.6	6.0	2.4	-4.0	19.8
PENNSYLVANIA	2.2	-2.3	2.0	6.5	1.2	2.3	6.0	4.4	7.1	8.4	33.2
RHODE ISLAND	6.1	-1.0	4.8	-4.2	7.2	7.0	-7.6	22.8	-7.9	5.5	26.6
SOUTH CAROLINA	-0.8	4.5	-2.1	0.2	-11.0	-0.7	7.1	27.0	17.6	1.8	43.9
SOUTH DAKOTA	-3.0	1.2	-17.8	-6.4	12.3	24.2	17.2	4.5	3.2	-24.6	32.9
TENNESSEE	5.0	5.8	1.5	2.1	-3.4	-9.9	10.9	2.3	11.1	15.1	26.2
TEXAS	11.3	-6.1	2.1	4.1	4.0	-13.4	0.3	-20.4	-15.7	11.1	-32.7
UTAH	8.9	-11.9	-8.1	7.9	3.9	3.0	8.1	33.5	-13.5	-4.7	27.3
VERMONT	-1.0	-0.1	4.8	12.3	-4.7	7.8	4.7	-3.4	-7.5	16.4	11.8
VIRGINIA	12.5	-6.4	-8.3	5.4	10.4	-3.2	18.3	1.7	16.5	1.7	52.3
WASHINGTON	-1.4	-5.8	1.2	10.4	4.1	6.2	2.8	2.7	5.0	3.7	27.2
WEST VIRGINIA	-6.5	0.2	7.2	2.1	78.6	-7.0	-66.4	76.1	4.3	2.6	5.2
WISCONSIN	2.8	-2.5	-10.1	5.1	7.3	-16.9	57.1	10.8	-3.0	-5.3	42.7
WYOMING	0.3	22.4	-2.7	10.4	8.9	2.7	-2.0	-20.6	5.1	31.9	20.6
NATIONAL TOTAL	4.6	1.4	-2.2	5.9	3.3	-0.7	1.2	1.3	6.5	9.8	23.1
STATE AVERAGE	2.7	1.5	-2.2	6.6	4.5	1.8	6.2	7.4	3.3	8.3	31.5

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TABLE 40: WORKERS' COMPENSATION INDEMNITY BENEFITS, 2002 - 2011
(in thousands)

STATE	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
ALABAMA	198,975	195,011	202,744	204,862	199,970	208,645	210,640	201,414	201,856	222,149
ALASKA	82,860	76,136	74,263	78,680	75,474	82,193	77,882	85,238	79,426	79,426
ARIZONA	259,807	262,453	249,059	220,564	216,608	198,771	199,840	195,968	188,332	190,550
ARKANSAS	67,895	72,354	73,483	79,352	77,663	72,318	79,668	86,182	86,142	81,820
CALIFORNIA	4,570,891	4,290,756	4,363,385	4,571,344	4,961,716	5,267,161	6,078,482	6,691,827	6,088,087	5,459,367
COLORADO	333,903	397,551	416,610	438,284	439,451	439,717	477,118	437,235	420,140	415,405
CONNECTICUT	462,401	434,783	476,087	436,359	416,302	400,905	419,658	430,560	387,945	396,390
DELAWARE	89,748	89,007	92,559	87,466	99,971	99,751	88,176	85,940	85,115	40,484
D.C.	73,131	69,625	65,427	61,334	61,799	58,025	60,400	58,349	53,291	57,343
FLORIDA	938,057	872,928	1,031,974	1,010,241	1,110,710	1,054,245	1,310,275	1,165,887	1,243,571	1,118,801
GEORGIA	689,314	722,940	772,414	824,774	782,112	693,295	696,122	657,563	525,424	488,301
HAWAII	135,976	136,956	139,294	139,593	142,725	143,912	152,114	167,390	169,420	168,196
IDAHO	88,109	87,914	93,757	96,036	91,973	86,930	97,488	96,192	92,114	87,996
ILLINOIS	1,607,914	1,569,909	1,592,034	1,525,439	1,476,620	1,267,600	1,221,817	1,160,892	1,162,850	1,205,738
INDIANA	167,530	170,025	172,584	181,732	178,675	172,899	179,562	176,296	182,578	188,539
IOWA	291,425	254,671	253,869	254,465	241,874	231,305	239,091	217,595	221,959	199,913
KANSAS	191,246	183,176	169,904	166,654	153,753	162,032	167,011	169,844	134,150	156,735
KENTUCKY	286,865	285,328	293,584	296,374	273,615	264,352	315,764	331,218	333,845	322,699
LOUISIANA	407,919	389,647	380,599	422,971	347,061	339,152	345,616	314,655	329,636	293,911
MAINE	128,781	128,506	140,160	179,497	156,881	170,807	169,010	155,227	125,664	157,319
MARYLAND	541,765	517,769	496,332	515,707	472,369	448,080	470,030	467,380	417,496	409,951
MASSACHUSETTS	633,484	667,815	625,145	545,786	542,008	537,965	586,776	635,566	676,969	589,510
MICHIGAN	797,368	763,435	797,700	901,950	977,927	927,005	963,535	947,531	934,276	989,197
MINNESOTA	487,073	505,076	518,979	501,572	478,685	461,148	492,318	479,858	473,341	460,425
MISSISSIPPI	134,441	126,613	130,961	141,083	138,091	133,883	130,138	137,055	128,758	109,871
MISSOURI	331,984	357,829	385,090	400,258	395,270	394,304	430,616	451,538	407,354	519,829
MONTANA	94,454	106,462	112,797	106,160	110,147	96,819	101,503	98,044	97,531	92,604
NEBRASKA	123,060	122,132	118,444	122,874	106,570	101,471	122,909	116,306	110,702	115,290
NEVADA	201,261	241,913	232,208	226,509	225,566	229,090	245,351	182,546	177,906	186,146
NEW HAMPSHIRE	76,436	97,632	95,524	96,319	84,325	90,740	92,839	95,334	96,868	95,076
NEW JERSEY	1,079,998	1,035,436	1,025,776	1,031,040	969,858	866,475	858,335	810,599	776,097	752,368
NEW MEXICO	116,380	114,868	98,755	97,366	99,641	101,197	108,568	81,171	82,099	76,608
NEW YORK	3,266,699	2,891,645	3,087,586	2,495,943	2,302,386	2,253,385	2,564,750	2,052,407	2,115,069	1,983,996
NORTH CAROLINA	779,815	753,901	782,090	802,951	745,760	725,912	764,033	652,403	597,365	573,468
NORTH DAKOTA	51,269	46,247	43,660	43,900	40,254	36,079	36,948	36,367	35,352	34,312
OHIO	1,286,797	1,304,958	1,354,550	1,396,918	1,448,355	1,331,770	1,302,949	1,293,634	1,273,981	1,251,744
OKLAHOMA	466,655	470,963	446,349	418,613	384,592	359,894	338,721	338,312	291,451	274,590
OREGON	263,223	311,773	296,683	292,011	276,448	265,318	251,755	241,944	238,871	248,724
PENNSYLVANIA	1,574,584	1,618,738	1,579,879	1,606,397	1,589,274	1,556,879	1,566,606	1,549,586	1,503,805	1,487,884
RHODE ISLAND	111,913	106,891	107,024	108,324	100,792	101,169	90,609	93,028	91,276	101,495
SOUTH CAROLINA	492,190	506,249	523,504	541,277	520,238	497,218	500,511	458,904	344,879	327,076
SOUTH DAKOTA	30,796	38,433	32,378	36,691	39,951	38,160	29,042	28,698	27,612	28,289
TENNESSEE	315,843	338,861	360,233	369,563	346,185	394,851	394,627	394,657	366,808	351,963
TEXAS	612,780	608,987	643,094	589,151	570,150	558,017	605,472	635,285	729,443	899,277
UTAH	74,969	76,413	84,688	81,704	79,751	78,307	78,508	76,274	65,379	71,590
VERMONT	66,346	65,929	72,952	60,047	59,562	62,765	63,110	66,712	61,941	56,560
VIRGINIA	351,786	312,828	361,590	392,698	382,074	315,953	370,456	331,521	312,544	291,515
WASHINGTON	1,566,431	1,547,750	1,503,915	1,393,891	1,272,191	1,232,614	1,193,259	1,200,977	1,181,000	1,126,399
WEST VIRGINIA	266,116	251,975	262,912	234,254	239,656	302,360	624,399	459,611	585,524	563,890
WISCONSIN	329,015	322,291	347,651	303,385	282,578	284,893	257,769	317,715	308,816	341,583
WYOMING	79,642	81,011	69,151	67,905	64,282	59,717	60,443	62,842	42,161	38,890
NATIONAL TOTAL	\$27,677,319	\$27,002,500	\$27,833,392	\$27,198,268	\$26,849,886	\$26,277,454	\$28,282,619	\$27,679,276	\$26,664,219	\$25,781,164
STATE AVERAGE	\$542,693	\$529,461	\$545,753	\$533,299	\$526,468	\$515,244	\$554,561	\$542,731	\$522,828	\$505,513

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TABLE 41: WORKERS' COMPENSATION INDEMNITY BENEFITS (PERCENTAGE CHANGE), 2002 - 2011

STATE	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	07-11	02-11
ALABAMA	2.0	-3.8	-1.0	2.4	-4.2	-0.9	4.6	-0.2	-9.1	-0.5	-10.4
ALASKA	8.8	2.5	-5.6	4.2	-8.2	5.5	-8.6	7.3	0.0	9.8	4.3
ARIZONA	-1.0	5.4	12.9	1.8	9.0	-0.5	2.0	4.1	-1.2	19.9	36.3
ARKANSAS	-6.2	-1.5	-7.4	2.2	7.4	-9.2	-7.6	0.0	5.3	-12.6	-17.0
CALIFORNIA	6.5	-1.7	-4.5	-7.9	-5.8	-13.3	-9.2	9.9	11.5	-7.9	-16.3
COLORADO	-16.0	-4.6	-4.9	-0.3	-0.1	-7.8	9.1	4.1	1.1	-24.0	-19.6
CONNECTICUT	6.4	-8.7	9.1	4.8	3.8	-4.5	-2.5	11.0	-2.1	11.1	16.7
DELAWARE	0.8	-3.8	5.8	-12.5	0.2	13.1	2.6	1.0	110.2	-10.2	121.7
D.C.	5.0	6.4	6.7	-0.8	6.5	-3.9	3.5	9.5	-7.1	18.3	27.5
FLORIDA	7.5	-15.4	2.2	-9.0	5.4	-19.5	12.4	-6.2	11.2	-15.5	-16.2
GEORGIA	-4.7	-6.4	-6.3	5.5	12.8	-0.4	5.9	25.1	7.6	-11.9	41.2
HAWAII	-0.7	-1.7	-0.2	-2.2	-0.8	-5.4	-9.1	-1.2	0.7	-4.7	-19.2
IDAHO	0.2	-6.2	-2.4	4.4	5.8	-10.8	1.3	4.4	4.7	-4.2	0.1
ILLINOIS	2.4	-1.4	4.4	3.3	16.5	3.7	5.2	-0.2	-3.6	8.9	33.4
INDIANA	-1.5	-1.5	-5.0	1.7	3.3	-3.7	1.9	-3.4	-3.2	-6.2	-11.1
IOWA	14.4	0.3	-0.2	5.2	4.6	-3.3	9.9	-2.0	11.0	20.5	45.8
KANSAS	4.4	7.8	2.0	8.4	-5.1	-3.0	-1.7	26.6	-14.4	24.4	22.0
KENTUCKY	0.5	-2.8	-0.9	8.3	3.5	-16.3	-4.7	-0.8	3.5	4.8	-11.1
LOUISIANA	4.7	2.4	-10.0	21.9	2.3	-1.9	9.8	-4.5	12.2	17.5	38.8
MAINE	0.2	-8.3	-21.9	14.4	-8.2	1.1	8.9	23.5	-20.1	-17.9	-18.1
MARYLAND	4.6	4.3	-3.8	9.2	5.4	-4.7	0.6	11.9	1.8	14.7	32.2
MASSACHUSETTS	-5.1	6.8	14.5	0.7	0.8	-8.3	-7.7	-6.1	14.8	16.9	7.5
MICHIGAN	4.4	-22.1	8.6	-7.8	5.5	-3.8	1.7	1.4	-5.6	-18.5	-19.4
MINNESOTA	-3.6	-2.7	3.5	4.8	-0.5	-2.3	2.6	1.4	2.8	1.8	5.8
MISSISSIPPI	6.2	-3.3	-7.2	2.2	3.1	2.9	-5.0	6.4	17.2	-2.6	22.4
MISSOURI	-7.2	-7.1	-3.8	1.3	0.2	-8.4	-4.6	10.8	-21.6	-16.0	-36.1
MONTANA	-11.3	-5.6	6.3	-3.6	13.8	-4.6	3.5	0.5	5.3	-14.2	2.0
NEBRASKA	0.8	3.1	-3.6	15.3	5.0	-17.4	5.7	5.1	-4.0	15.5	6.7
NEVADA	-16.8	4.2	2.5	0.4	-1.5	-6.6	34.4	2.6	-4.4	-10.8	8.1
NEW HAMPSHIRE	-21.7	2.2	-0.8	14.2	-7.1	-2.3	-2.6	-1.6	1.9	-9.4	-19.6
NEW JERSEY	4.3	0.9	-0.5	6.3	11.9	0.9	5.9	4.4	3.2	11.4	43.5
NEW MEXICO	1.3	16.3	1.4	-2.3	-1.5	-6.8	33.8	-1.1	7.2	16.8	51.9
NEW YORK	13.0	-6.3	23.7	8.4	2.2	-12.1	25.0	-3.0	6.6	41.9	64.7
NORTH CAROLINA	3.4	-3.6	-2.6	7.7	2.7	-5.0	17.1	9.2	4.2	4.6	36.0
NORTH DAKOTA	10.9	5.9	-0.5	9.1	11.6	-2.4	1.6	2.9	3.0	27.4	49.4
OHIO	-1.4	-3.7	-3.0	-3.6	8.8	2.2	0.7	1.5	1.8	-11.2	2.8
OKLAHOMA	-0.9	5.5	6.6	8.8	6.9	6.3	0.1	16.1	6.1	21.3	69.9
OREGON	-15.6	5.1	1.6	5.6	4.2	5.4	4.1	1.3	-4.0	-4.8	5.8
PENNSYLVANIA	-2.7	2.5	-1.7	1.1	2.1	-0.6	1.1	3.0	1.1	-0.9	5.8
RHODE ISLAND	4.7	-0.1	-1.2	7.5	-0.4	11.7	-2.6	1.9	-10.1	11.0	10.3
SOUTH CAROLINA	-2.8	-3.3	-3.3	4.0	4.6	-0.7	9.1	33.1	5.4	-5.4	50.5
SOUTH DAKOTA	-19.9	18.7	-11.8	-8.2	4.7	31.4	1.2	3.9	-2.4	-22.9	8.9
TENNESSEE	-6.8	-5.9	-2.5	6.8	-12.3	0.1	0.0	7.6	4.2	-8.8	-10.3
TEXAS	0.6	-5.3	9.2	3.3	2.2	-7.8	-4.7	-12.9	-18.9	7.5	-31.9
UTAH	-1.9	-9.8	3.7	2.4	1.8	-0.3	2.9	16.7	-8.7	-6.0	4.7
VERMONT	0.6	-9.6	21.5	0.8	-5.1	-0.5	-5.4	7.7	9.5	11.4	17.3
VIRGINIA	12.5	-13.5	-7.9	2.8	20.9	-14.7	11.7	6.1	7.2	-7.9	20.7
WASHINGTON	1.2	2.9	7.9	9.6	3.2	3.3	-0.6	1.7	4.8	23.1	39.1
WEST VIRGINIA	5.6	-4.2	12.2	-2.3	-20.7	-51.6	35.9	-21.5	3.8	11.0	-52.8
WISCONSIN	2.1	-7.3	14.6	7.4	-0.8	10.5	-18.9	2.9	-9.6	16.4	-3.7
WYOMING	-1.7	17.2	1.8	5.6	7.6	-1.2	-3.8	49.1	8.4	23.9	104.8
NATIONAL TOTAL	2.5	-3.0	2.3	1.3	2.2	-7.1	2.2	3.8	3.4	3.1	7.4
STATE AVERAGE	-0.2	-1.2	1.1	3.4	2.5	-3.3	3.5	5.3	2.9	3.1	14.6

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