



**FISCAL DATA FOR  
STATE WORKERS' COMPENSATION SYSTEMS  
2001 – 2010**



**August 2012**

# TABLE OF CONTENTS

<b>Summary of Results .....</b>	3
<b>Scope of Bulletin .....</b>	5
Methodology for Determining Covered Workers and Payroll .....	5
Deductible Policies .....	5
Total Payments vs. Total Costs .....	6
<b>Analysis .....</b>	6
Cost Per \$100 of Covered Payroll (Benefit Cost Rate) .....	6
Cost Per Covered Employee .....	7
Total Workers' Compensation Indemnity and Medical Benefit Payments .....	8
Private Insurance Payments .....	9
Self-Insurance Payments .....	10
State Funds .....	11
Percent of Total Payments by Payer .....	12
Medical Benefits .....	13

## **Appendix**

Table 1: States Ranked by Benefit Cost Rate .....	14
Table 2: Benefit Cost Rate .....	15
Table 3: Benefit Cost Rate (Percentage Change) .....	16
Table 4: Workers' Compensation Benefits per Covered Payroll by State, 2010 .....	17
Table 5: Workers' Compensation Benefits per Covered Payroll by State, 2009 .....	18
Table 6: Workers' Compensation Benefits per Covered Payroll by State, 2008 .....	19
Table 7: Workers' Compensation Benefits per Covered Payroll by State, 2007 .....	20
Table 8: Workers' Compensation Benefits per Covered Payroll, by State, 2006 .....	21
Table 9: Workers' Compensation Benefits per Covered Payroll, by State, 2005 .....	22
Table 10: Workers' Compensation Benefits per Covered Payroll, by State, 2004 .....	23
Table 11: Workers' Compensation Benefits per Covered Payroll, by State, 2003 .....	24
Table 12: Workers' Compensation Benefits per Covered Payroll, by State, 2002 .....	25
Table 13: Workers' Compensation Benefits per Covered Payroll, by State, 2001 .....	26
Table 14: Average Benefit Cost per Covered Employee .....	27
Table 15: Average Benefit Cost per Covered Employee (Percentage Change) .....	28
Table 16: Total Indemnity and Medical Benefit Payments .....	29
Table 17: Total Indemnity and Medical Benefit Payments (Percentage Change) .....	30
Table 18: Private Insurance Indemnity and Medical Benefit Payments .....	31
Table 19: Private Insurance Indemnity and Medical Benefit Payments (Percentage Change) .....	32
Table 20: Self-Insurance Indemnity and Medical Benefit Payments .....	33
Table 21: Self-Insurance Indemnity and Medical Benefit Payments (Percentage Change) .....	34
Table 22: State Fund Indemnity and Medical Benefit Payments .....	35
Table 23: State Fund Indemnity and Medical Benefits Payments (Percentage Change) .....	36
Table 24: Percentage Distribution by Payer, 2010 .....	37
Table 25: Percentage Distribution by Payer - Private Insurance .....	38
Table 26: Percentage Distribution by Payer - Self-Insurance .....	39

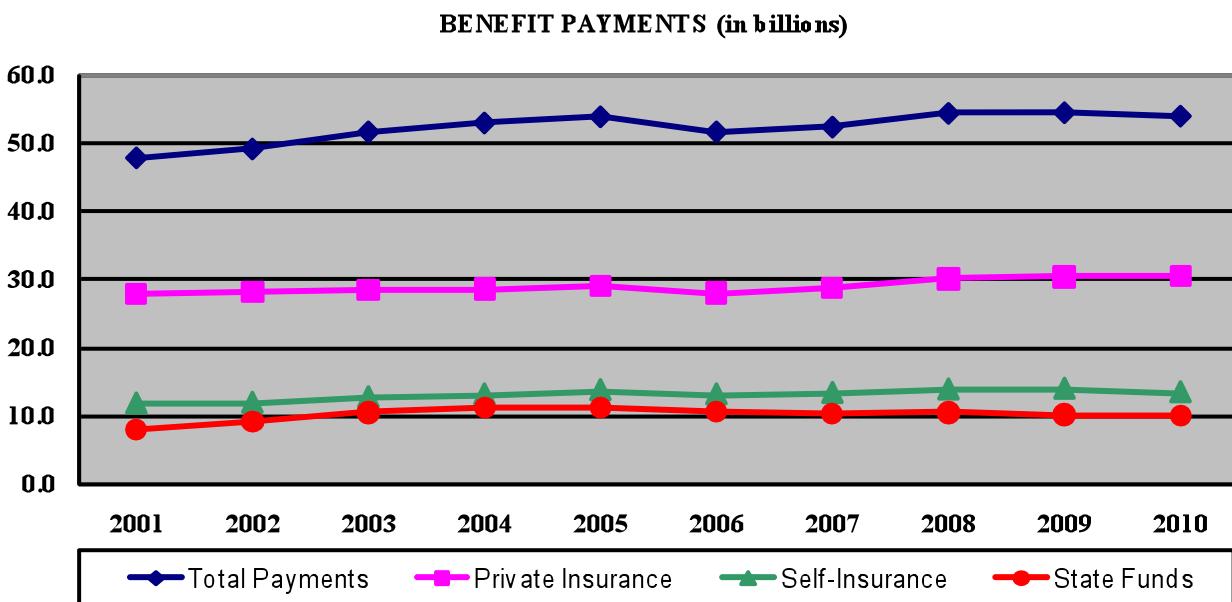
Table 27: Percentage Distribution by Payer - State Funds .....	40
Table 28: Workers' Compensation Indemnity and Medical Benefits, 2010.....	41
Table 29: Workers' Compensation Indemnity and Medical Benefits, 2009.....	42
Table 30: Workers' Compensation Indemnity and Medical Benefits, 2008.....	43
Table 31: Workers' Compensation Indemnity and Medical Benefits, 2007.....	44
Table 32: Workers' Compensation Indemnity and Medical Benefits, 2006.....	45
Table 33: Workers' Compensation Indemnity and Medical Benefits, 2005.....	46
Table 34: Workers' Compensation Indemnity and Medical Benefits, 2004.....	47
Table 35: Workers' Compensation Indemnity and Medical Benefits, 2003.....	48
Table 36: Workers' Compensation Indemnity and Medical Benefits, 2002.....	49
Table 37: Workers' Compensation Indemnity and Medical Benefits, 2001.....	50
Table 38: Workers' Compensation Medical Benefits, 2001 – 2010 .....	51
Table 39: Workers' Compensation Medical Benefits, 2001 – 2010 (Percentage Change) .....	52
Table 40: Workers' Compensation Indemnity Benefits, 2001 – 2010.....	53
Table 41: Workers' Compensation Indemnity Benefits, 2001 – 2010 (Percentage Change) .....	54

# FISCAL DATA FOR STATE WORKERS' COMPENSATION SYSTEMS 2001-2010

## I. Summary of Results

This Bulletin reports on state workers' compensation benefit payments and trends from 2001 to 2010. The Bulletin provides new data for 2010 and revised data for 2006-2009. *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 \$6.12 billion (12.8%) from 2001 to 2010, but decreased by \$534.15 million from 2009 to 2010 (-1.0%). 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 \$1.48 billion (5.8%) from 2001 to 2010, and by \$134.42 million (0.5%) from 2009 to 2010.
- Total medical benefits increased by \$4.64 billion (20.8%) from 2001 to 2010, and decreased by \$668.57 million (-2.4%) from 2009 to 2010.
- 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 1.07 to 0.96 (-10.3%) from 2001 to 2010, and also decreased from 0.99 to 0.96 (-3.0%) from 2009 to 2010. The states with the largest decreases during this period were Florida (-10.6%), Michigan (-16.7%), Texas (-18.8%), Utah (-11.8), and Virginia (-10.7%). The states with the largest increases during this period were Arizona (7.6%), Montana (6.0%), New Mexico (12.2%), Oklahoma (11.4%), and Wyoming (20.0%). Ranked by

benefit cost rate, fifteen states increased or decreased their rank by at least ten places from 2001 to 2010. (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 Florida (42 to 23), Missouri (36 to 14), New Hampshire (29 to 18), Tennessee (33 to 9), and Texas (16 to 2). The states with the largest declines were Delaware (15 to 37), Georgia (10 to 22), Illinois (23 to 35), New Jersey (10 to 27) New Mexico (18 to 30), New York (8 to 23), and South Carolina (30 to 45).

- It is also useful to examine national trends outside of California, which contributed 11.7% of national payroll and 17.4% of total benefits in 2010. Total benefit payments in California increased by a very small .04% from 2009 to 2010. Benefit payments increased every year from 2001 to 2004, before declining every year from 2005 to 2009, and then increasing very slightly as noted in 2010. 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 in California in fact decreased by 24.5% from 2003 to 2010.

Total benefit payments increased in most states from 2009 to 2010, with the largest increases occurring in Montana (8.4%), New Mexico (12.3%), New York (11.3%), Oklahoma (7.7%), and South Dakota (7.2%). The states with the largest decreases during this period were Florida (-10.4%), Georgia (-7.6%), Michigan (-15.8%), Texas (-7.6%), Utah (-11.2%), and Virginia (-8.0%). There was a 1.0% national decrease during this period, compared with a 4.3% increase from 2006 to 2010, and a 12.8% increase from 2001 to 2010. The most recent decrease and slowing increases are probably a result of the declining economy. One result of fewer workers tends to be fewer work related injuries. This is especially true in manufacturing, industrial, and construction work, occupations which typically have the highest number of work related injuries, and which experienced a significant decline in the number of workers and job openings during and immediately following the recession.

California medical payments increased by 1.0% from 2009 to 2010. Medical benefits in most states decreased from 2009 to 2010, with the largest decreases occurring in Florida (-8.6%), Kansas (-9.3%), New York (-13.7%), Utah (-11.8%), and West Virginia (-27.3%). The states with the largest increases during this period were Mississippi (10.6%), Montana (14.7%), New Mexico (9.5%), Oklahoma (10.2%), and Wyoming (19.3%). The benefit cost rate decreased by 1.6% in California from 2009 to 2010. The benefit cost rate of most other states also decreased during this period, with the national decrease being 3.0%. The table below summarizes national trends for 2009 and 2010 outside of California.

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

<b>Aggregate Amounts</b>	<b>2010</b>	<b>2009</b>	<b>Percent Change</b>
Covered workers (in thousands)	107,303	107,652	-0.3
Covered wages (in millions)	4,870,869	4,752,006	2.5
Benefits paid (in thousands)	44,473,138	45,010,893	-1.2
Medical benefits	21,851,056	22,571,573	-3.2
Indemnity benefits	32,018,525	31,832,155	0.6
Benefit Cost Rate	0.96	0.99	-3.0

## **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 2010 approximately 97.3% 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 83% of Texas employees were covered in 2010, excluding federal government workers in that state.

### **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 2001 to 2010. 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 1.07 to 0.96 from 2001 to 2010 (-10.3%). Table 3 on page 16 lists the percentage changes in the benefit cost rate for each state from 2001 to 2010. 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**

<b>Year</b>	<b>National Total</b>	<b>Annual Change in Amount</b>	<b>Annual % Change</b>
2001	1.07	NA	NA
2002	1.10	0.03	2.8
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	0.92	-0.04	-4.2
2008	0.94	0.02	2.2
2009	0.99	0.05	5.3
2010	0.96	-0.03	-3.0

## **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 2001 to 2010. 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 2010 is as follows:

<b>\$200 or Less</b>	AR (\$190) TX (\$180)
<b>\$201 - \$300</b>	DC (\$219)      VA (\$241) IN (\$227) SD (\$269) UT (\$232)
<b>\$301 - \$400</b>	AL (\$375)      GA (\$398)      MA (\$327)      NE (\$360)      ND (\$333) AZ (\$304)      IA (\$396)      MI (\$354)      NV (\$395)      RI (\$367) CO (\$384)      KS (\$323)      MS (\$339)      NM (\$384)      TN (\$325) FL (\$382)      KY (\$391)      MO (\$338)      NC (\$365)
<b>\$401 - \$500</b>	CT (\$500)      LA (\$468)      NH (\$400)      WI (\$424) DE (\$541)      ME (\$454)      OH (\$470) HI (\$440)      MD (\$413)      OR (\$404) ID (\$415)      MN (\$414)      VT (\$488)
<b>\$501 - \$600</b>	IL (\$540)      SC (\$538) NJ (\$543)      WV (\$568) NY (\$562) PA (\$545)
<b>Over \$600</b>	AK (\$740)      WA (\$866) CA (\$663)      WY (\$622) MT (\$660) OK (\$622)

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 2001 to 2010. 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 2001 to 2010. 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
2001	384	NA	NA
2002	401	17	4.4
2003	423	22	5.5
2004	430	7	1.7
2005	429	-1	-0.2
2006	405	-24	-5.6
2007	406	1	0.2
2008	425	19	4.7
2009	446	21	4.9
2010	443	-3	-0.7

The national benefit cost per covered employee increased by \$38 (9.4%) from 2006 to 2010, and also increased by \$59 (15.4%) from 2001 to 2010. The benefit cost per covered employee increased in most states from 2009 to 2010, with the largest increases occurring in Montana (9.1%), New Mexico (14.6%), New York (11.4%), Oklahoma (9.3%), and Wyoming (23.2%). The states with the largest decreases during this period were Florida (-9.4%), Michigan (-15.5%), Texas (-12.3%), Utah (-10.5%), and Virginia (-7.5%).

### **Total Workers' Compensation Indemnity and Medical Benefit Payments**

Table 16 on page 29 details the total workers' compensation payments (indemnity and medical) from 2001 to 2010. 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 2001 to 2010. 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
2001	\$47,747,687	NA	NA
2002	\$49,143,768	\$1,396,081	2.9
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	\$52,319,690	\$693,650	1.3
2008	\$54,324,252	\$2,004,562	3.8
2009	\$54,403,728	\$79,476	0.1
2010	\$53,869,581	-\$534,147	-1.0

Total workers' compensation payments increased by \$2.24 billion (4.3%) from 2006 to 2010, and increased by \$6.12 billion (12.8%) from 2001 to 2010. Total benefit payments decreased in most states from 2009 to 2010, with the largest decreases occurring in Florida (-10.4%), Georgia (-7.6%), Michigan (-15.8%), Texas (-7.6%), and Utah (-11.2%). The states with the largest increases during this period were Maryland (6.4%), Massachusetts (6.4%), New Mexico (12.3%), New York (11.3%), Oklahoma (7.7%), and Wyoming (21.3%). The national 1.0% decrease from 2009 to 2010 was the first decrease for any two year period since a 4.2% decrease from 2005 to 2006.

### **Private Insurance Payments**

Table 18 on page 31 details private insurance benefit payments (indemnity and medical) from 2001 to 2010. 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 2001 to 2010, except for fifty in 2009 and 2006, and forty-nine in 2005). Table 19 on page 32 displays the percentage change by state from 2001 to 2010. 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
2001	\$27,905,410	NA	NA
2002	\$28,084,563	\$179,153	0.6
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	\$28,658,339	\$711,875	2.5
2008	\$30,128,655	\$1,470,316	5.1
2009	\$30,383,816	\$255,161	0.8
2010	\$30,524,460	\$140,644	0.5

Total private insurance payments increased by \$2.58 billion (9.2%) from 2006 to 2010, and increased by \$2.62 billion (9.4%) from 2001 to 2010. Total private payments increased and decreased in twenty-five states each from 2009 to 2010, with the largest increases occurring in Arizona (17.9%), Maryland (12.0%), New Mexico (24.9%), New York (12.3%), and Oklahoma (19.1%). The states with the largest decreases during this period were Idaho (-8.1%), Maine (-6.6%), Michigan (-10.5%), Texas (-8.7%), and Utah (-13.0%). The national 0.5% increase from 2009 to 2010 was the smallest increase during any two year period from 2001 to 2010, except for a 3.8% decrease from 2005 to 2006.

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. Total payments increased by 83.5% in West Virginia from 2009 to 2010.

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 payments from 2009 to 2010, are Ohio (-39.6%), North Dakota (0% due to no payments in 2009), Washington (8.4%), and Wyoming (1,822.7% due to only \$71,000 in payments in 2009).

### **Self-Insurance Payments**

Table 20 on page 33 details self-insurance benefit payments (indemnity and medical) from 2001 to 2010. 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 2001 to 2010. 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**

<b>Year</b>	<b>National Total (\$000)</b>	<b>Annual Change In Amount (\$000)</b>	<b>Annual % Change</b>
2001	\$11,839,106	NA	NA
2002	\$11,919,762	\$80,656	0.7
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	\$13,343,977	\$219,416	1.7
2008	\$13,766,403	\$422,426	3.2
2009	\$13,939,749	\$173,346	1.3
2010	\$13,392,536	-\$547,213	-3.9

Self-insurance includes individual self-insurance and group self-insurance. Total self-insurance payments increased by \$267.98 million (2.0%) from 2006 to 2010, and by \$1.55 billion (13.1%) from 2001 to 2010. Total self-insurance payments decreased in most states from 2009 to 2010, with the largest decreases occurring in Connecticut (-18.1%), Delaware (-20.3%), Florida (-22.9%), Michigan (-25.0%), and Utah (-16.0%). The states with the largest increases during this period were Arizona (26.4%), Maryland (17.2%), Massachusetts (32.3%), Montana (14.2%), and New York (12.7%). The national 3.9% decrease from 2009 to 2010 was the largest since a 4.3% decrease from 2005 to 2006. 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 2001 to 2010. Table 23 on page 36 displays the percentage change by state from 2001 to 2010. 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-six).

### **State Fund Indemnity and Medical Benefit Payments**

<b>Year</b>	<b>National Total (\$000)</b>	<b>Annual Change In Amount (\$000)</b>	<b>Annual % Change</b>
2001	\$8,013,172	NA	NA
2002	\$9,139,443	\$1,126,271	14.1
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	\$10,317,374	-\$237,641	-2.3
2008	\$10,429,195	\$111,821	1.1
2009	\$10,080,163	-\$349,032	-3.3
2010	\$9,952,585	-\$127,578	-1.3

Total state fund payments decreased by \$602.43 million (-5.7%) from 2006 to 2010, but increased by \$1.94 billion (24.2%) from 2001 to 2010. Total state fund payments decreased in most states from 2009 to 2010, with the largest decreases occurring in Arizona (-9.3%), Louisiana (-8.2%), Maryland (-17.1%), Pennsylvania (-17.0%), and Utah (-8.0%). The states with the largest increases during this period were Montana (10.0%), New York (8.2%), North Dakota (3.9%), Oregon (6.6%), and Wyoming (20.3%).

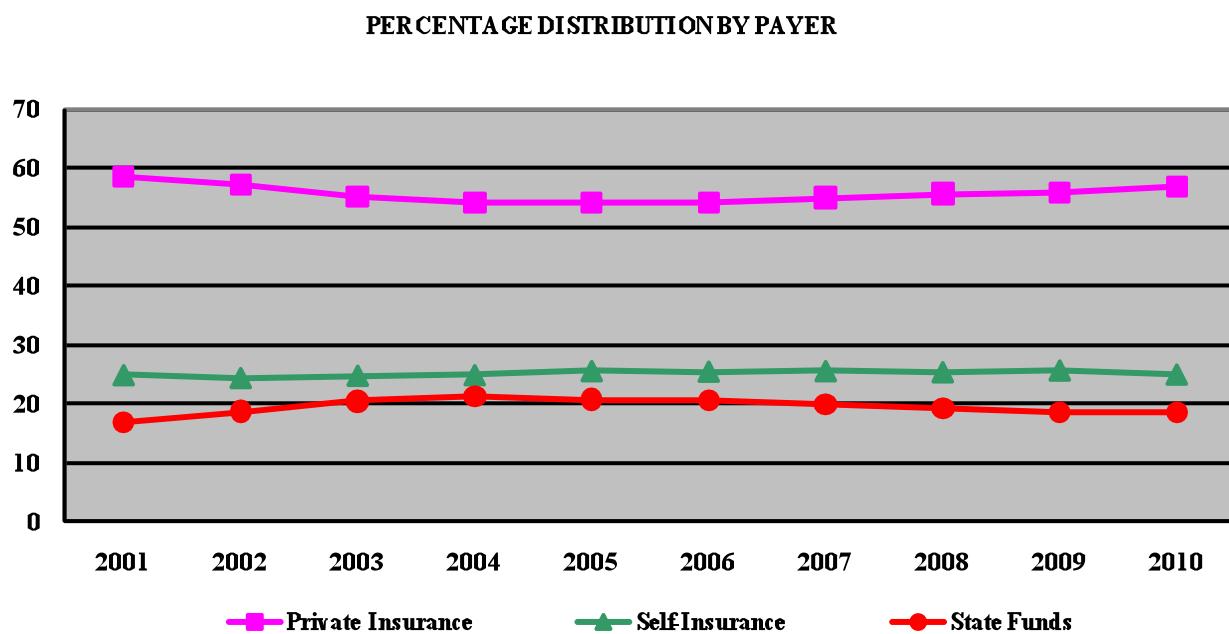
Twenty-six states have state funds. Ohio, North Dakota, Washington, and Wyoming have exclusive state funds, meaning that employers can buy workers' compensation insurance only from these funds and not from private insurers. The Hawaii, Kentucky, Louisiana, Maine, New Mexico, Rhode Island and Texas state 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 2001 to 2010. 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 2001 to 2010 are noted in the following graph:



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 2001 to 2010. During this period, the national percentage of private insurance payments decreased from 58.4% to 56.7% (-2.9%), and self insurance payments increased just slightly from 24.8% to 24.9% (0.4%). State fund payments did increase from 16.8% to 18.5% (10.1%) during this period, reaching a high of 21.1% in 2004, but declined every year thereafter before reaching 18.5% in 2009 and 2010. 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 2001 to 2010. 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
2001	\$22,357,151	NA	NA
2002	\$23,362,603	\$1,005,452	4.5
2003	\$24,890,070	\$1,527,467	6.5
2004	\$25,213,193	\$323,123	1.3
2005	\$25,526,176	\$312,983	1.2
2006	\$25,348,586	-\$177,590	-0.7
2007	\$25,717,356	\$368,770	1.5
2008	\$28,056,202	\$2,338,846	9.1
2009	\$27,667,111	-\$389,091	-1.4
2010	\$26,998,546	-\$668,565	-2.4

Tables 38-41 on pages 51-54 indicate indemnity and medical payment benefits and the percentage change for each state from 2001 to 2010. 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 \$1.65 billion (6.5%) from 2006 to 2010, and by \$4.46 billion (20.0%) from 2001 to 2010. Total medical benefit payments decreased in most states from 2009 to 2010, with the largest decreases occurring in Florida (-8.6), Kansas (-9.3%), New York (-13.7%), Utah (-11.8%), and Wyoming (-27.3%). The states with the largest increases during this period were Delaware (8.2%), Maryland (9.1%), New Mexico (9.5%), Oklahoma (10.2%), and Wyoming (19.3%). The national decrease of 2.4% was the largest for any two year period from 2001 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.  
UWC – Strategic Services on Unemployment & Workers’ Compensation

Published by the National Foundation for Unemployment Compensation & Workers’ Compensation

© 2012 UWC & NFUCWC

**TABLE 1: STATES RANKED BY BENEFIT COST RATE, 2001 - 2010**  
**(1 = LOWEST BENEFIT COST RATE)**

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	26	24	27	28	29	27	24	31	33	32
ALASKA	48	49	49	50	49	47	48	47	47	49
ARIZONA	8	7	7	7	7	5	6	5	5	3
ARKANSAS	4	5	5	5	6	7	7	7	8	9
CALIFORNIA	43	42	43	44	45	46	49	49	49	47
COLORADO	12	12	17	18	25	30	31	21	24	7
CONNECTICUT	14	20	11	12	11	13	13	16	15	16
DELAWARE	37	34	36	37	42	33	16	24	15	15
D.C.	1	1	1	1	1	1	1	1	1	1
FLORIDA	23	31	26	30	33	41	36	37	36	42
GEORGIA	22	30	30	27	22	23	19	10	7	10
HAWAII	35	33	34	38	37	37	42	45	45	45
IDAHO	41	43	43	40	37	42	41	42	40	40
ILLINOIS	35	38	33	32	27	24	28	24	25	23
INDIANA	6	6	4	4	5	3	2	3	3	3
IOWA	33	32	32	28	30	27	30	32	28	26
KANSAS	14	13	14	16	17	18	19	8	14	19
KENTUCKY	32	34	35	34	34	35	40	43	43	42
LOUISIANA	38	37	38	35	36	34	35	35	34	36
MAINE	42	44	48	46	46	45	43	41	44	44
MARYLAND	13	10	11	10	9	9	11	11	9	13
MASSACHUSETTS	5	3	3	3	3	4	5	6	4	3
MICHIGAN	10	24	14	20	17	14	16	18	22	20
MINNESOTA	20	22	19	17	15	16	16	19	20	25
MISSISSIPPI	30	26	29	31	32	21	34	33	31	30
MISSOURI	14	15	21	21	21	26	33	29	38	36
MONTANA	51	51	51	51	50	50	50	50	50	50
NEBRASKA	28	22	31	26	23	31	32	33	31	26
NEVADA	25	19	11	14	14	25	12	17	18	20
NEW HAMPSHIRE	18	17	20	13	17	19	19	30	29	29
NEW JERSEY	27	26	24	21	17	17	15	15	12	10
NEW MEXICO	30	17	17	21	28	32	22	21	18	18
NEW YORK	23	15	9	9	10	11	9	13	10	8
NORTH CAROLINA	21	26	27	21	25	29	22	19	13	12
NORTH DAKOTA	18	20	24	19	13	15	24	21	22	22
OHIO	38	39	40	42	39	39	38	40	37	38
OKLAHOMA	49	48	45	45	44	44	44	44	40	41
OREGON	28	26	22	21	23	20	24	24	27	28
PENNSYLVANIA	40	40	40	41	41	40	38	37	39	38
RHODE ISLAND	14	14	14	15	11	9	13	14	25	23
SOUTH CAROLINA	45	46	47	47	47	47	45	36	35	30
SOUTH DAKOTA	10	9	22	33	30	12	10	11	11	13
TENNESSEE	9	11	10	11	15	21	27	24	20	33
TEXAS	2	2	2	2	2	2	4	8	15	16
UTAH	7	8	8	8	8	8	8	3	6	6
VERMONT	43	45	38	39	40	35	37	39	42	34
VIRGINIA	3	4	6	6	4	5	2	2	2	2
WASHINGTON	50	50	50	48	48	49	47	48	47	48
WEST VIRGINIA	46	46	46	48	51	51	51	51	51	51
WISCONSIN	34	36	36	36	34	38	29	24	30	35
WYOMING	47	41	42	43	43	43	46	46	46	46

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 2: BENEFIT COST RATE, 2001 - 2010

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	0.95	0.96	0.96	0.95	0.98	1.04	0.94	1.01	1.09	1.10
ALASKA	1.57	1.62	1.64	1.60	1.67	1.64	1.82	1.75	1.76	1.69
ARIZONA	0.71	0.66	0.65	0.65	0.64	0.62	0.66	0.67	0.65	0.62
ARKANSAS	0.53	0.57	0.59	0.57	0.57	0.67	0.68	0.75	0.74	0.77
CALIFORNIA	1.25	1.27	1.22	1.24	1.36	1.58	1.91	2.02	1.82	1.66
COLORADO	0.81	0.84	0.84	0.84	0.93	1.07	1.03	0.95	0.96	0.70
CONNECTICUT	0.84	0.92	0.81	0.76	0.80	0.84	0.87	0.87	0.89	0.83
DELAWARE	1.11	1.10	1.11	1.08	1.24	1.17	0.91	0.96	0.89	0.82
D.C.	0.30	0.31	0.27	0.29	0.32	0.32	0.34	0.33	0.36	0.42
FLORIDA	0.93	1.04	0.95	0.97	1.02	1.30	1.17	1.30	1.20	1.44
GEORGIA	0.92	1.01	0.99	0.92	0.91	0.97	0.92	0.77	0.73	0.78
HAWAII	1.10	1.09	1.06	1.09	1.13	1.24	1.44	1.57	1.60	1.55
IDAHO	1.21	1.28	1.22	1.14	1.13	1.33	1.38	1.35	1.31	1.30
ILLINOIS	1.10	1.15	1.05	1.00	0.94	0.98	0.96	0.96	0.97	0.94
INDIANA	0.58	0.59	0.58	0.56	0.55	0.57	0.57	0.61	0.61	0.62
IOWA	1.05	1.05	1.03	0.95	0.99	1.04	1.00	1.02	0.99	0.97
KANSAS	0.84	0.85	0.82	0.81	0.86	0.91	0.92	0.76	0.88	0.88
KENTUCKY	1.02	1.10	1.07	1.02	1.06	1.22	1.30	1.38	1.36	1.44
LOUISIANA	1.14	1.14	1.15	1.05	1.12	1.18	1.10	1.21	1.15	1.20
MAINE	1.24	1.29	1.63	1.37	1.50	1.51	1.46	1.34	1.54	1.49
MARYLAND	0.83	0.79	0.81	0.74	0.74	0.77	0.83	0.79	0.79	0.80
MASSACHUSETTS	0.57	0.55	0.47	0.47	0.51	0.59	0.64	0.71	0.62	0.62
MICHIGAN	0.80	0.96	0.82	0.87	0.86	0.87	0.91	0.90	0.94	0.92
MINNESOTA	0.89	0.94	0.85	0.82	0.85	0.90	0.91	0.91	0.92	0.96
MISSISSIPPI	1.01	0.97	0.98	0.98	1.00	0.96	1.08	1.06	1.08	1.08
MISSOURI	0.84	0.88	0.89	0.89	0.89	1.00	1.07	0.98	1.28	1.20
MONTANA	1.95	1.84	1.77	1.78	1.86	2.00	2.01	2.06	2.10	2.00
NEBRASKA	0.98	0.94	1.00	0.90	0.92	1.09	1.05	1.06	1.08	0.97
NEVADA	0.94	0.91	0.81	0.78	0.84	0.99	0.86	0.88	0.91	0.92
NEW HAMPSHIRE	0.88	0.90	0.88	0.77	0.86	0.93	0.92	1.00	1.00	1.02
NEW JERSEY	0.97	0.97	0.91	0.89	0.86	0.90	0.88	0.85	0.82	0.78
NEW MEXICO	1.01	0.90	0.84	0.89	0.95	1.14	0.93	0.95	0.91	0.84
NEW YORK	0.93	0.88	0.76	0.72	0.77	0.79	0.76	0.82	0.80	0.74
NORTH CAROLINA	0.90	0.97	0.96	0.89	0.93	1.05	0.93	0.91	0.86	0.79
NORTH DAKOTA	0.88	0.92	0.91	0.86	0.81	0.88	0.94	0.95	0.94	0.93
OHIO	1.14	1.19	1.19	1.20	1.19	1.26	1.29	1.33	1.27	1.27
OKLAHOMA	1.66	1.49	1.35	1.29	1.32	1.45	1.51	1.40	1.31	1.35
OREGON	0.98	0.97	0.90	0.89	0.92	0.94	0.94	0.96	0.98	0.98
PENNSYLVANIA	1.20	1.22	1.19	1.18	1.22	1.28	1.29	1.30	1.29	1.27
RHODE ISLAND	0.84	0.86	0.82	0.80	0.80	0.77	0.87	0.83	0.97	0.94
SOUTH CAROLINA	1.45	1.47	1.44	1.42	1.54	1.64	1.60	1.28	1.19	1.08
SOUTH DAKOTA	0.80	0.76	0.90	1.01	0.99	0.83	0.78	0.79	0.81	0.80
TENNESSEE	0.79	0.81	0.77	0.75	0.85	0.96	0.95	0.96	0.92	1.11
TEXAS	0.39	0.48	0.44	0.42	0.45	0.56	0.61	0.76	0.89	0.83
UTAH	0.60	0.68	0.69	0.66	0.67	0.73	0.74	0.61	0.71	0.66
VERMONT	1.25	1.33	1.15	1.11	1.21	1.22	1.28	1.31	1.34	1.12
VIRGINIA	0.50	0.56	0.60	0.58	0.54	0.62	0.57	0.60	0.55	0.53
WASHINGTON	1.80	1.82	1.69	1.57	1.63	1.70	1.80	1.80	1.76	1.68
WEST VIRGINIA	1.48	1.47	1.37	1.57	1.99	3.72	4.46	4.39	4.28	3.78
WISCONSIN	1.07	1.13	1.11	1.07	1.06	1.25	0.99	0.96	1.05	1.13
WYOMING	1.50	1.25	1.20	1.21	1.25	1.44	1.63	1.67	1.64	1.59
NATIONAL TOTAL	0.96	0.99	0.94	0.92	0.96	1.06	1.10	1.13	1.10	1.07
STATE AVERAGE	1.00	1.01	0.98	0.96	1.00	1.11	1.13	1.12	1.13	1.10

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 3: BENEFIT COST RATE (PERCENTAGE CHANGE), 2001 - 2010

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	-1.0	0.0	1.1	-3.1	-5.8	10.6	-6.9	-7.3	-0.9	-3.1	-13.6
ALASKA	-3.1	-1.2	2.5	-4.2	1.8	-9.9	4.0	-0.6	4.1	-6.0	-7.1
ARIZONA	7.6	1.5	0.0	1.6	3.2	-6.1	-1.5	3.1	4.8	10.9	14.5
ARKANSAS	-7.0	-3.4	3.5	0.0	-14.9	-1.5	-9.3	1.4	-3.9	-7.0	-31.2
CALIFORNIA	-1.6	4.1	-1.6	-8.8	-13.9	-17.3	-5.4	11.0	9.6	-8.1	-24.7
COLORADO	-3.6	0.0	0.0	-9.7	-13.1	3.9	8.4	-1.0	37.1	-12.9	15.7
CONNECTICUT	-8.7	13.6	6.6	-5.0	-4.8	-3.4	0.0	-2.2	7.2	5.0	1.2
DELAWARE	0.9	-0.9	2.8	-12.9	6.0	28.6	-5.2	7.9	8.5	-10.5	35.4
D.C.	-3.2	14.8	-6.9	-9.4	0.0	-5.9	3.0	-8.3	-14.3	-6.3	-28.6
FLORIDA	-10.6	9.5	-2.1	-4.9	-21.5	11.1	-10.0	8.3	-16.7	-8.8	-35.4
GEORGIA	-8.9	2.0	7.6	1.1	-6.2	5.4	19.5	5.5	-6.4	1.1	17.9
HAWAII	0.9	2.8	-2.8	-3.5	-8.9	-13.9	-8.3	-1.9	3.2	-2.7	-29.0
IDAHO	-5.5	4.9	7.0	0.9	-15.0	-3.6	2.2	3.1	0.8	7.1	-6.9
ILLINOIS	-4.3	9.5	5.0	6.4	-4.1	2.1	0.0	-1.0	3.2	17.0	17.0
INDIANA	-1.7	1.7	3.6	1.8	-3.5	0.0	-6.6	0.0	-1.6	5.5	-6.5
IOWA	0.0	1.9	8.4	-4.0	-4.8	4.0	-2.0	3.0	2.1	6.1	8.2
KANSAS	-1.2	3.7	1.2	-5.8	-5.5	-1.1	21.1	-13.6	0.0	-2.3	-4.5
KENTUCKY	-7.3	2.8	4.9	-3.8	-13.1	-6.2	-5.8	1.5	-5.6	-3.8	-29.2
LOUISIANA	0.0	-0.9	9.5	-6.3	-5.1	7.3	-9.1	5.2	-4.2	1.8	-5.0
MAINE	-3.9	-20.9	19.0	-8.7	-0.7	3.4	9.0	-13.0	3.4	-17.3	-16.8
MARYLAND	5.1	-2.5	9.5	0.0	-3.9	-7.2	5.1	0.0	-1.3	12.2	3.7
MASSACHUSETTS	3.6	17.0	0.0	-7.8	-13.6	-7.8	-9.9	14.5	0.0	11.8	-8.1
MICHIGAN	-16.7	17.1	-5.7	1.2	-1.1	-4.4	1.1	-4.3	2.2	-7.0	-13.0
MINNESOTA	-5.3	10.6	3.7	-3.5	-5.6	-1.1	0.0	-1.1	-4.2	4.7	-7.3
MISSISSIPPI	4.1	-1.0	0.0	-2.0	4.2	-11.1	1.9	-1.9	0.0	1.0	-6.5
MISSOURI	-4.5	-1.1	0.0	0.0	-11.0	-6.5	9.2	-23.4	6.7	-5.6	-30.0
MONTANA	6.0	4.0	-0.6	-4.3	-7.0	-0.5	-2.4	-1.9	5.0	4.8	-2.5
NEBRASKA	4.3	-6.0	11.1	-2.2	-15.6	3.8	-0.9	-1.9	11.3	6.5	1.0
NEVADA	3.3	12.3	3.8	-7.1	-15.2	15.1	-2.3	-3.3	-1.1	11.9	2.2
NEW HAMPSHIRE	-2.2	2.3	14.3	-10.5	-7.5	1.1	-8.0	0.0	-2.0	2.3	-13.7
NEW JERSEY	0.0	6.6	2.2	3.5	-4.4	2.3	3.5	3.7	5.1	12.8	24.4
NEW MEXICO	12.2	7.1	-5.6	-6.3	-16.7	22.6	-2.1	4.4	8.3	6.3	20.2
NEW YORK	5.7	15.8	5.6	-6.5	-2.5	3.9	-7.3	2.5	8.1	20.8	25.7
NORTH CAROLINA	-7.2	1.0	7.9	-4.3	-11.4	12.9	2.2	5.8	8.9	-3.2	13.9
NORTH DAKOTA	-4.3	1.1	5.8	6.2	-8.0	-6.4	-1.1	1.1	1.1	8.6	-5.4
OHIO	-4.2	0.0	-0.8	0.8	-5.6	-2.3	-3.0	4.7	0.0	-4.2	-10.2
OKLAHOMA	11.4	10.4	4.7	-2.3	-9.0	-4.0	7.9	6.9	-3.0	25.8	23.0
OREGON	1.0	7.8	1.1	-3.3	-2.1	0.0	-2.1	-2.0	0.0	6.5	0.0
PENNSYLVANIA	-1.6	2.5	0.8	-3.3	-4.7	-0.8	-0.8	0.8	1.6	-1.6	-5.5
RHODE ISLAND	-2.3	4.9	2.5	0.0	3.9	-11.5	4.8	-14.4	3.2	5.0	-10.6
SOUTH CAROLINA	-1.4	2.1	1.4	-7.8	6.1	2.5	25.0	7.6	10.2	-5.8	34.3
SOUTH DAKOTA	5.3	-15.6	-10.9	2.0	19.3	6.4	-1.3	-2.5	1.3	-19.2	0.0
TENNESSEE	-2.5	5.2	2.7	-11.8	-11.5	1.1	-1.0	4.3	-17.1	-7.1	-28.8
TEXAS	-18.8	9.1	4.8	-6.7	-19.6	-8.2	-19.7	-14.6	7.2	-13.3	-53.0
UTAH	-11.8	-1.4	4.5	-1.5	-8.2	-1.4	21.3	-14.1	7.6	-10.4	-9.1
VERMONT	-6.0	15.7	3.6	-8.3	-0.8	-4.7	-2.3	-2.2	19.6	3.3	11.6
VIRGINIA	-10.7	6.7	3.4	7.4	-12.9	8.8	-5.0	9.1	3.8	-7.4	-5.7
WASHINGTON	-1.1	7.7	7.6	-3.7	-4.1	-5.6	0.0	2.3	4.8	10.4	7.1
WEST VIRGINIA	0.7	7.3	-12.7	-21.1	-46.5	-16.6	1.6	2.6	13.2	-25.6	-60.8
WISCONSIN	-5.3	1.8	3.7	0.9	-15.2	26.3	3.1	-8.6	-7.1	0.9	-5.3
WYOMING	20.0	4.2	-0.8	-3.2	-13.2	-11.7	-2.4	1.8	3.1	20.0	-5.7
NATIONAL TOTAL	-3.0	5.3	2.2	-4.2	-9.4	-3.6	-2.7	2.7	2.8	0.0	-10.3
STATE AVERAGE	-1.7	3.6	2.68	-3.6	-7.6	0.1	0.2	-0.5	2.5	0.6	-4.8

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 4: 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	698,459	304	0.71
ARKANSAS	1,075	38,156	204,066	190	0.53
CALIFORNIA	14,171	749,264	9,396,443	663	1.25
COLORADO	2,110	99,804	809,707	384	0.81
CONNECTICUT	1,576	93,616	788,701	500	0.84
DELAWARE	392	19,023	211,921	541	1.11
D.C.	483	35,214	105,636	219	0.30
FLORIDA	6,612	271,812	2,526,580	382	0.93
GEORGIA	3,543	153,215	1,410,753	398	0.92
HAWAII	551	22,130	242,400	440	1.10
IDAHO	592	20,335	245,622	415	1.21
ILLINOIS	5,397	265,517	2,916,379	540	1.10
INDIANA	2,655	103,299	603,193	227	0.58
IOWA	1,402	53,097	554,973	396	1.05
KANSAS	1,261	48,552	407,776	323	0.84
KENTUCKY	1,665	63,736	650,701	391	1.02
LOUISIANA	1,796	73,643	839,821	468	1.14
MAINE	559	20,502	253,872	454	1.24
MARYLAND	2,310	114,291	953,533	413	0.83
MASSACHUSETTS	3,098	178,233	1,013,343	327	0.57
MICHIGAN	3,596	158,816	1,271,892	354	0.80
MINNESOTA	2,506	116,787	1,038,272	414	0.89
MISSISSIPPI	996	33,545	337,633	339	1.01
MISSOURI	2,400	96,499	811,427	338	0.84
MONTANA	405	13,658	266,850	660	1.95
NEBRASKA	870	32,089	313,066	360	0.98
NEVADA	1,088	45,883	429,686	395	0.94
NEW HAMPSHIRE	593	27,065	237,168	400	0.88
NEW JERSEY	3,680	206,476	1,999,801	543	0.97
NEW MEXICO	720	27,447	276,697	384	1.01
NEW YORK	8,195	492,983	4,606,295	562	0.93
NORTH CAROLINA	3,602	146,891	1,316,291	365	0.90
NORTH DAKOTA	345	13,004	114,985	333	0.88
OHIO	4,822	199,447	2,268,515	470	1.14
OKLAHOMA	1,359	50,858	845,726	622	1.66
OREGON	1,567	64,639	633,054	404	0.98
PENNSYLVANIA	5,343	242,270	2,909,341	545	1.20
RHODE ISLAND	436	19,139	160,105	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	782,091	325	0.79
TEXAS	8,234	383,235	1,483,708	180	0.39
UTAH	1,109	42,894	257,522	232	0.60
VERMONT	284	11,055	138,370	488	1.25
VIRGINIA	3,273	156,856	790,025	241	0.50
WASHINGTON	2,667	128,028	2,308,748	866	1.80
WEST VIRGINIA	638	24,470	362,375	568	1.48
WISCONSIN	2,523	100,360	1,070,534	424	1.07
WYOMING	263	10,924	163,497	622	1.50
NATIONAL TOTAL	\$121,474	\$5,620,133	\$53,869,581	\$443	\$0.96
STATE AVERAGE	\$2,382	\$110,199	\$1,056,266	\$425	\$1.00

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 5: 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	658,115	281	0.66
ARKANSAS	1,078	37,932	215,067	199	0.57
CALIFORNIA	14,377	737,852	9,392,835	653	1.27
COLORADO	2,137	99,015	836,238	391	0.84
CONNECTICUT	1,596	92,085	842,840	528	0.92
DELAWARE	395	18,811	206,145	521	1.10
D.C.	482	34,195	104,672	217	0.31
FLORIDA	6,689	271,057	2,820,747	422	1.04
GEORGIA	3,592	151,782	1,527,428	425	1.01
HAWAII	559	22,355	244,375	437	1.09
IDAHO	600	20,173	257,868	430	1.28
ILLINOIS	5,452	262,097	3,025,334	555	1.15
INDIANA	2,655	100,758	598,048	225	0.59
IOWA	1,415	52,217	548,605	388	1.05
KANSAS	1,283	48,760	416,157	324	0.85
KENTUCKY	1,667	62,585	686,142	412	1.10
LOUISIANA	1,813	72,822	831,997	459	1.14
MAINE	564	20,270	260,526	462	1.29
MARYLAND	2,326	112,865	895,905	385	0.79
MASSACHUSETTS	3,087	172,995	952,081	308	0.55
MICHIGAN	3,608	156,539	1,509,881	418	0.96
MINNESOTA	2,521	113,658	1,072,122	425	0.94
MISSISSIPPI	1,004	33,309	321,771	321	0.97
MISSOURI	2,435	96,414	849,798	349	0.88
MONTANA	407	13,415	246,233	604	1.84
NEBRASKA	876	31,755	299,292	342	0.94
NEVADA	1,118	47,442	431,037	385	0.91
NEW HAMPSHIRE	597	26,659	238,998	400	0.90
NEW JERSEY	3,712	203,895	1,986,725	535	0.97
NEW MEXICO	734	27,486	246,325	335	0.90
NEW YORK	8,198	472,646	4,136,960	505	0.88
NORTH CAROLINA	3,645	143,984	1,399,275	384	0.97
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	785,218	569	1.49
OREGON	1,578	63,646	616,869	391	0.97
PENNSYLVANIA	5,344	237,464	2,901,339	543	1.22
RHODE ISLAND	438	18,725	160,964	368	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	781,426	323	0.81
TEXAS	7,818	336,402	1,606,267	205	0.48
UTAH	1,118	42,389	289,952	259	0.68
VERMONT	284	10,870	144,565	509	1.33
VIRGINIA	3,290	153,518	858,665	261	0.56
WASHINGTON	2,697	126,855	2,312,186	857	1.82
WEST VIRGINIA	650	23,325	341,717	526	1.47
WISCONSIN	2,539	98,859	1,114,089	439	1.13
WYOMING	267	10,746	134,835	505	1.25
NATIONAL TOTAL	\$122,029	\$5,489,858	\$54,403,728	\$446	\$0.99
STATE AVERAGE	\$2,393	\$107,644	\$1,066,740	\$421	\$1.01

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 6: 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	691,384	273	0.65
ARKANSAS	1,117	38,472	227,769	204	0.59
CALIFORNIA	15,248	781,948	9,529,739	625	1.22
COLORADO	2,247	103,687	873,643	389	0.84
CONNECTICUT	1,668	97,322	785,133	471	0.81
DELAWARE	416	19,720	218,665	526	1.11
D.C.	491	34,822	95,100	194	0.27
FLORIDA	7,177	288,339	2,748,092	383	0.95
GEORGIA	3,831	161,107	1,596,051	417	0.99
HAWAII	587	23,213	245,763	418	1.06
IDAHO	640	21,398	260,881	408	1.22
ILLINOIS	5,741	278,314	2,915,102	508	1.05
INDIANA	2,823	107,620	625,721	222	0.58
IOWA	1,460	53,625	552,913	379	1.03
KANSAS	1,342	50,775	416,157	310	0.82
KENTUCKY	1,748	64,742	695,746	398	1.07
LOUISIANA	1,853	74,131	854,848	461	1.15
MAINE	585	20,854	339,959	581	1.63
MARYLAND	2,407	114,895	935,948	389	0.81
MASSACHUSETTS	3,197	180,867	854,351	267	0.47
MICHIGAN	3,904	171,902	1,407,282	360	0.82
MINNESOTA	2,631	120,038	1,025,671	390	0.85
MISSISSIPPI	1,053	34,653	339,531	322	0.98
MISSOURI	2,541	101,623	906,587	357	0.89
MONTANA	424	13,792	244,114	576	1.77
NEBRASKA	898	32,219	323,726	361	1.00
NEVADA	1,234	52,688	424,729	344	0.81
NEW HAMPSHIRE	621	27,714	242,567	391	0.88
NEW JERSEY	3,875	213,418	1,947,752	503	0.91
NEW MEXICO	766	28,284	238,649	311	0.84
NEW YORK	8,462	509,954	3,899,911	461	0.76
NORTH CAROLINA	3,866	152,519	1,468,254	380	0.96
NORTH DAKOTA	338	11,686	105,837	313	0.91
OHIO	5,159	208,573	2,490,080	483	1.19
OKLAHOMA	1,499	54,861	740,434	494	1.35
OREGON	1,684	67,559	605,897	360	0.90
PENNSYLVANIA	5,535	243,716	2,902,243	524	1.19
RHODE ISLAND	459	19,480	159,550	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	782,894	304	0.77
TEXAS	7,651	349,132	1,530,772	200	0.44
UTAH	1,182	44,198	303,223	257	0.69
VERMONT	294	11,152	128,305	436	1.15
VIRGINIA	3,418	156,661	932,492	273	0.60
WASHINGTON	2,817	130,084	2,192,885	778	1.69
WEST VIRGINIA	669	23,418	319,877	478	1.37
WISCONSIN	2,668	103,920	1,156,519	433	1.11
WYOMING	279	11,461	137,133	492	1.20
<b>NATIONAL TOTAL</b>	\$127,881	\$5,777,008	\$54,324,252	\$425	\$0.94
<b>STATE AVERAGE</b>	\$2,507	\$113,275	\$1,065,181	\$405	\$0.98

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 7: 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	696,908	269	0.65
ARKANSAS	1,119	37,684	213,337	191	0.57
CALIFORNIA	15,395	774,856	9,608,884	624	1.24
COLORADO	2,241	99,900	837,004	374	0.84
CONNECTICUT	1,666	96,705	734,425	441	0.76
DELAWARE	418	19,727	212,805	509	1.08
D.C.	487	33,345	97,564	200	0.29
FLORIDA	7,504	295,537	2,857,930	381	0.97
GEORGIA	3,891	162,094	1,499,306	385	0.92
HAWAII	594	22,751	247,294	416	1.09
IDAHO	648	21,433	244,451	377	1.14
ILLINOIS	5,782	274,339	2,735,393	473	1.00
INDIANA	2,858	106,460	598,973	210	0.56
IOWA	1,467	52,115	493,953	337	0.95
KANSAS	1,324	48,589	395,836	299	0.81
KENTUCKY	1,760	63,553	646,066	367	1.02
LOUISIANA	1,837	69,554	732,788	399	1.05
MAINE	588	20,272	276,880	471	1.37
MARYLAND	2,422	112,688	829,914	343	0.74
MASSACHUSETTS	3,185	175,410	829,449	260	0.47
MICHIGAN	4,031	173,932	1,511,282	375	0.87
MINNESOTA	2,655	117,268	958,984	361	0.82
MISSISSIPPI	1,057	33,524	328,234	311	0.98
MISSOURI	2,555	97,736	867,153	339	0.89
MONTANA	423	13,303	236,993	560	1.78
NEBRASKA	901	31,420	283,619	315	0.90
NEVADA	1,265	53,018	415,085	328	0.78
NEW HAMPSHIRE	622	27,104	208,437	335	0.77
NEW JERSEY	3,900	209,120	1,858,396	477	0.89
NEW MEXICO	763	26,986	238,881	313	0.89
NEW YORK	8,427	500,392	3,597,478	427	0.72
NORTH CAROLINA	3,909	150,910	1,342,188	343	0.89
NORTH DAKOTA	330	10,720	91,741	278	0.86
OHIO	5,230	206,919	2,478,080	474	1.20
OKLAHOMA	1,489	51,750	669,863	450	1.29
OREGON	1,699	66,588	593,872	350	0.89
PENNSYLVANIA	5,549	237,990	2,803,819	505	1.18
RHODE ISLAND	470	19,304	153,954	327	0.80
SOUTH CAROLINA	1,795	62,910	895,503	499	1.42
SOUTH DAKOTA	381	11,828	119,567	314	1.01
TENNESSEE	2,598	100,434	751,615	289	0.75
TEXAS	7,636	338,828	1,421,056	186	0.42
UTAH	1,184	43,139	286,757	242	0.66
VERMONT	297	10,864	120,382	405	1.11
VIRGINIA	3,437	153,522	886,657	258	0.58
WASHINGTON	2,857	127,500	1,995,744	698	1.57
WEST VIRGINIA	684	22,714	356,717	521	1.57
WISCONSIN	2,694	102,040	1,094,685	406	1.07
WYOMING	270	10,499	126,996	470	1.21
<b>NATIONAL TOTAL</b>	\$129,007	\$5,685,536	\$52,319,690	\$406	\$0.92
<b>STATE AVERAGE</b>	\$2,530	\$111,481	\$1,025,876	\$383	\$0.96

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 8: 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
<b>NATIONAL TOTAL</b>	\$127,610	\$5,380,327	\$51,626,040	\$405	\$0.96
<b>STATE AVERAGE</b>	\$2,502	\$105,497	\$1,012,275	\$383	\$1.00

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 9: 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

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 10: 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

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 11: 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
<b>NATIONAL TOTAL</b>	<b>121,920</b>	<b>\$4,565,857</b>	<b>\$51,554,290</b>	<b>\$423</b>	<b>\$1.13</b>
<b>STATE AVERAGE</b>	<b>2,391</b>	<b>\$89,527</b>	<b>\$1,010,868</b>	<b>\$382</b>	<b>\$1.12</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 12: 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
<b>NATIONAL TOTAL</b>	<b>122,602</b>	<b>\$4,470,740</b>	<b>\$49,143,768</b>	<b>\$401</b>	<b>\$1.10</b>
<b>STATE AVERAGE</b>	<b>2,404</b>	<b>\$87,662</b>	<b>\$963,603</b>	<b>\$371</b>	<b>\$1.13</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 13: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2001**

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,726	51,057	562,773	326	1.10
ALASKA	266	9,391	158,520	596	1.69
ARIZONA	2,195	72,747	452,011	206	0.62
ARKANSAS	1,071	28,874	223,416	209	0.77
CALIFORNIA	14,728	606,472	10,082,580	685	1.66
COLORADO	2,148	80,930	566,354	264	0.70
CONNECTICUT	1,644	77,254	641,341	390	0.83
DELAWARE	400	15,331	126,270	316	0.82
D.C.	452	23,788	99,496	220	0.42
FLORIDA	6,754	211,244	3,033,955	449	1.44
GEORGIA	3,682	128,313	1,006,721	273	0.78
HAWAII	527	15,994	248,100	471	1.55
IDAHO	558	15,301	199,044	357	1.30
ILLINOIS	5,793	225,549	2,112,283	365	0.94
INDIANA	2,822	89,178	556,866	197	0.62
IOWA	1,410	40,418	391,156	277	0.97
KANSAS	1,286	38,411	339,258	264	0.88
KENTUCKY	1,696	50,503	725,056	428	1.44
LOUISIANA	1,835	52,870	633,703	345	1.20
MAINE	579	16,445	245,343	424	1.49
MARYLAND	2,295	85,056	681,633	297	0.80
MASSACHUSETTS	3,222	144,680	901,729	280	0.62
MICHIGAN	4,325	161,252	1,477,986	342	0.92
MINNESOTA	2,576	93,929	901,780	350	0.96
MISSISSIPPI	1,033	26,364	284,729	276	1.08
MISSOURI	2,482	79,804	958,708	386	1.20
MONTANA	371	9,102	181,770	490	2.00
NEBRASKA	1,021	24,190	235,434	231	0.97
NEVADA	866	33,784	310,750	359	0.92
NEW HAMPSHIRE	602	21,267	217,879	362	1.02
NEW JERSEY	3,809	168,391	1,312,381	345	0.78
NEW MEXICO	673	18,801	158,815	236	0.84
NEW YORK	8,287	387,229	2,881,566	348	0.74
NORTH CAROLINA	3,660	116,573	916,541	250	0.79
NORTH DAKOTA	300	7,593	70,984	237	0.93
OHIO	5,352	176,803	2,248,369	420	1.27
OKLAHOMA	1,417	38,877	526,070	371	1.35
OREGON	1,567	51,598	503,895	322	0.98
PENNSYLVANIA	5,444	189,065	2,406,272	442	1.27
RHODE ISLAND	439	14,563	137,518	313	0.94
SOUTH CAROLINA	1,698	49,306	532,374	314	1.08
SOUTH DAKOTA	354	8,881	70,736	200	0.80
TENNESSEE	2,479	77,275	860,144	347	1.11
TEXAS	7,705	276,163	2,298,129	298	0.83
UTAH	1,017	30,124	199,567	196	0.66
VERMONT	292	8,758	98,518	337	1.12
VIRGINIA	3,216	115,570	612,083	190	0.53
WASHINGTON	2,622	97,512	1,639,435	625	1.68
WEST VIRGINIA	664	18,187	686,808	1,034	3.78
WISCONSIN	2,630	82,627	930,762	354	1.13
WYOMING	228	6,295	100,076	439	1.59
<b>NATIONAL TOTAL</b>	<b>124,218</b>	<b>\$4,469,689</b>	<b>\$47,747,687</b>	<b>\$384</b>	<b>\$1.07</b>
<b>STATE AVERAGE</b>	<b>2,436</b>	<b>\$87,641</b>	<b>\$936,229</b>	<b>\$354</b>	<b>\$1.10</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 14: AVERAGE BENEFIT COST PER COVERED EMPLOYEE, 2001 - 2010**

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	375	368	363	349	348	351	309	320	332	326
ALASKA	740	745	734	685	679	640	691	643	638	596
ARIZONA	304	281	273	269	253	234	238	232	218	206
ARKANSAS	190	199	204	191	182	208	204	214	205	209
CALIFORNIA	663	653	625	624	657	725	846	855	749	685
COLORADO	384	391	389	374	395	436	408	365	360	264
CONNECTICUT	500	528	471	441	436	443	442	422	416	390
DELAWARE	541	521	526	509	573	520	388	394	351	316
D.C.	219	217	194	200	205	195	201	184	196	220
FLORIDA	382	422	383	381	391	475	407	433	384	449
GEORGIA	398	425	417	385	364	376	344	278	258	273
HAWAII	440	437	418	416	414	438	490	511	507	471
IDAHO	415	430	408	377	363	404	407	382	364	357
ILLINOIS	540	555	508	473	427	427	402	387	382	365
INDIANA	227	225	222	210	198	201	197	203	197	197
IOWA	396	388	379	337	336	341	320	311	291	277
KANSAS	323	324	310	299	303	306	299	236	269	264
KENTUCKY	391	412	398	367	370	409	426	435	418	428
LOUISIANA	468	459	461	399	405	390	347	368	343	345
MAINE	454	462	581	471	496	484	459	405	451	424
MARYLAND	413	385	389	343	328	331	342	311	299	297
MASSACHUSETTS	327	308	267	260	264	296	314	328	278	280
MICHIGAN	354	418	360	375	360	355	365	354	357	342
MINNESOTA	414	425	390	361	358	364	364	351	342	350
MISSISSIPPI	339	321	322	311	307	281	303	286	283	276
MISSOURI	338	349	357	339	327	357	369	329	421	386
MONTANA	660	604	576	560	553	568	543	540	533	490
NEBRASKA	360	342	361	315	307	349	327	318	316	231
NEVADA	395	385	344	328	333	382	318	310	307	359
NEW HAMPSHIRE	400	400	391	335	363	373	357	373	360	362
NEW JERSEY	543	535	503	477	445	441	419	393	369	345
NEW MEXICO	384	335	311	313	318	360	282	277	261	236
NEW YORK	562	505	461	427	424	411	381	386	370	348
NORTH CAROLINA	365	384	380	343	345	373	322	304	278	250
NORTH DAKOTA	333	328	313	278	251	260	270	260	245	237
OHIO	470	484	483	474	455	468	467	464	433	420
OKLAHOMA	622	569	494	450	441	449	454	406	366	371
OREGON	404	391	360	350	345	342	331	326	326	322
PENNSYLVANIA	545	543	524	505	501	503	493	478	459	442
RHODE ISLAND	367	368	348	327	321	293	321	299	333	313
SOUTH CAROLINA	538	534	515	499	522	536	504	391	353	314
SOUTH DAKOTA	269	250	291	314	292	236	216	210	209	200
TENNESSEE	325	323	304	289	316	340	327	317	294	347
TEXAS	180	205	200	186	189	222	234	278	321	298
UTAH	232	259	257	242	231	238	233	188	213	196
VERMONT	488	509	436	405	425	414	421	417	413	337
VIRGINIA	241	261	273	258	230	254	226	223	199	190
WASHINGTON	866	857	778	698	693	685	700	697	667	625
WEST VIRGINIA	568	526	478	521	634	1,136	1,320	1,255	1,197	1,034
WISCONSIN	424	439	433	406	389	440	342	320	339	354
WYOMING	622	505	492	470	452	471	499	492	467	439
NATIONAL TOTAL	\$443	\$446	\$425	\$406	\$405	\$429	\$430	\$423	\$401	\$384
STATE AVERAGE	\$425	\$421	\$405	\$383	\$383	\$403	\$396	\$382	\$371	\$354

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 15: AVERAGE BENEFIT COST PER COVERED EMPLOYEE (PERCENTAGE CHANGE), 2001 - 2010**

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	1.9	1.2	4.2	0.3	-1.0	13.6	-3.3	-3.6	1.8	7.8	14.9
ALASKA	-0.6	1.4	7.2	0.9	6.1	-7.3	7.5	0.7	7.1	9.0	24.2
ARIZONA	8.2	2.9	1.8	6.3	7.9	-1.5	2.6	6.4	5.8	20.4	47.7
ARKANSAS	-4.8	-2.2	6.9	4.9	-12.7	1.9	-4.7	4.8	-2.1	4.5	-9.2
CALIFORNIA	1.5	4.5	0.1	-4.9	-9.4	-14.3	-1.0	14.2	9.3	1.0	-3.2
COLORADO	-1.9	0.7	4.1	-5.5	-9.4	6.9	11.9	1.4	36.4	-2.9	45.4
CONNECTICUT	-5.2	12.2	6.8	1.2	-1.7	0.2	4.8	1.4	6.8	14.9	28.3
DELAWARE	3.8	-0.9	3.3	-11.1	10.0	34.2	-1.6	12.2	11.2	-5.5	71.2
D.C.	0.7	12.3	-3.3	-2.3	5.2	-3.1	9.1	-6.0	-10.8	6.8	-0.5
FLORIDA	-9.4	10.1	0.5	-2.5	-17.8	16.7	-6.0	12.9	-14.5	-2.2	-14.9
GEORGIA	-6.4	2.1	8.1	5.8	-3.1	9.3	23.9	7.7	-5.6	9.3	45.8
HAWAII	0.6	4.5	0.5	0.6	-5.5	-10.6	-4.1	0.8	7.7	6.3	-6.6
IDAHO	-3.4	5.4	8.0	4.1	-10.2	-0.7	6.5	4.9	2.0	14.4	16.2
ILLINOIS	-2.6	9.3	7.3	10.8	-0.1	6.3	3.9	1.3	4.6	26.6	48.1
INDIANA	0.9	1.6	5.7	5.9	-1.7	2.4	-3.2	3.3	-0.1	14.8	15.3
IOWA	2.1	2.4	12.5	0.2	-1.5	6.5	3.1	6.9	4.9	17.8	42.9
KANSAS	-0.3	4.6	3.7	-1.2	-1.2	2.6	26.4	-12.3	2.0	6.9	22.5
KENTUCKY	-5.1	3.5	8.4	-0.8	-9.6	-4.0	-2.0	4.2	-2.4	5.6	-8.7
LOUISIANA	1.9	-0.5	15.7	-1.4	3.7	12.6	-5.8	7.3	-0.6	15.6	35.6
MAINE	-1.7	-20.5	23.4	-5.1	2.6	5.4	13.4	-10.3	6.4	-8.5	7.0
MARYLAND	7.2	-0.9	13.5	4.4	-0.8	-3.2	10.0	3.8	0.7	25.8	39.0
MASSACHUSETTS	6.1	15.4	2.6	-1.5	-10.9	-5.6	-4.4	18.0	-0.6	23.8	16.8
MICHIGAN	-15.5	16.1	-3.9	4.1	1.3	-2.8	3.3	-0.8	4.2	-1.8	3.4
MINNESOTA	-2.6	9.1	7.9	0.9	-1.7	0.0	3.7	2.5	-2.2	15.7	18.4
MISSISSIPPI	5.7	-0.6	3.8	1.0	9.4	-7.2	5.8	1.0	2.6	10.3	22.8
MISSOURI	-3.1	-2.2	5.1	3.7	-8.4	-3.4	12.2	-21.7	9.0	3.3	-12.4
MONTANA	9.1	5.0	2.8	1.2	-2.7	4.7	0.5	1.3	8.8	19.2	34.6
NEBRASKA	5.3	-5.2	14.5	2.6	-12.1	6.8	3.0	0.4	36.9	17.3	55.8
NEVADA	2.5	11.9	5.0	-1.5	-12.7	19.9	2.6	0.8	-14.4	18.6	10.1
NEW HAMPSHIRE	0.0	2.4	16.6	-7.9	-2.5	4.4	-4.2	3.7	-0.6	10.1	10.6
NEW JERSEY	1.5	6.5	5.5	7.2	0.7	5.3	6.7	6.7	6.9	22.3	57.5
NEW MEXICO	14.6	7.7	-0.5	-1.5	-11.7	27.6	1.7	6.3	10.5	20.9	62.8
NEW YORK	11.4	9.5	8.0	0.7	3.2	7.9	-1.3	4.3	6.3	32.5	61.5
NORTH CAROLINA	-4.8	1.1	10.6	-0.5	-7.4	15.9	5.8	9.3	11.4	5.9	46.2
NORTH DAKOTA	1.5	4.8	12.4	10.8	-3.2	-3.7	3.8	5.9	3.5	32.4	40.4
OHIO	-2.7	0.2	1.9	4.1	-2.7	0.2	0.6	7.3	3.0	3.4	12.0
OKLAHOMA	9.3	15.3	9.8	2.1	-1.9	-1.0	11.7	11.1	-1.5	41.3	67.8
OREGON	3.3	8.7	2.9	1.3	1.0	3.1	1.6	-0.1	1.3	17.0	25.4
PENNSYLVANIA	0.3	3.5	3.8	0.8	-0.4	2.1	3.1	4.1	3.9	8.6	23.2
RHODE ISLAND	-0.1	5.8	6.2	2.0	9.3	-8.6	7.4	-10.2	6.4	14.5	17.3
SOUTH CAROLINA	0.7	3.7	3.3	-4.5	-2.6	6.4	28.8	10.8	12.5	3.0	71.3
SOUTH DAKOTA	7.4	-14.0	-7.4	7.3	23.8	9.4	2.7	0.8	4.4	-8.2	34.3
TENNESSEE	0.6	6.1	5.1	-8.5	-6.9	3.9	3.0	7.8	-15.2	2.6	-6.5
TEXAS	-12.3	2.7	7.5	-1.5	-14.9	-5.0	-15.8	-13.6	7.8	-4.6	-39.5
UTAH	-10.5	1.1	5.9	5.0	-2.9	2.2	23.9	-11.9	8.7	0.6	18.5
VERMONT	-4.2	16.9	7.7	-4.8	2.7	-1.7	0.9	1.0	22.5	14.8	44.8
VIRGINIA	-7.5	-4.3	5.7	12.2	-9.6	12.6	1.1	12.1	4.9	5.0	27.0
WASHINGTON	1.0	10.1	11.4	0.8	1.2	-2.1	0.4	4.6	6.7	24.9	38.5
WEST VIRGINIA	8.0	9.9	-8.2	-17.8	-44.2	-13.9	5.2	4.8	15.8	-10.5	-45.1
WISCONSIN	-3.3	1.2	6.7	4.3	-11.6	28.7	6.8	-5.4	-4.4	9.0	19.9
WYOMING	23.2	2.7	4.7	3.9	-4.1	-5.7	1.5	5.4	6.4	37.6	41.7
<b>NATIONAL TOTAL</b>	-0.5	4.9	4.7	0.2	-5.7	-0.1	1.6	5.5	4.4	9.6	15.5
<b>STATE AVERAGE</b>	0.6	4.0	5.8	0.7	-3.4	3.4	4.2	2.5	4.6	11.3	24.3

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 16: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2001 - 2010**  
 (in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	629,069	625,755	656,607	635,315	624,685	619,518	532,000	543,279	565,264	562,773
ALASKA	221,327	221,021	219,163	201,477	197,580	182,721	192,816	176,521	172,665	158,520
ARIZONA	698,459	658,115	691,384	696,908	647,463	570,870	547,872	515,231	477,568	452,011
ARKANSAS	204,066	215,067	227,769	213,337	202,006	227,232	219,177	227,332	217,606	223,416
CALIFORNIA	9,396,443	9,392,835	9,529,739	9,608,884	10,017,099	10,868,330	12,446,670	12,445,277	10,926,157	10,082,580
COLORADO	809,707	836,238	873,643	837,004	865,585	932,350	853,273	753,566	756,658	566,354
CONNECTICUT	788,701	842,840	785,133	734,425	719,758	719,974	712,515	677,461	677,590	641,341
DELAWARE	211,921	206,145	218,665	212,805	238,638	214,540	157,399	155,888	138,963	126,270
D.C.	105,636	104,672	95,100	97,564	98,016	92,298	93,907	84,594	89,879	99,496
FLORIDA	2,526,580	2,820,747	2,748,092	2,857,930	2,928,460	3,474,068	2,866,531	2,962,350	2,595,825	3,033,955
GEORGIA	1,410,753	1,527,428	1,596,051	1,499,306	1,397,771	1,408,876	1,259,155	998,192	933,655	1,006,721
HAWAII	242,400	244,375	245,763	247,294	242,685	250,779	271,290	274,922	267,827	248,100
IDAHO	245,622	257,868	260,881	244,451	228,764	242,823	235,119	214,764	203,223	199,044
ILLINOIS	2,916,379	3,025,334	2,915,102	2,735,393	2,447,104	2,418,519	2,254,415	2,168,210	2,168,594	2,112,283
INDIANA	603,193	598,048	625,721	598,973	563,190	569,215	551,071	563,951	548,078	556,866
IOWA	554,973	548,605	552,913	493,953	487,985	487,130	449,718	430,451	404,681	391,156
KANSAS	407,776	416,157	416,157	395,836	391,381	389,566	377,116	295,588	342,216	339,258
KENTUCKY	650,701	686,142	695,746	646,066	643,192	702,751	719,610	727,922	699,998	725,056
LOUISIANA	839,821	831,997	854,848	732,788	718,542	705,254	634,610	669,838	621,377	633,703
MAINE	253,872	260,526	339,959	276,880	289,994	280,841	267,622	233,599	260,461	245,343
MARYLAND	953,533	895,905	935,948	829,914	788,874	784,414	797,301	716,294	687,838	681,633
MASSACHUSETTS	1,013,343	952,081	854,351	829,449	831,373	921,958	968,817	1,014,587	876,848	901,729
MICHIGAN	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	1,477,986
MINNESOTA	1,038,272	1,072,122	1,025,671	958,984	944,448	949,394	934,613	892,341	873,887	901,780
MISSISSIPPI	337,633	321,771	339,531	328,234	320,294	289,855	310,516	291,688	290,663	284,729
MISSOURI	811,427	849,798	906,587	867,153	828,370	892,446	911,059	806,029	1,033,458	958,708
MONTANA	266,850	246,233	244,114	236,993	228,347	227,342	211,460	204,975	199,577	181,770
NEBRASKA	313,066	299,292	323,726	283,619	272,039	305,988	283,197	270,035	268,741	235,434
NEVADA	429,686	431,037	424,729	415,085	417,285	456,660	358,732	329,333	315,886	310,750
NEW HAMPSHIRE	237,168	238,998	242,567	208,437	225,161	228,623	216,360	222,430	214,135	217,879
NEW JERSEY	1,999,801	1,986,725	1,947,752	1,858,396	1,729,356	1,702,109	1,598,596	1,489,221	1,397,952	1,312,381
NEW MEXICO	276,697	246,325	238,649	238,881	237,551	259,259	198,267	190,840	177,333	158,815
NEW YORK	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	2,881,566
NORTH CAROLINA	1,316,291	1,399,275	1,468,254	1,342,188	1,315,059	1,381,606	1,168,848	1,087,880	1,004,323	916,541
NORTH DAKOTA	114,985	110,526	105,837	91,741	81,297	82,033	83,237	78,453	73,517	70,984
OHIO	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	2,248,369
OKLAHOMA	845,726	785,218	740,434	669,863	643,817	638,043	627,174	554,839	509,444	526,070
OREGON	633,054	616,869	605,897	593,872	576,778	554,586	518,350	499,625	503,490	503,895
PENNSYLVANIA	2,909,341	2,901,339	2,902,243	2,803,819	2,758,784	2,741,310	2,658,104	2,565,344	2,478,709	2,406,272
RHODE ISLAND	160,105	160,964	159,550	153,954	150,999	137,196	143,423	132,301	146,036	137,518
SOUTH CAROLINA	891,283	891,830	917,419	895,503	918,650	924,734	855,062	656,935	592,530	532,374
SOUTH DAKOTA	100,348	93,578	111,184	119,567	109,030	86,118	77,409	74,241	73,478	70,736
TENNESSEE	782,091	781,426	782,894	751,615	815,808	861,927	815,838	778,672	722,717	860,144
TEXAS	1,483,708	1,606,267	1,530,772	1,421,056	1,416,287	1,596,879	1,624,217	1,971,510	2,372,763	2,298,129
UTAH	257,522	289,952	303,223	286,757	261,896	256,802	241,193	188,900	214,340	199,567
VERMONT	138,370	144,565	128,305	120,382	126,287	122,028	123,000	120,208	119,578	98,518
VIRGINIA	790,025	858,665	932,492	886,657	782,062	851,776	738,475	712,867	635,108	612,083
WASHINGTON	2,308,748	2,312,186	2,192,885	1,995,744	1,927,431	1,847,523	1,837,215	1,800,551	1,716,435	1,639,435
WEST VIRGINIA	362,375	341,717	319,877	356,717	433,258	765,208	878,255	823,300	791,762	686,808
WISCONSIN	1,070,534	1,114,089	1,156,519	1,094,685	1,043,244	1,170,065	898,366	833,005	881,756	930,762
WYOMING	163,497	134,835	137,133	126,996	117,324	116,537	120,083	114,252	107,475	100,076
<b>NATIONAL TOTAL</b>	<b>\$53,869,581</b>	<b>\$54,403,728</b>	<b>\$54,324,252</b>	<b>\$52,319,690</b>	<b>\$51,626,040</b>	<b>\$53,808,795</b>	<b>\$52,892,469</b>	<b>\$51,554,290</b>	<b>\$49,143,768</b>	<b>\$47,747,687</b>
<b>STATE AVERAGE</b>	<b>\$1,056,266</b>	<b>\$1,066,740</b>	<b>\$1,065,181</b>	<b>\$1,025,876</b>	<b>\$1,012,275</b>	<b>\$1,055,074</b>	<b>\$1,037,107</b>	<b>\$1,010,868</b>	<b>\$963,603</b>	<b>\$936,229</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 17: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2001 - 2010

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	0.5	-4.7	3.4	1.7	0.8	16.5	-2.1	-3.9	0.4	0.7	11.8
ALASKA	0.1	0.8	8.8	2.0	8.1	-5.2	9.2	2.2	8.9	12.0	39.6
ARIZONA	6.1	-4.8	-0.8	7.6	13.4	4.2	6.3	7.9	5.7	7.9	54.5
ARKANSAS	-5.1	-5.6	6.8	5.6	-11.1	3.7	-3.6	4.5	-2.6	1.0	-8.7
CALIFORNIA	0.0	-1.4	-0.8	4.1	-7.8	-12.7	0.0	13.9	8.4	-6.2	-6.8
COLORADO	-3.2	-4.3	4.4	-3.3	-7.2	9.3	13.2	-0.4	33.6	-6.5	43.0
CONNECTICUT	-6.4	7.3	6.9	2.0	0.0	1.0	5.2	0.0	5.7	9.6	23.0
DELAWARE	2.8	-5.7	2.8	-10.8	11.2	36.3	1.0	12.2	10.1	-11.2	67.8
D.C.	0.9	10.1	-2.5	-0.5	6.2	-1.7	11.0	-5.9	-9.7	7.8	6.2
FLORIDA	-10.4	2.6	-3.8	-2.4	-15.7	21.2	-3.2	14.1	-14.4	-13.7	-16.7
GEORGIA	-7.6	-4.3	6.5	7.3	-0.8	11.9	26.1	6.9	-7.3	0.9	40.1
HAWAII	-0.8	-0.6	-0.6	1.9	-3.2	-7.6	-1.3	2.6	8.0	-0.1	-2.3
IDAHO	-4.7	-1.2	6.7	6.9	-5.8	3.3	9.5	5.7	2.1	7.4	23.4
ILLINOIS	-3.6	3.8	6.6	11.8	1.2	7.3	4.0	0.0	2.7	19.2	38.1
INDIANA	0.9	-4.4	4.5	6.4	-1.1	3.3	-2.3	2.9	-1.6	7.1	8.3
IOWA	1.2	-0.8	11.9	1.2	0.2	8.3	4.5	6.4	3.5	13.7	41.9
KANSAS	-2.0	0.0	5.1	1.1	0.5	3.3	27.6	-13.6	0.9	4.2	20.2
KENTUCKY	-5.2	-1.4	7.7	0.4	-8.5	-2.3	-1.1	4.0	-3.5	1.2	-10.3
LOUISIANA	0.9	-2.7	16.7	2.0	1.9	11.1	-5.3	7.8	-1.9	16.9	32.5
MAINE	-2.6	-23.4	22.8	-4.5	3.3	4.9	14.6	-10.3	6.2	-12.5	3.5
MARYLAND	6.4	-4.3	12.8	5.2	0.6	-1.6	11.3	4.1	0.9	20.9	39.9
MASSACHUSETTS	6.4	11.4	3.0	-0.2	-9.8	-4.8	-4.5	15.7	-2.8	21.9	12.4
MICHIGAN	-15.8	7.3	-6.9	2.8	-0.2	-2.9	2.7	2.4	2.3	-13.5	-13.9
MINNESOTA	-3.2	4.5	7.0	1.5	-0.5	1.6	4.7	2.1	-3.1	9.9	15.1
MISSISSIPPI	4.9	-5.2	3.4	2.5	10.5	-6.7	6.5	0.4	2.1	5.4	18.6
MISSOURI	-4.5	-6.3	4.5	4.7	-7.2	-2.0	13.0	-22.0	7.8	-2.0	-15.4
MONTANA	8.4	0.9	3.0	3.8	0.4	7.5	3.2	2.7	9.8	16.9	46.8
NEBRASKA	4.6	-7.5	14.1	4.3	-11.1	8.0	4.9	0.5	14.1	15.1	33.0
NEVADA	-0.3	1.5	2.3	-0.5	-8.6	27.3	8.9	4.3	1.7	3.0	38.3
NEW HAMPSHIRE	-0.8	-1.5	16.4	-7.4	-1.5	5.7	-2.7	3.9	-1.7	5.3	8.9
NEW JERSEY	0.7	2.0	4.8	7.5	1.6	6.5	7.3	6.5	6.5	15.6	52.4
NEW MEXICO	12.3	3.2	-0.1	0.6	-8.4	30.8	3.9	7.6	11.7	16.5	74.2
NEW YORK	11.3	6.1	8.4	2.2	4.2	8.9	-0.7	3.7	4.5	30.8	59.9
NORTH CAROLINA	-5.9	-4.7	9.4	2.1	-4.8	18.2	7.4	8.3	9.6	0.1	43.6
NORTH DAKOTA	4.0	4.4	15.4	12.8	-0.9	-1.4	6.1	6.7	3.6	41.4	62.0
OHIO	-3.6	-5.5	0.5	4.0	-2.6	0.5	0.8	6.3	1.1	-4.8	0.9
OKLAHOMA	7.7	6.0	10.5	4.0	0.9	1.7	13.0	8.9	-3.2	31.4	60.8
OREGON	2.6	1.8	2.0	3.0	4.0	7.0	3.7	-0.8	-0.1	9.8	25.6
PENNSYLVANIA	0.3	0.0	3.5	1.6	0.6	3.1	3.6	3.5	3.0	5.5	20.9
RHODE ISLAND	-0.5	0.9	3.6	2.0	10.1	-4.3	8.4	-9.4	6.2	6.0	16.4
SOUTH CAROLINA	-0.1	-2.8	2.4	2.5	-0.7	8.1	30.2	10.9	11.3	-3.0	67.4
SOUTH DAKOTA	7.2	-15.8	-7.0	9.7	26.6	11.3	4.3	1.0	3.9	-8.0	41.9
TENNESSEE	0.1	-0.2	4.2	-7.9	-5.4	5.6	4.8	7.7	-16.0	-4.1	-9.1
TEXAS	-7.6	4.9	7.7	0.3	-11.3	-1.7	-17.6	-16.9	3.2	4.8	-35.4
UTAH	-11.2	-4.4	5.7	9.5	2.0	6.5	27.7	-11.9	7.4	-1.7	29.0
VERMONT	-4.3	12.7	6.6	-4.7	3.5	-0.8	2.3	0.5	21.4	9.6	40.5
VIRGINIA	-8.0	-7.9	5.2	13.4	-8.2	15.3	3.6	12.2	3.8	1.0	29.1
WASHINGTON	-0.1	5.4	9.9	3.5	4.3	0.6	2.0	4.9	4.7	19.8	40.8
WEST VIRGINIA	6.0	6.8	-10.3	-17.7	-43.4	-12.9	6.7	4.0	15.3	-16.4	-47.2
WISCONSIN	-3.9	-3.7	5.6	4.9	-10.8	30.2	7.8	-5.5	-5.3	2.6	15.0
WYOMING	21.3	-1.7	8.0	8.2	0.7	-3.0	5.1	6.3	7.4	39.4	63.4
NATIONAL TOTAL	-1.0	0.1	3.7	1.3	-4.2	1.7	2.6	4.9	2.9	4.3	12.8
STATE AVERAGE	-0.1	-0.6	5.3	2.1	-1.6	5.5	5.7	2.4	3.7	6.6	24.4

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 18: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2001 - 2010**  
 (in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	306,069	297,824	313,543	310,809	303,014	310,780	267,482	286,636	290,009	304,347
ALASKA	157,954	162,002	162,402	147,189	147,425	137,616	144,126	134,235	133,040	128,045
ARIZONA	270,785	229,756	220,369	190,349	164,639	157,150	140,814	143,808	156,862	185,302
ARKANSAS	144,530	150,118	162,363	148,054	137,022	151,729	158,949	160,328	156,224	158,166
CALIFORNIA	4,969,994	4,889,209	4,767,978	4,592,600	4,747,563	5,175,831	5,731,475	5,945,468	5,583,833	5,573,930
COLORADO	230,753	245,016	278,060	235,511	243,772	269,665	284,008	248,846	297,644	307,516
CONNECTICUT	614,116	629,594	568,770	546,902	527,205	538,207	456,798	461,378	469,217	450,892
DELAWARE	176,335	161,479	158,303	147,399	153,106	135,834	119,165	119,726	107,787	97,153
D.C.	78,084	80,073	70,178	74,807	77,683	75,718	76,958	68,349	71,850	74,570
FLORIDA	1,853,387	1,947,778	2,021,972	2,131,692	2,223,530	2,433,278	2,239,500	2,291,965	2,181,420	2,441,956
GEORGIA	1,066,794	1,117,606	1,150,763	1,073,834	986,235	964,581	878,464	736,382	671,411	715,164
HAWAII	128,738	131,796	131,404	129,410	134,638	137,002	152,765	163,025	167,539	163,287
IDAHO	83,472	90,872	86,906	80,186	67,089	75,254	78,383	67,199	77,025	82,210
ILLINOIS	2,236,795	2,262,797	2,158,314	2,016,319	1,854,079	1,794,349	1,687,956	1,644,764	1,665,349	1,591,222
INDIANA	541,115	538,470	558,963	536,906	508,885	515,490	498,273	476,297	463,341	443,079
IOWA	443,137	430,964	430,030	386,758	384,506	375,861	347,956	335,442	324,939	319,193
KANSAS	286,168	303,924	298,923	275,485	267,646	262,287	252,594	232,362	235,863	240,823
KENTUCKY	378,232	383,977	386,112	358,540	353,975	369,801	383,073	403,443	424,142	396,359
LOUISIANA	443,247	428,765	413,108	309,882	348,891	308,620	320,375	293,176	265,141	310,407
MAINE	83,172	89,080	164,344	99,921	112,338	106,124	90,987	90,443	97,874	97,417
MARYLAND	518,960	463,562	507,856	420,497	390,488	426,862	466,647	435,182	403,435	408,593
MASSACHUSETTS	742,489	747,331	735,106	708,326	711,780	773,214	823,530	861,592	773,132	786,032
MICHIGAN	857,877	958,184	853,905	915,946	852,208	858,953	827,277	877,007	846,823	809,463
MINNESOTA	735,482	760,568	712,040	649,492	635,694	645,614	631,099	615,161	618,031	607,638
MISSISSIPPI	211,942	187,656	202,269	181,181	172,626	150,771	177,433	166,186	172,953	183,238
MISSOURI	520,758	539,917	581,082	525,980	505,044	547,072	555,740	511,636	629,112	609,400
MONTANA	82,520	80,081	72,942	74,900	73,418	73,280	70,579	71,357	76,311	73,669
NEBRASKA	250,734	234,798	253,575	219,921	209,972	240,396	224,829	213,362	207,099	183,668
NEVADA	296,096	291,480	290,355	292,700	290,278	334,587	240,152	216,774	212,130	211,271
NEW HAMPSHIRE	188,435	186,656	190,802	167,975	179,488	179,957	171,167	179,044	175,384	167,096
NEW JERSEY	1,612,081	1,560,013	1,537,273	1,512,842	1,403,450	1,373,650	1,277,054	1,153,917	1,096,456	1,019,281
NEW MEXICO	162,654	130,230	123,519	123,177	109,827	145,183	94,436	97,483	93,604	81,884
NEW YORK	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	1,440,904
NORTH CAROLINA	1,018,912	1,062,795	1,082,596	960,142	971,632	1,008,328	853,421	816,740	751,598	705,188
NORTH DAKOTA	98		57	129			260	296	222	477
OHIO	12,674	20,968	23,746	19,335	26,343	37,693	37,509	23,858	37,652	33,376
OKLAHOMA	437,041	366,903	319,337	270,106	246,925	243,852	252,603	256,924	251,560	292,480
OREGON	228,089	237,628	238,165	229,897	219,513	221,522	217,942	220,585	238,333	253,207
PENNSYLVANIA	2,047,166	1,975,878	1,929,826	1,843,513	1,797,351	1,878,362	1,861,802	1,820,530	1,761,444	1,700,651
RHODE ISLAND	59,605	58,113	48,236	43,939	41,409	31,258	41,786	37,616	48,985	54,249
SOUTH CAROLINA	664,303	662,139	671,781	638,850	648,402	614,541	573,520	441,662	398,098	367,262
SOUTH DAKOTA	96,450	90,019	106,068	115,235	105,368	82,871	65,832	63,857	63,000	60,209
TENNESSEE	619,133	603,097	617,657	616,935	599,365	663,937	645,816	637,758	604,753	648,863
TEXAS	846,957	927,175	891,054	826,774	829,525	934,546	1,002,051	1,303,814	1,726,344	1,684,296
UTAH	90,076	103,498	104,084	91,931	79,120	80,236	61,944	51,049	76,769	73,614
VERMONT	120,570	125,297	111,636	104,672	109,797	106,202	107,030	105,208	107,578	81,246
VIRGINIA	611,732	652,942	706,231	661,387	599,708	631,073	554,397	541,701	495,617	468,588
WASHINGTON	20,608	19,007	21,340	21,895	30,302	30,843	26,671	28,773	27,545	
WEST VIRGINIA	39,603	21,580	5,720	9,102	3,762	7,051	8,429	3,274	3,588	633
WISCONSIN	929,001	957,461	973,597	930,526	859,915	994,634	843,431	707,535	758,613	787,332
WYOMING	1,364	71	2,369	4,038	796	9	3,555	2,169	5,913	3,017
<b>NATIONAL TOTAL</b>	<b>\$30,524,460</b>	<b>\$30,383,816</b>	<b>\$30,128,655</b>	<b>\$28,658,339</b>	<b>\$27,946,464</b>	<b>\$29,039,067</b>	<b>\$28,631,582</b>	<b>\$28,394,722</b>	<b>\$28,084,563</b>	<b>\$27,905,410</b>
<b>STATE AVERAGE</b>	<b>\$598,519</b>	<b>\$607,676</b>	<b>\$590,758</b>	<b>\$561,928</b>	<b>\$558,929</b>	<b>\$592,634</b>	<b>\$561,404</b>	<b>\$556,759</b>	<b>\$550,678</b>	<b>\$547,165</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 19: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2001 - 2010**

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	2.8	-5.0	0.9	2.6	-2.5	16.2	-6.7	-1.2	-4.7	1.0	0.6
ALASKA	-2.5	-0.2	10.3	-0.2	7.1	-4.5	7.4	0.9	3.9	7.1	23.4
ARIZONA	17.9	4.3	15.8	15.6	4.8	11.6	-2.1	-8.3	-15.3	64.5	46.1
ARKANSAS	-3.7	-7.5	9.7	8.1	-9.7	-4.5	-0.9	2.6	-1.2	5.5	-8.6
CALIFORNIA	1.7	2.5	3.8	-3.3	-8.3	-9.7	-3.6	6.5	0.2	4.7	-10.8
COLORADO	-5.8	-11.9	18.1	-3.4	-9.6	-5.1	14.1	-16.4	-3.2	-5.3	-25.0
CONNECTICUT	-2.5	10.7	4.0	3.7	-2.0	17.8	-1.0	-1.7	4.1	16.5	36.2
DELAWARE	9.2	2.0	7.4	-3.7	12.7	14.0	-0.5	11.1	10.9	15.2	81.5
D.C.	-2.5	14.1	-6.2	-3.7	2.6	-1.6	12.6	-4.9	-3.6	0.5	4.7
FLORIDA	-4.8	-3.7	-5.1	-4.1	-8.6	8.7	-2.3	5.1	-10.7	-16.6	-24.1
GEORGIA	-4.5	-2.9	7.2	8.9	2.2	9.8	19.3	9.7	-6.1	8.2	49.2
HAWAII	-2.3	0.3	1.5	-3.9	-1.7	-10.3	-6.3	-2.7	2.6	-4.4	-21.2
IDAHO	-8.1	4.6	8.4	19.5	-10.9	-4.0	16.6	-12.8	-6.3	24.4	1.5
ILLINOIS	-1.1	4.8	7.0	8.8	3.3	6.3	2.6	-1.2	4.7	20.6	40.6
INDIANA	0.5	-3.7	4.1	5.5	-1.3	3.5	4.6	2.8	4.6	6.3	22.1
IOWA	2.8	0.2	11.2	0.6	2.3	8.0	3.7	3.2	1.8	15.2	38.8
KANSAS	-5.8	1.7	8.5	2.9	2.0	3.8	8.7	-1.5	-2.1	6.9	18.8
KENTUCKY	-1.5	-0.6	7.7	1.3	-4.3	-3.5	-5.0	-4.9	7.0	6.9	-4.6
LOUISIANA	3.4	3.8	33.3	-11.2	13.0	-3.7	9.3	10.6	-14.6	27.0	42.8
MAINE	-6.6	-45.8	64.5	-11.1	5.9	16.6	0.6	-7.6	0.5	-26.0	-14.6
MARYLAND	12.0	-8.7	20.8	7.7	-8.5	-8.5	7.2	7.9	-1.3	32.9	27.0
MASSACHUSETTS	-0.6	1.7	3.8	-0.5	-7.9	-6.1	-4.4	11.4	-1.6	4.3	-5.5
MICHIGAN	-10.5	12.2	-6.8	7.5	-0.8	3.8	-5.7	3.6	4.6	0.7	6.0
MINNESOTA	-3.3	6.8	9.6	2.2	-1.5	2.3	2.6	-0.5	1.7	15.7	21.0
MISSISSIPPI	12.9	-7.2	11.6	5.0	14.5	-15.0	6.8	-3.9	-5.6	22.8	15.7
MISSOURI	-3.5	-7.1	10.5	4.1	-7.7	-1.6	8.6	-18.7	3.2	3.1	-14.5
MONTANA	3.0	9.8	-2.6	2.0	0.2	3.8	-1.1	-6.5	3.6	12.4	12.0
NEBRASKA	6.8	-7.4	15.3	4.7	-12.7	6.9	5.4	3.0	12.8	19.4	36.5
NEVADA	1.6	0.4	-0.8	0.8	-13.2	39.3	10.8	2.2	0.4	2.0	40.1
NEW HAMPSHIRE	1.0	-2.2	13.6	-6.4	-0.3	5.1	-4.4	2.1	5.0	5.0	12.8
NEW JERSEY	3.3	1.5	1.6	7.8	2.2	7.6	10.7	5.2	7.6	14.9	58.2
NEW MEXICO	24.9	5.4	0.3	12.2	-24.4	53.7	-3.1	4.1	14.3	48.1	98.6
NEW YORK	12.3	4.4	1.6	12.3	2.8	-8.8	-2.0	3.2	9.7	33.9	39.4
NORTH CAROLINA	-4.1	-1.8	12.8	-1.2	-3.6	18.2	4.5	8.7	6.6	4.9	44.5
NORTH DAKOTA	-100.0	-55.4				-100.0	-12.1	33.6	-53.5		-79.4
OHIO	-39.6	-11.7	22.8	-26.6	-30.1	0.5	57.2	-36.6	12.8	-51.9	-62.0
OKLAHOMA	19.1	14.9	18.2	9.4	1.3	-3.5	-1.7	2.1	-14.0	77.0	49.4
OREGON	-4.0	-0.2	3.6	4.7	-0.9	1.6	-1.2	-7.4	-5.9	3.9	-9.9
PENNSYLVANIA	3.6	2.4	4.7	2.6	-4.3	0.9	2.3	3.4	3.6	13.9	20.4
RHODE ISLAND	2.6	20.5	9.8	6.1	32.5	-25.2	11.1	-23.2	-9.7	43.9	9.9
SOUTH CAROLINA	0.3	-1.4	5.2	-1.5	5.5	7.2	29.9	10.9	8.4	2.5	80.9
SOUTH DAKOTA	7.1	-15.1	-8.0	9.4	27.1	25.9	3.1	1.4	4.6	-8.5	60.2
TENNESSEE	2.7	-2.4	0.1	2.9	-9.7	2.8	1.3	5.5	-6.8	3.3	-4.6
TEXAS	-8.7	4.1	7.8	-0.3	-11.2	-6.7	-23.1	-24.5	2.5	2.1	-49.7
UTAH	-13.0	-0.6	13.2	16.2	-1.4	29.5	21.3	-33.5	4.3	13.8	22.4
VERMONT	-3.8	12.2	6.7	-4.7	3.4	-0.8	1.7	-2.2	32.4	9.8	48.4
VIRGINIA	-6.3	-7.5	6.8	10.3	-5.0	13.8	2.3	9.3	5.8	2.0	30.5
WASHINGTON	8.4	-10.9	-2.5	-27.7		-100.0	15.6	-7.3	4.5	-32.0	-25.2
WEST VIRGINIA	83.5	277.2	-37.1	141.9	-46.6	-16.3	157.4	-8.8	466.8	952.7	6,156.4
WISCONSIN	-3.0	-1.7	4.6	8.2	-13.5	17.9	19.2	-6.7	-3.6	8.0	18.0
WYOMING	1,822.7	-97.0	-41.3	407.3	8,408.8	-99.7	63.9	-63.3	96.0	71.4	-54.8
<b>NATIONAL TOTAL</b>	0.5	0.8	5.1	2.5	-3.8	1.4	0.8	1.1	0.6	9.2	9.4
<b>STATE AVERAGE</b>	38.3	1.1	5.1	13.0	169.2	-1.6	8.9	-2.7	11.4	30.2	135.3

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 20: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2001 - 2010**  
 (in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	323,000	327,930	343,065	324,506	321,671	308,738	264,518	256,643	275,255	258,425
ALASKA	63,373	59,020	56,761	54,289	50,155	45,105	48,690	42,286	39,625	30,475
ARIZONA	138,379	109,434	114,627	108,299	102,507	102,235	103,064	87,797	78,150	80,038
ARKANSAS	59,536	64,949	65,406	65,283	64,985	75,503	60,228	67,004	61,382	65,250
CALIFORNIA	2,867,026	2,895,922	2,918,024	3,021,391	3,035,664	2,998,780	3,511,876	3,582,223	3,150,362	2,964,348
COLORADO	199,448	207,700	207,372	191,736	198,537	245,660	146,723	148,917	138,993	141,029
CONNECTICUT	174,585	213,246	216,363	187,523	192,553	181,767	255,717	216,082	208,373	190,449
DELAWARE	35,586	44,666	60,362	65,406	85,532	78,706	38,234	36,162	31,176	29,117
D.C.	27,552	24,599	24,922	22,756	20,333	16,580	16,949	16,246	18,028	24,926
FLORIDA	673,194	872,969	726,120	726,238	704,930	1,040,791	627,031	670,385	414,405	591,999
GEORGIA	343,959	409,822	445,288	425,472	411,536	444,296	380,691	261,809	262,244	291,556
HAWAII	82,983	82,022	85,782	84,885	79,403	81,327	86,436	88,102	82,380	75,631
IDAHO	15,007	17,129	15,443	13,981	14,474	33,901	32,766	30,151	28,863	29,208
ILLINOIS	679,584	762,537	756,787	719,074	593,025	624,169	566,459	523,445	503,245	531,061
INDIANA	62,079	59,577	66,758	62,067	54,304	53,725	52,798	87,654	84,737	113,787
IOWA	111,836	117,641	122,883	107,195	103,479	111,269	101,762	95,010	79,743	71,963
KANSAS	121,608	112,233	117,233	120,351	123,735	127,279	124,522	63,226	106,353	98,435
KENTUCKY	188,777	214,357	220,970	201,779	203,492	256,135	271,176	262,103	228,847	288,520
LOUISIANA	274,308	270,067	287,213	265,940	240,950	233,252	137,929	228,589	202,494	190,492
MAINE	75,515	76,762	83,600	85,537	81,265	84,047	90,847	75,089	87,051	87,000
MARYLAND	260,335	222,153	199,875	168,882	152,050	141,467	126,771	114,711	134,811	115,331
MASSACHUSETTS	270,854	204,751	119,245	121,123	119,593	148,744	145,287	152,995	103,716	115,696
MICHIGAN	414,014	551,697	553,377	595,335	618,366	614,645	690,109	599,843	665,634	668,523
MINNESOTA	250,577	257,477	257,433	254,298	245,995	238,494	238,422	216,845	207,466	202,520
MISSISSIPPI	125,691	134,115	137,262	147,053	147,668	139,084	133,083	125,501	117,710	101,491
MISSOURI	207,396	225,840	235,852	257,184	243,074	247,082	241,449	180,748	290,394	257,822
MONTANA	43,229	37,854	44,888	44,028	41,087	40,241	38,304	36,652	35,270	32,747
NEBRASKA	62,332	64,494	70,150	63,699	62,067	65,592	58,369	56,673	61,642	51,766
NEVADA	133,589	139,557	134,374	122,385	127,008	122,072	118,580	112,559	103,756	99,479
NEW HAMPSHIRE	48,733	52,343	51,765	40,462	45,673	48,665	45,193	43,386	38,751	50,783
NEW JERSEY	387,719	426,712	410,479	345,554	325,906	328,458	321,542	335,304	301,496	293,100
NEW MEXICO	85,185	87,555	89,725	84,591	92,211	85,086	77,038	69,031	61,967	55,712
NEW YORK	1,411,767	1,252,838	1,155,671	953,919	962,977	952,242	726,799	703,201	649,316	643,553
NORTH CAROLINA	297,379	336,480	385,658	382,046	343,427	373,278	315,427	271,140	252,725	211,353
NORTH DAKOTA										
OHIO	396,336	407,086	410,878	441,131	435,758	447,428	461,479	481,975	472,277	452,371
OKLAHOMA	156,649	158,252	145,264	133,855	127,899	157,659	152,208	116,949	117,251	112,775
OREGON	108,019	100,606	85,924	87,574	89,273	71,893	71,394	72,163	72,999	71,293
PENNSYLVANIA	604,664	615,246	623,700	618,122	607,649	591,491	570,311	564,138	559,966	561,097
RHODE ISLAND	24,155	22,139	20,795	19,401	15,354	12,961	14,433	13,531	18,136	18,172
SOUTH CAROLINA	174,052	175,673	189,795	208,925	208,549	238,613	219,873	163,188	150,661	125,668
SOUTH DAKOTA	3,898	3,558	5,116	4,332	3,662	3,247	11,577	10,383	10,478	10,526
TENNESSEE	162,958	178,329	165,237	134,681	216,444	197,990	170,022	140,914	117,964	211,282
TEXAS	291,673	327,144	303,780	283,372	282,567	316,327	322,128	375,659	393,397	358,454
UTAH	42,924	51,078	55,031	50,619	44,264	42,663	43,976	27,855	31,468	38,431
VERMONT	17,801	19,268	16,669	15,710	16,490	15,826	15,971	15,000	12,000	17,273
VIRGINIA	178,294	205,723	226,261	225,270	182,355	220,703	184,077	171,166	139,492	143,494
WASHINGTON	531,612	537,003	506,355	471,837	448,510	471,865	482,962	464,330	462,420	424,337
WEST VIRGINIA	41,835	45,571	47,954	50,724	52,828	57,154	144,535	117,142	131,749	96,916
WISCONSIN	141,533	156,628	182,922	164,159	183,329	175,431	54,935	125,470	123,143	143,430
WYOMING										
<b>NATIONAL TOTAL</b>	<b>\$13,392,536</b>	<b>\$13,939,749</b>	<b>\$13,766,403</b>	<b>\$13,343,977</b>	<b>\$13,124,561</b>	<b>\$13,709,664</b>	<b>\$13,114,671</b>	<b>\$12,717,377</b>	<b>\$11,919,762</b>	<b>\$11,839,106</b>
<b>STATE AVERAGE</b>	<b>\$273,317</b>	<b>\$284,485</b>	<b>\$280,947</b>	<b>\$272,326</b>	<b>\$267,848</b>	<b>\$279,789</b>	<b>\$267,646</b>	<b>\$259,538</b>	<b>\$243,260</b>	<b>\$241,614</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 21: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2001 - 2010**

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	-1.5	-4.4	5.7	0.9	4.2	16.7	3.1	-6.8	6.5	0.4	25.0
ALASKA	7.4	4.0	4.6	8.2	11.2	-7.4	15.1	6.7	30.0	26.4	108.0
ARIZONA	26.4	-4.5	5.8	5.7	0.3	-0.8	17.4	12.3	-2.4	35.0	72.9
ARKANSAS	-8.3	-0.7	0.2	0.5	-13.9	25.4	-10.1	9.2	-5.9	-8.4	-8.8
CALIFORNIA	-1.0	-0.8	-3.4	-0.5	1.2	-14.6	-2.0	13.7	6.3	-5.6	-3.3
COLORADO	-4.0	0.2	8.2	-3.4	-19.2	67.4	-1.5	7.1	-1.4	0.5	41.4
CONNECTICUT	-18.1	-1.4	15.4	-2.6	5.9	-28.9	18.3	3.7	9.4	-9.3	-8.3
DELAWARE	-20.3	-26.0	-7.7	-23.5	8.7	105.9	5.7	16.0	7.1	-58.4	22.2
D.C.	12.0	-1.3	9.5	11.9	22.6	-2.2	4.3	-9.9	-27.7	35.5	10.5
FLORIDA	-22.9	20.2	0.0	3.0	-32.3	66.0	-6.5	61.8	-30.0	-4.5	13.7
GEORGIA	-16.1	-8.0	4.7	3.4	-7.4	16.7	45.4	-0.2	-10.1	-16.4	18.0
HAWAII	1.2	-4.4	1.1	6.9	-2.4	-5.9	-1.9	6.9	8.9	4.5	9.7
IDAHO	-12.4	10.9	10.5	-3.4	-57.3	3.5	8.7	4.5	-1.2	3.7	-48.6
ILLINOIS	-10.9	0.8	5.2	21.3	-5.0	10.2	8.2	4.0	-5.2	14.6	28.0
INDIANA	4.2	-10.8	7.6	14.3	1.1	1.8	-39.8	3.4	-25.5	14.3	-45.4
IOWA	-4.9	-4.3	14.6	3.6	-7.0	9.3	7.1	19.1	10.8	8.1	55.4
KANSAS	8.4	-4.3	-2.6	-2.7	-2.8	2.2	96.9	-40.6	8.0	-1.7	23.5
KENTUCKY	-11.9	-3.0	9.5	-0.8	-20.6	-5.5	3.5	14.5	-20.7	-7.2	-34.6
LOUISIANA	1.6	-6.0	8.0	10.4	3.3	69.1	-39.7	12.9	6.3	13.8	44.0
MAINE	-1.6	-8.2	-2.3	5.3	-3.3	-7.5	21.0	-13.7	0.1	-7.1	-13.2
MARYLAND	17.2	11.1	18.4	11.1	7.5	11.6	10.5	-14.9	16.9	71.2	125.7
MASSACHUSETTS	32.3	71.7	-1.6	1.3	-19.6	2.4	-5.0	47.5	-10.4	126.5	134.1
MICHIGAN	-25.0	-0.3	-7.0	-3.7	0.6	-10.9	15.0	-9.9	-0.4	-33.0	-38.1
MINNESOTA	-2.7	0.0	1.2	3.4	3.1	0.0	10.0	4.5	2.4	1.9	23.7
MISSISSIPPI	-6.3	-2.3	-6.7	-0.4	6.2	4.5	6.0	6.6	16.0	-14.9	23.8
MISSOURI	-8.2	-4.2	-8.3	5.8	-1.6	2.3	33.6	-37.8	12.6	-14.7	-19.6
MONTANA	14.2	-15.7	2.0	7.2	2.1	5.1	4.5	3.9	7.7	5.2	32.0
NEBRASKA	-3.4	-8.1	10.1	2.6	-5.4	12.4	3.0	-8.1	19.1	0.4	20.4
NEVADA	-4.3	3.9	9.8	-3.6	4.0	2.9	5.3	8.5	4.3	5.2	34.3
NEW HAMPSHIRE	-6.9	1.1	27.9	-11.4	-6.1	7.7	4.2	12.0	-23.7	6.7	-4.0
NEW JERSEY	-9.1	4.0	18.8	6.0	-0.8	2.2	-4.1	11.2	2.9	19.0	32.3
NEW MEXICO	-2.7	-2.4	6.1	-8.3	8.4	10.4	11.6	11.4	11.2	-7.6	52.9
NEW YORK	12.7	8.4	21.1	-0.9	1.1	31.0	3.4	8.3	0.9	46.6	119.4
NORTH CAROLINA	-11.6	-12.8	0.9	11.2	-8.0	18.3	16.3	7.3	19.6	-13.4	40.7
NORTH DAKOTA											
OHIO	-2.6	-0.9	-6.9	1.2	-2.6	-3.0	-4.3	2.1	4.4	-9.0	-12.4
OKLAHOMA	-1.0	8.9	8.5	4.7	-18.9	3.6	30.1	-0.3	4.0	22.5	38.9
OREGON	7.4	17.1	-1.9	-1.9	24.2	0.7	-1.1	-1.1	2.4	21.0	51.5
PENNSYLVANIA	-1.7	-1.4	0.9	1.7	2.7	3.7	1.1	0.7	-0.2	-0.5	7.8
RHODE ISLAND	9.1	6.5	7.2	26.4	18.5	-10.2	6.7	-25.4	-0.2	57.3	32.9
SOUTH CAROLINA	-0.9	-7.4	-9.2	0.2	-12.6	8.5	34.7	8.3	19.9	-16.5	38.5
SOUTH DAKOTA	9.5	-30.4	18.1	18.3	12.8	-72.0	11.5	-0.9	-0.5	6.5	-63.0
TENNESSEE	-8.6	7.9	22.7	-37.8	9.3	16.4	20.7	19.5	-44.2	-24.7	-22.9
TEXAS	-10.8	7.7	7.2	0.3	-10.7	-1.8	-14.3	-4.5	9.7	3.2	-18.6
UTAH	-16.0	-7.2	8.7	14.4	3.8	-3.0	57.9	-11.5	-18.1	-3.0	11.7
VERMONT	-7.6	15.6	6.1	-4.7	4.2	-0.9	6.5	25.0	-30.5	7.9	3.1
VIRGINIA	-13.3	-9.1	0.4	23.5	-17.4	19.9	7.5	22.7	-2.8	-2.2	24.3
WASHINGTON	-1.0	6.1	7.3	5.2	-4.9	-2.3	4.0	0.4	9.0	18.5	25.3
WEST VIRGINIA	-8.2	-5.0	-5.5	-4.0	-7.6	-60.5	23.4	-11.1	35.9	-20.8	-56.8
WISCONSIN	-9.6	-14.4	11.4	-10.5	4.5	219.3	-56.2	1.9	-14.1	-22.8	-1.3
WYOMING											
NATIONAL TOTAL	-3.9	1.3	3.2	1.7	-4.3	4.5	3.1	6.7	0.7	2.0	13.1
STATE AVERAGE	-2.7	-0.1	5.4	2.4	-2.4	11.0	8.1	4.1	0.3	5.6	19.3

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 22: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2001 - 2010**  
 (in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA										
ALASKA										
ARIZONA	289,294	318,925	356,388	398,260	380,318	311,485	303,995	283,626	242,556	186,671
ARKANSAS										
CALIFORNIA	1,559,424	1,607,705	1,843,737	1,994,894	2,233,872	2,693,720	3,203,319	2,917,587	2,191,962	1,544,302
COLORADO										
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	30,678	30,557	28,577	32,998	28,644	32,450	32,089	23,795	17,908	9,182
IDAHO	147,143	149,868	158,533	150,283	147,201	133,669	123,970	117,414	97,335	87,626
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	83,692	87,809	88,664	85,747	85,725	76,815	65,360	62,376	47,008	40,177
LOUISIANA	122,267	133,165	154,527	156,967	128,700	163,382	176,307	148,073	153,742	132,804
MAINE	95,185	94,684	92,016	91,422	96,391	90,670	85,788	68,067	75,536	60,926
MARYLAND	174,238	210,190	228,217	240,535	246,337	216,084	203,884	166,401	149,592	157,709
MASSACHUSETTS										
MICHIGAN										
MINNESOTA										
MISSISSIPPI	52,213	54,077	56,199	55,194	62,759		65,286	65,092	60,335	48,391
MISSOURI	83,274	84,041	89,652	83,989	80,251	98,293	113,871	113,645	113,951	91,486
MONTANA	141,102	128,298	126,284	118,065	113,841	113,821	102,576	96,966	87,996	75,354
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	28,858	28,539	25,405	31,114	35,513	28,990	26,794	24,326	21,762	21,218
NEW YORK	1,186,354	1,096,455	1,032,617	959,117	1,058,221	967,609	775,146	788,496	780,636	797,109
NORTH CAROLINA										
NORTH DAKOTA	114,887	110,526	105,780	91,612	81,297	82,033	82,977	78,157	73,295	70,508
OHIO	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	1,762,622
OKLAHOMA	252,036	260,064	275,833	265,902	268,993	236,531	222,363	180,965	140,634	120,815
OREGON	296,946	278,635	281,808	276,401	267,991	261,171	229,013	206,878	192,157	179,395
PENNSYLVANIA	257,511	310,215	348,716	342,184	353,784	271,457	225,990	180,676	157,299	144,523
RHODE ISLAND	76,345	80,712	90,519	90,614	94,236	92,977	87,204	81,154	78,915	65,097
SOUTH CAROLINA	52,928	54,017	55,853	47,729	61,700	71,580	61,670	52,085	43,770	39,444
SOUTH DAKOTA										
TENNESSEE										
TEXAS	345,078	351,948	335,938	310,909	304,195	346,007	300,038	292,037	253,022	255,379
UTAH	124,522	135,376	144,108	144,207	138,512	133,902	135,273	109,995	106,104	87,522
VERMONT										
VIRGINIA										
WASHINGTON	1,756,529	1,756,175	1,665,190	1,502,012	1,448,619	1,375,658	1,323,410	1,309,550	1,225,241	1,187,552
WEST VIRGINIA	280,937	274,566	266,203	296,891	376,668	701,003	725,291	702,884	656,425	589,259
WISCONSIN										
WYOMING	162,133	134,764	134,764	122,959	116,528	116,528	116,528	112,083	101,562	97,059
<b>NATIONAL TOTAL</b>	<b>\$9,952,585</b>	<b>\$10,080,163</b>	<b>\$10,429,195</b>	<b>\$10,317,374</b>	<b>\$10,555,015</b>	<b>\$11,060,063</b>	<b>\$11,146,216</b>	<b>\$10,442,190</b>	<b>\$9,139,443</b>	<b>\$8,013,172</b>
<b>STATE AVERAGE</b>	<b>\$382,792</b>	<b>\$387,699</b>	<b>\$401,123</b>	<b>\$396,822</b>	<b>\$405,962</b>	<b>\$425,387</b>	<b>\$428,701</b>	<b>\$401,623</b>	<b>\$351,517</b>	<b>\$308,199</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 23: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2001 - 2010

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA											
ALASKA											
ARIZONA	-9.3	-10.5	-10.5	4.7	22.1	2.5	7.2	16.9	29.9	-23.9	55.0
ARKANSAS											
CALIFORNIA	-3.0	-12.8	-7.6	-10.7	-17.1	-15.9	9.8	33.1	41.9	-30.2	1.0
COLORADO	-1.0	-1.2	-5.3	-3.2	1.5	-1.3	18.8	11.2	171.6	-10.3	222.1
CONNECTICUT											
DELAWARE											
D.C.											
FLORIDA											
GEORGIA											
HAWAII	0.4	6.9	-13.4	15.2	-11.7	1.1	34.9	32.9	95.0	7.1	234.1
IDAHO	-1.8	-5.5	5.5	2.1	10.1	7.8	5.6	20.6	11.1	0.0	67.9
ILLINOIS											
INDIANA											
IOWA											
KANSAS											
KENTUCKY	-4.7	-1.0	3.4	0.0	11.6	17.5	4.8	32.7	17.0	-2.4	108.3
LOUISIANA	-8.2	-13.8	-1.6	22.0	-21.2	-7.3	19.1	-3.7	15.8	-5.0	-7.9
MAINE	0.5	2.9	0.6	-5.2	6.3	5.7	26.0	-9.9	24.0	-1.3	56.2
MARYLAND	-17.1	-7.9	-5.1	-2.4	14.0	6.0	22.5	11.2	-5.1	-29.3	10.5
MASSACHUSETTS											
MICHIGAN											
MINNESOTA											
MISSISSIPPI	-3.4	-3.8	1.8	-12.1	-100.0	0.3	7.9	24.7	-47.2	-16.8	-100.0
MISSOURI	-0.9	-6.3	6.7	4.7	-18.4	-13.7	0.2	-0.3	24.6	3.8	-9.0
MONTANA	10.0	1.6	7.0	3.7	0.0	11.0	5.8	10.2	16.8	23.9	87.3
NEBRASKA											
NEVADA											
NEW HAMPSHIRE											
NEW JERSEY											
NEW MEXICO	1.1	12.3	-18.3	-12.4	22.5	8.2	10.1	11.8	2.6	-18.7	36.0
NEW YORK	8.2	6.2	7.7	-9.4	9.4	24.8	-1.7	1.0	-2.1	12.1	48.8
NORTH CAROLINA											
NORTH DAKOTA	3.9	4.5	15.5	12.7	-0.9	-1.1	6.2	6.6	4.0	41.3	62.9
OHIO	-3.4	-6.3	1.9	5.0	-2.1	1.4	1.4	8.3	0.0	-3.2	5.5
OKLAHOMA	-3.1	-5.7	3.7	-1.1	13.7	6.4	22.9	28.7	16.4	-6.3	108.6
OREGON	6.6	-1.1	2.0	3.1	2.6	14.0	10.7	7.7	7.1	10.8	65.5
PENNSYLVANIA	-17.0	-11.0	1.9	-3.3	30.3	20.1	25.1	14.9	8.8	-27.2	78.2
RHODE ISLAND	-5.4	-10.8	-0.1	-3.8	1.4	6.6	7.5	2.8	21.2	-19.0	17.3
SOUTH CAROLINA	-2.0	-3.3	17.0	-22.6	-13.8	16.1	18.4	19.0	11.0	-14.2	34.2
SOUTH DAKOTA											
TENNESSEE											
TEXAS	-2.0	4.8	8.1	2.2	-12.1	15.3	2.7	15.4	-0.9	13.4	35.1
UTAH	-8.0	-6.1	-0.1	4.1	3.4	-1.0	23.0	3.7	21.2	-10.1	42.3
VERMONT											
VIRGINIA											
WASHINGTON	0.0	5.5	10.9	3.7	5.3	3.9	1.1	6.9	3.2	21.3	47.9
WEST VIRGINIA	2.3	3.1	-10.3	-21.2	-46.3	-3.3	3.2	7.1	11.4	-25.4	-52.3
WISCONSIN											
WYOMING	20.3	0.0	9.6	5.5	0.0	0.0	4.0	10.4	4.6	39.1	67.0
NATIONAL TOTAL	-1.3	-3.3	1.1	-2.3	-4.6	-0.8	6.7	14.3	14.1	-5.7	24.2
STATE AVERAGE	-1.4	-2.3	1.2	-0.7	-3.4	4.8	11.4	12.5	19.4	-2.7	50.9

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 24: PERCENTAGE DISTRIBUTION BY PAYER - 2010

STATE	TOTAL BENEFITS	PRIVATE INSURANCE BENEFITS	PERCENTAGE	SELF INSURANCE BENEFITS	PERCENTAGE	STATE FUNDS BENEFITS	PERCENTAGE
ALABAMA	629,069	306,069	48.7	323,000	51.3		
ALASKA	221,327	157,954	71.4	63,373	28.6		
ARIZONA	698,459	270,785	38.8	138,379	19.8	289,294	41.4
ARKANSAS	204,066	144,530	70.8	59,536	29.2		
CALIFORNIA	9,396,443	4,969,994	52.9	2,867,026	30.5	1,559,424	16.6
COLORADO	809,707	230,753	28.5	199,448	24.6	379,507	46.9
CONNECTICUT	788,701	614,116	77.9	174,585	22.1		
DELAWARE	211,921	176,335	83.2	35,586	16.8		
D.C.	105,636	78,084	73.9	27,552	26.1		
FLORIDA	2,526,580	1,853,387	73.4	673,194	26.6		
GEORGIA	1,410,753	1,066,794	75.6	343,959	24.4		
HAWAII	242,400	128,738	53.1	82,983	34.2	30,678	12.7
IDAHO	245,622	83,472	34.0	15,007	6.1	147,143	59.9
ILLINOIS	2,916,379	2,236,795	76.7	679,584	23.3		
INDIANA	603,193	541,115	89.7	62,079	10.3		
IOWA	554,973	443,137	79.8	111,836	20.2		
KANSAS	407,776	286,168	70.2	121,608	29.8		
KENTUCKY	650,701	378,232	58.1	188,777	29.0	83,692	12.9
LOUISIANA	839,821	443,247	52.8	274,308	32.7	122,267	14.6
MAINE	253,872	83,172	32.8	75,515	29.7	95,185	37.5
MARYLAND	953,533	518,960	54.4	260,335	27.3	174,238	18.3
MASSACHUSETTS	1,013,343	742,489	73.3	270,854	26.7		
MICHIGAN	1,271,892	857,877	67.4	414,014	32.6		
MINNESOTA	1,038,272	735,482	70.8	250,577	24.1		0.0
MISSISSIPPI	337,633	211,942	62.8	125,691	37.2	52,213	
MISSOURI	811,427	520,758	64.2	207,396	25.6	83,274	10.3
MONTANA	266,850	82,520	30.9	43,229	16.2	141,102	52.9
NEBRASKA	313,066	250,734	80.1	62,332	19.9		
NEVADA	429,686	296,096	68.9	133,589	31.1		
NEW HAMPSHIRE	237,168	188,435	79.5	48,733	20.5		
NEW JERSEY	1,999,801	1,612,081	80.6	387,719	19.4		
NEW MEXICO	276,697	162,654	58.8	85,185	30.8	28,858	10.4
NEW YORK	4,606,295	2,008,174	43.6	1,411,767	30.6	1,186,354	25.8
NORTH CAROLINA	1,316,291	1,018,912	77.4	297,379	22.6		
NORTH DAKOTA	114,985	98	0.1			114,887	99.9
OHIO	2,268,515	12,674	0.6	396,336	17.5	1,859,505	82.0
OKLAHOMA	845,726	437,041	51.7	156,649	18.5	252,036	29.8
OREGON	633,054	228,089	36.0	108,019	17.1	296,946	46.9
PENNSYLVANIA	2,909,341	2,047,166	70.4	604,664	20.8	257,511	8.9
RHODE ISLAND	160,105	59,605	37.2	24,155	15.1	76,345	47.7
SOUTH CAROLINA	891,283	664,303	74.5	174,052	19.5	52,928	5.9
SOUTH DAKOTA	100,348	96,450	96.1	3,898	3.9		
TENNESSEE	782,091	619,133	79.2	162,958	20.8		
TEXAS	1,483,708	846,957	57.1	291,673	19.7	345,078	23.3
UTAH	257,522	90,076	35.0	42,924	16.7	124,522	48.4
VERMONT	138,370	120,570	87.1	17,801	12.9		
VIRGINIA	790,025	611,732	77.4	178,294	22.6		
WASHINGTON	2,308,748	20,608	0.9	531,612	23.0	1,756,529	76.1
WEST VIRGINIA	362,375	39,603	10.9	41,835	11.5	280,937	77.5
WISCONSIN	1,070,534	929,001	86.8	141,533	13.2		
WYOMING	163,497	1,364	0.8			162,133	99.2
NATIONAL TOTAL	\$53,869,581	\$30,524,460	56.7	\$13,392,536	24.9	\$9,952,585	18.5
STATE AVERAGE	\$1,056,266	\$610,489	58.0	\$273,317	23.1	\$382,792	38.7

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 25: PERCENT DISTRIBUTION BY PAYER - PRIVATE INSURANCE, 2001 - 2010

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	48.7	47.6	47.8	48.9	48.5	50.2	50.3	52.8	51.3	54.1
ALASKA	71.4	73.3	74.1	73.1	74.6	75.3	74.7	76.0	77.1	77.1
ARIZONA	38.8	34.9	31.9	27.3	25.4	27.5	25.7	27.9	32.8	47.5
ARKANSAS	70.8	69.8	71.3	69.4	67.8	66.8	72.5	70.5	71.8	70.0
CALIFORNIA	52.9	52.1	50.0	47.8	47.4	47.6	46.0	47.8	51.1	55.3
COLORADO	28.5	29.3	31.8	28.1	28.2	28.9	33.3	33.0	39.3	54.3
CONNECTICUT	77.9	74.7	72.4	74.5	73.2	74.8	64.1	68.1	69.2	70.3
DELAWARE	83.2	78.3	72.4	69.3	64.2	63.3	75.7	76.8	77.6	67.7
D.C.	73.9	76.5	73.8	76.7	79.3	82.0	82.0	80.8	79.9	81.8
FLORIDA	73.4	69.1	73.6	74.6	75.9	70.0	78.1	77.4	84.0	80.5
GEORGIA	75.6	73.2	72.1	71.6	70.6	68.5	69.8	73.8	71.9	69.5
HAWAII	53.1	53.9	53.5	52.3	55.5	54.6	56.3	59.3	62.6	65.8
IDAH0	34.0	35.2	33.3	32.8	29.3	31.0	33.3	31.3	37.9	45.9
ILLINOIS	76.7	74.8	74.0	73.7	75.8	74.2	74.9	75.9	76.8	76.1
INDIANA	89.7	90.0	89.3	89.6	90.4	90.6	90.4	84.5	84.5	84.5
IOWA	79.8	78.6	77.8	78.3	78.8	77.2	77.4	77.9	80.3	81.6
KANSAS	70.2	73.0	71.8	69.6	68.4	67.3	67.0	78.6	68.9	70.6
KENTUCKY	58.1	56.0	55.5	55.5	55.0	52.6	53.2	55.4	60.6	64.3
LOUISIANA	52.8	51.5	48.3	42.3	48.6	43.8	50.5	43.8	42.7	52.8
MAINE	32.8	34.2	48.3	36.1	38.7	37.8	34.0	38.7	37.6	39.7
MARYLAND	54.4	51.7	54.3	50.7	49.5	54.4	58.5	60.8	58.7	59.9
MASSACHUSETTS	73.3	78.5	86.0	85.4	85.6	83.9	85.0	84.9	88.2	84.7
MICHIGAN	67.4	63.5	60.7	60.6	58.0	58.3	54.5	59.4	56.0	54.8
MINNESOTA	70.8	70.9	69.4	67.7	67.3	68.0	67.5	68.9	70.7	67.5
MISSISSIPPI	62.8	58.3	59.6	55.2	53.9	52.0	57.1	57.0	59.5	64.4
MISSOURI	64.2	63.5	64.1	60.7	61.0	61.3	61.0	63.5	60.9	63.6
MONTANA	30.9	32.5	29.9	31.6	32.2	32.2	33.4	34.8	38.2	44.2
NEBRASKA	80.1	78.5	78.3	77.5	77.2	78.6	79.4	79.0	77.1	74.2
NEVADA	68.9	67.6	68.4	70.5	69.6	73.3	66.9	65.8	67.2	68.0
NEW HAMPSHIRE	79.5	78.1	78.7	80.6	79.7	78.7	79.1	80.5	81.9	77.7
NEW JERSEY	80.6	78.5	78.9	81.4	81.2	80.7	79.9	77.5	78.4	90.4
NEW MEXICO	58.8	52.9	51.8	51.6	46.2	56.0	47.6	51.1	52.8	51.5
NEW YORK	43.6	43.2	43.9	46.8	42.6	43.2	51.6	52.2	52.5	48.4
NORTH CAROLINA	77.4	76.0	73.7	71.5	73.9	73.0	73.0	75.1	74.8	77.9
NORTH DAKOTA	0.1	0.0	0.1	0.0	0.0	0.0	0.3	0.4	0.3	0.7
OHIO	0.6	0.9	1.0	0.8	1.1	1.5	1.5	1.0	1.7	1.5
OKLAHOMA	51.7	46.7	43.1	40.3	38.4	38.2	40.3	46.3	49.4	55.6
OREGON	36.0	38.5	39.3	38.7	38.1	39.9	42.0	44.2	47.3	53.6
PENNSYLVANIA	70.4	68.1	66.5	65.8	65.2	68.5	70.0	71.0	71.1	70.7
RHODE ISLAND	37.2	36.1	30.2	28.5	27.4	22.8	29.1	28.4	33.5	39.5
SOUTH CAROLINA	74.5	74.2	73.2	71.3	70.6	66.5	67.1	67.2	67.2	69.0
SOUTH DAKOTA	96.1	96.2	95.4	96.4	96.6	96.2	85.0	86.0	85.7	96.5
TENNESSEE	79.2	77.2	78.9	82.1	73.5	77.0	79.2	81.9	83.7	76.6
TEXAS	57.1	57.7	58.2	58.2	58.6	58.5	61.7	66.1	72.8	73.4
UTAH	35.0	35.7	34.3	32.1	30.2	31.2	25.7	27.0	35.8	37.3
VERMONT	87.1	86.7	87.0	86.9	86.9	87.0	87.0	87.5	90.0	83.2
VIRGINIA	77.4	76.0	75.7	74.6	76.7	74.1	75.1	76.0	78.0	77.5
WASHINGTON	0.9	1.0	1.1	1.6	1.6	1.7	1.5	1.7	1.7	1.7
WEST VIRGINIA	10.9	6.3	1.8	2.6	0.9	0.9	1.0	0.4	0.5	
WISCONSIN	86.8	85.9	84.2	85.0	82.4	85.0	93.9	84.9	86.0	85.2
WYOMING	0.8	1.7	3.2	0.7	0.7	3.0	1.9	5.5	3.0	
NATIONAL TOTAL	56.7	55.8	55.5	54.8	54.1	54.0	54.1	55.1	57.1	58.4
STATE AVERAGE	58.0	59.3	56.7	55.9	55.3	57.7	56.2	57.1	58.5	61.2

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 26: PERCENT DISTRIBUTION BY PAYER - SELF-INSURANCE, 2001 - 2010

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	51.3	52.4	52.2	51.1	51.5	49.8	49.7	47.2	48.7	45.9
ALASKA	28.6	26.7	25.9	26.9	25.4	24.7	25.3	24.0	22.9	23.0
ARIZONA	19.8	16.6	16.6	15.5	15.8	17.9	18.8	17.0	16.4	18.4
ARKANSAS	29.2	30.2	28.7	30.6	32.2	33.2	27.5	29.5	28.2	30.0
CALIFORNIA	30.5	30.8	30.6	31.4	30.3	27.6	28.2	28.8	28.8	29.4
COLORADO	24.6	24.8	23.7	22.9	22.9	26.3	17.2	19.8	18.4	24.9
CONNECTICUT	22.1	25.3	27.6	25.5	26.8	25.2	35.9	31.9	30.8	29.7
DELAWARE	16.8	21.7	27.6	30.7	35.8	36.7	24.3	23.2	22.4	32.3
D.C.	26.1	23.5	26.2	23.3	20.7	18.0	18.0	19.2	20.1	18.2
FLORIDA	26.6	30.9	26.4	25.4	24.1	30.0	21.9	22.6	16.0	19.5
GEORGIA	24.4	26.8	27.9	28.4	29.4	31.5	30.2	26.2	28.1	30.5
HAWAII	34.2	33.6	34.9	34.3	32.7	32.4	31.9	32.0	30.8	30.5
IDAHO	6.1	6.6	5.9	5.7	6.3	14.0	13.9	14.0	14.2	5.2
ILLINOIS	23.3	25.2	26.0	26.3	24.2	25.8	25.1	24.1	23.2	23.9
INDIANA	10.3	10.0	10.7	10.4	9.6	9.4	9.6	15.5	15.5	15.5
IOWA	20.2	21.4	22.2	21.7	21.2	22.8	22.6	22.1	19.7	18.4
KANSAS	29.8	27.0	28.2	30.4	31.6	32.7	33.0	21.4	31.1	29.4
KENTUCKY	29.0	31.2	31.8	31.2	31.6	36.4	37.7	36.0	32.7	29.2
LOUISIANA	32.7	32.5	33.6	36.3	33.5	33.1	21.7	34.1	32.6	24.6
MAINE	29.7	29.5	24.6	30.9	28.0	29.9	33.9	32.1	33.4	35.5
MARYLAND	27.3	24.8	21.4	20.3	19.3	18.0	15.9	16.0	19.6	16.9
MASSACHUSETTS	26.7	21.5	14.0	14.6	14.4	16.1	15.0	15.1	11.8	15.3
MICHIGAN	32.6	36.5	39.3	39.4	42.0	41.7	45.5	40.6	44.0	45.2
MINNESOTA	24.1	24.0	25.1	26.5	26.0	25.1	25.5	24.3	23.7	22.4
MISSISSIPPI	37.2	41.7	40.4	44.8	46.1	48.0	42.9	43.0	40.5	35.6
MISSOURI	25.6	26.6	26.0	29.7	29.3	27.7	26.5	22.4	28.1	26.9
MONTANA	16.2	15.4	18.4	18.6	18.0	17.7	18.1	17.9	17.7	16.2
NEBRASKA	19.9	21.5	21.7	22.5	22.8	21.4	20.6	21.0	22.9	25.8
NEVADA	31.1	32.4	31.6	29.5	30.4	26.7	33.1	34.2	32.8	32.0
NEW HAMPSHIRE	20.5	21.9	21.3	19.4	20.3	21.3	20.9	19.5	18.1	22.3
NEW JERSEY	19.4	21.5	21.1	18.6	18.8	19.3	20.1	22.5	21.6	9.6
NEW MEXICO	30.8	35.5	37.6	35.4	38.8	32.8	38.9	36.2	34.9	35.2
NEW YORK	30.6	30.3	29.6	26.5	27.4	28.2	23.4	22.5	21.6	24.9
NORTH CAROLINA	22.6	24.0	26.3	28.5	26.1	27.0	27.0	24.9	25.2	22.1
NORTH DAKOTA										
OHIO	17.5	17.3	16.5	17.8	18.3	18.3	19.0	20.0	20.8	20.1
OKLAHOMA	18.5	20.2	19.6	20.0	19.9	24.7	24.3	21.1	23.0	21.4
OREGON	17.1	16.3	14.2	14.7	15.5	13.0	13.8	14.4	14.5	8.5
PENNSYLVANIA	20.8	21.2	21.5	22.0	22.0	21.6	21.5	22.0	22.6	23.3
RHODE ISLAND	15.1	13.8	13.0	12.6	10.2	9.4	10.1	10.2	12.4	13.1
SOUTH CAROLINA	19.5	19.7	20.7	23.3	22.7	25.8	25.7	24.8	25.4	23.6
SOUTH DAKOTA	3.9	3.8	4.6	3.6	3.4	3.8	15.0	14.0	14.3	3.5
TENNESSEE	20.8	22.8	21.1	17.9	26.5	23.0	20.8	18.1	16.3	23.4
TEXAS	19.7	20.4	19.8	19.9	20.0	19.8	19.8	19.1	16.6	15.5
UTAH	16.7	17.6	18.1	17.7	16.9	16.6	18.2	14.7	14.7	18.5
VERMONT	12.9	13.3	13.0	13.1	13.1	13.0	13.0	12.5	10.0	16.8
VIRGINIA	22.6	24.0	24.3	25.4	23.3	25.9	24.9	24.0	22.0	22.5
WASHINGTON	23.0	23.2	23.1	23.6	23.3	25.5	26.3	25.8	26.9	25.9
WEST VIRGINIA	11.5	13.3	15.0	14.2	12.2	7.5	16.5	14.2	16.6	13.6
WISCONSIN	13.2	14.1	15.8	15.0	17.6	15.0	6.1	15.1	14.0	14.8
WYOMING										
NATIONAL TOTAL	24.9	25.6	25.3	25.5	25.4	25.5	24.8	24.7	24.3	24.8
STATE AVERAGE	23.1	23.8	23.8	24.0	24.0	24.3	24.0	23.5	23.4	23.0

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 27: PERCENT DISTRIBUTION BY PAYER - STATE FUNDS, 2001 - 2010

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA										
ALASKA	41.4	48.5	51.5	57.1	58.7	54.6	55.5	55.0	50.8	34.1
ARIZONA										
ARKANSAS	16.6	17.1	19.3	20.8	22.3	24.8	25.7	23.4	20.1	15.3
CALIFORNIA										
COLORADO	46.9	45.9	44.4	49.0	48.9	44.7	49.5	47.2	42.3	20.8
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	12.7	12.5	11.6	13.3	11.8	12.9	11.8	8.7	6.7	3.7
IDAHO	59.9	58.1	60.8	61.5	64.3	55.0	52.7	54.7	47.9	48.9
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	12.9	12.8	12.7	13.3	13.3	10.9	9.1	8.6	6.7	6.5
LOUISIANA	14.6	16.0	18.1	21.4	17.9	23.2	27.8	22.1	24.7	22.6
MAINE	37.5	36.3	27.1	33.0	33.2	32.3	32.1	29.1	29.0	24.9
MARYLAND	18.3	23.5	24.4	29.0	31.2	27.5	25.6	23.2	21.7	23.1
MASSACHUSETTS										
MICHIGAN										
MINNESOTA	0.0	0.0	0.0	0.0	0.0	6.9	7.0	6.8	5.5	10.1
MISSISSIPPI										
MISSOURI	10.3	9.9	9.9	9.7	9.7	11.0	12.5	14.1	11.0	9.5
MONTANA	52.9	52.1	51.7	49.8	49.9	50.1	48.5	47.3	44.1	39.5
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	10.4	11.6	10.6	13.0	14.9	11.2	13.5	12.7	12.3	13.3
NEW YORK	25.8	26.5	26.5	26.7	30.1	28.6	25.0	25.2	25.9	26.8
NORTH CAROLINA										
NORTH DAKOTA	99.9	100.0	99.9	99.9	100.0	100.0	99.7	99.6	99.7	99.3
OHIO	82.0	81.8	82.5	81.4	80.6	80.2	79.5	79.1	77.6	78.4
OKLAHOMA	29.8	33.1	37.3	39.7	41.8	37.1	35.5	32.6	27.6	23.0
OREGON	46.9	45.2	46.5	46.5	46.5	47.1	44.2	41.4	38.2	38.0
PENNSYLVANIA	8.9	10.7	12.0	12.2	12.8	9.9	8.5	7.0	6.3	6.0
RHODE ISLAND	47.7	50.1	56.7	58.9	62.4	67.8	60.8	61.3	54.0	47.4
SOUTH CAROLINA	5.9	6.1	6.1	5.3	6.7	7.7	7.2	7.9	7.4	7.4
SOUTH DAKOTA										
TENNESSEE										
TEXAS	23.3	21.9	21.9	21.9	21.5	21.7	18.5	14.8	10.7	11.1
UTAH	48.4	46.7	47.5	50.3	52.9	52.1	56.1	58.2	49.5	44.3
VERMONT										
VIRGINIA										
WASHINGTON	76.1	76.0	75.9	75.3	75.2	74.5	72.0	72.7	71.4	72.4
WEST VIRGINIA	77.5	80.3	83.2	83.2	86.9	91.6	82.6	85.4	82.9	86.3
WISCONSIN										
WYOMING	99.2	99.9	98.3	96.8	99.3	100.0	97.0	98.1	94.5	97.0
NATIONAL TOTAL	18.5	18.5	19.2	19.7	20.4	20.6	21.1	20.3	18.6	16.8
STATE AVERAGE	38.7	39.3	39.9	41.1	42.0	41.7	40.7	39.9	37.3	35.0

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 28: 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	698,459	437,235	62.6	261,224	37.4
ARKANSAS	204,066	131,418	64.4	72,647	35.6
CALIFORNIA	9,396,443	5,147,490	54.8	4,248,954	45.2
COLORADO	809,707	408,902	50.5	400,805	49.5
CONNECTICUT	788,701	357,282	45.3	431,420	54.7
DELAWARE	211,921	122,914	58.0	89,007	42.0
D.C.	105,636	35,916	34.0	69,720	66.0
FLORIDA	2,526,580	1,659,963	65.7	866,617	34.3
GEORGIA	1,410,753	708,198	50.2	702,555	49.8
HAWAII	242,400	105,444	43.5	136,956	56.5
IDAHO	245,622	154,496	62.9	91,126	37.1
ILLINOIS	2,916,379	1,385,280	47.5	1,531,099	52.5
INDIANA	603,193	431,886	71.6	171,307	28.4
IOWA	554,973	301,905	54.4	253,068	45.6
KANSAS	407,776	223,461	54.8	184,315	45.2
KENTUCKY	650,701	370,249	56.9	280,452	43.1
LOUISIANA	839,821	446,550	53.2	393,271	46.8
MAINE	253,872	124,143	48.9	129,729	51.1
MARYLAND	953,533	435,765	45.7	517,769	54.3
MASSACHUSETTS	1,013,343	345,406	34.1	667,938	65.9
MICHIGAN	1,271,892	508,456	40.0	763,435	60.0
MINNESOTA	1,038,272	532,844	51.3	505,428	48.7
MISSISSIPPI	337,633	211,021	62.5	126,613	37.5
MISSOURI	811,427	451,153	55.6	360,274	44.4
MONTANA	266,850	160,377	60.1	106,473	39.9
NEBRASKA	313,066	191,283	61.1	121,783	38.9
NEVADA	429,686	187,773	43.7	241,913	56.3
NEW HAMPSHIRE	237,168	145,147	61.2	92,021	38.8
NEW JERSEY	1,999,801	993,883	49.7	1,005,917	50.3
NEW MEXICO	276,697	161,591	58.4	115,106	41.6
NEW YORK	4,606,295	1,714,649	37.2	2,891,645	62.8
NORTH CAROLINA	1,316,291	581,800	44.2	734,490	55.8
NORTH DAKOTA	114,985	68,737	59.8	46,248	40.2
OHIO	2,268,515	963,557	42.5	1,304,958	57.5
OKLAHOMA	845,726	373,811	44.2	471,915	55.8
OREGON	633,054	320,959	50.7	312,096	49.3
PENNSYLVANIA	2,909,341	1,290,603	44.4	1,618,738	55.6
RHODE ISLAND	160,105	53,155	33.2	106,950	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	782,091	444,228	56.8	337,863	43.2
TEXAS	1,483,708	881,323	59.4	602,385	40.6
UTAH	257,522	176,660	68.6	80,862	31.4
VERMONT	138,370	71,814	51.9	66,556	48.1
VIRGINIA	790,025	472,435	59.8	317,590	40.2
WASHINGTON	2,308,748	760,998	33.0	1,547,750	67.0
WEST VIRGINIA	362,375	89,994	24.8	272,381	75.2
WISCONSIN	1,070,534	748,242	69.9	322,292	30.1
WYOMING	163,497	81,951	50.1	81,547	49.9
NATIONAL TOTAL	\$53,869,581	\$26,998,546	50.1	\$26,871,035	49.9
STATE AVERAGE	\$1,056,266	\$529,383	52.4	\$526,883	47.6

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 29: 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	658,115	408,690	62.1	249,426	37.9
ARKANSAS	215,067	141,514	65.8	73,553	34.2
CALIFORNIA	9,392,835	5,095,538	54.2	4,297,297	45.8
COLORADO	836,238	419,792	50.2	416,447	49.8
CONNECTICUT	842,840	366,635	43.5	476,205	56.5
DELAWARE	206,145	113,586	55.1	92,559	44.9
D.C.	104,672	39,252	37.5	65,420	62.5
FLORIDA	2,820,747	1,816,561	64.4	1,004,186	35.6
GEORGIA	1,527,428	754,549	49.4	772,879	50.6
HAWAII	244,375	105,081	43.0	139,294	57.0
IDAHO	257,868	158,331	61.4	99,537	38.6
ILLINOIS	3,025,334	1,449,135	47.9	1,576,199	52.1
INDIANA	598,048	425,212	71.1	172,836	28.9
IOWA	548,605	296,247	54.0	252,358	46.0
KANSAS	416,157	246,365	59.2	169,792	40.8
KENTUCKY	686,142	391,787	57.1	294,355	42.9
LOUISIANA	831,997	450,942	54.2	381,055	45.8
MAINE	260,526	120,363	46.2	140,163	53.8
MARYLAND	895,905	399,574	44.6	496,332	55.4
MASSACHUSETTS	952,081	325,947	34.2	626,135	65.8
MICHIGAN	1,509,881	530,182	35.1	979,700	64.9
MINNESOTA	1,072,122	553,565	51.6	518,558	48.4
MISSISSIPPI	321,771	190,810	59.3	130,961	40.7
MISSOURI	849,798	464,840	54.7	384,959	45.3
MONTANA	246,233	139,860	56.8	106,373	43.2
NEBRASKA	299,292	181,071	60.5	118,220	39.5
NEVADA	431,037	198,708	46.1	232,329	53.9
NEW HAMPSHIRE	238,998	146,506	61.3	92,492	38.7
NEW JERSEY	1,986,725	962,954	48.5	1,023,772	51.5
NEW MEXICO	246,325	147,549	59.9	98,776	40.1
NEW YORK	4,136,960	1,985,741	48.0	2,151,219	52.0
NORTH CAROLINA	1,399,275	625,476	44.7	773,799	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	785,218	339,214	43.2	446,004	56.8
OREGON	616,869	320,772	52.0	296,097	48.0
PENNSYLVANIA	2,901,339	1,321,460	45.5	1,579,879	54.5
RHODE ISLAND	160,964	53,762	33.4	107,202	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	781,426	421,188	53.9	360,237	46.1
TEXAS	1,606,267	957,335	59.6	648,932	40.4
UTAH	289,952	200,357	69.1	89,595	30.9
VERMONT	144,565	71,415	49.4	73,150	50.6
VIRGINIA	858,665	497,167	57.9	361,498	42.1
WASHINGTON	2,312,186	808,271	35.0	1,503,915	65.0
WEST VIRGINIA	341,717	123,707	36.2	218,010	63.8
WISCONSIN	1,114,089	766,438	68.8	347,651	31.2
WYOMING	134,835	68,670	50.9	66,166	49.1
<b>NATIONAL TOTAL</b>	<b>\$54,403,728</b>	<b>\$27,667,111</b>	<b>50.9</b>	<b>\$26,736,617</b>	<b>49.1</b>
<b>STATE AVERAGE</b>	<b>\$1,066,740</b>	<b>\$542,492</b>	<b>52.6</b>	<b>\$524,247</b>	<b>47.4</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 30: 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	691,384	470,832	68.1	220,551	31.9
ARKANSAS	227,769	148,277	65.1	79,491	34.9
CALIFORNIA	9,529,739	5,189,827	54.5	4,339,912	45.5
COLORADO	873,643	435,948	49.9	437,695	50.1
CONNECTICUT	785,133	348,599	44.4	436,534	55.6
DELAWARE	218,665	131,199	60.0	87,466	40.0
D.C.	95,100	33,761	35.5	61,340	64.5
FLORIDA	2,748,092	1,767,023	64.3	981,069	35.7
GEORGIA	1,596,051	772,489	48.4	823,562	51.6
HAWAII	245,763	106,170	43.2	139,593	56.8
IDAHO	260,881	160,442	61.5	100,439	38.5
ILLINOIS	2,915,102	1,410,909	48.4	1,504,192	51.6
INDIANA	625,721	444,262	71.0	181,459	29.0
IOWA	552,913	299,126	54.1	253,787	45.9
KANSAS	416,157	249,694	60.0	166,463	40.0
KENTUCKY	695,746	400,054	57.5	295,692	42.5
LOUISIANA	854,848	431,698	50.5	423,150	49.5
MAINE	339,959	160,461	47.2	179,498	52.8
MARYLAND	935,948	420,241	44.9	515,707	55.1
MASSACHUSETTS	854,351	303,660	35.5	550,690	64.5
MICHIGAN	1,407,282	505,331	35.9	901,950	64.1
MINNESOTA	1,025,671	524,183	51.1	501,488	48.9
MISSISSIPPI	339,531	201,342	59.3	138,189	40.7
MISSOURI	906,587	506,782	55.9	399,805	44.1
MONTANA	244,114	144,760	59.3	99,354	40.7
NEBRASKA	323,726	201,357	62.2	122,368	37.8
NEVADA	424,729	196,649	46.3	228,079	53.7
NEW HAMPSHIRE	242,567	149,179	61.5	93,388	38.5
NEW JERSEY	1,947,752	938,354	48.2	1,009,398	51.8
NEW MEXICO	238,649	141,996	59.5	96,653	40.5
NEW YORK	3,899,911	1,988,954	51.0	1,910,956	49.0
NORTH CAROLINA	1,468,254	669,524	45.6	798,730	54.4
NORTH DAKOTA	105,837	61,936	58.5	43,901	41.5
OHIO	2,490,080	1,092,704	43.9	1,397,376	56.1
OKLAHOMA	740,434	324,310	43.8	416,124	56.2
OREGON	605,897	314,461	51.9	291,437	48.1
PENNSYLVANIA	2,902,243	1,295,845	44.6	1,606,397	55.4
RHODE ISLAND	159,550	51,216	32.1	108,334	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	782,894	414,151	52.9	368,743	47.1
TEXAS	1,530,772	936,833	61.2	593,940	38.8
UTAH	303,223	217,108	71.6	86,115	28.4
VERMONT	128,305	68,130	53.1	60,175	46.9
VIRGINIA	932,492	540,845	58.0	391,647	42.0
WASHINGTON	2,192,885	798,994	36.4	1,393,891	63.6
WEST VIRGINIA	319,877	119,763	37.4	200,114	62.6
WISCONSIN	1,156,519	853,134	73.8	303,385	26.2
WYOMING	137,133	70,824	51.6	66,310	48.4
<b>NATIONAL TOTAL</b>	<b>\$54,324,252</b>	<b>\$28,056,202</b>	<b>51.6</b>	<b>\$26,268,050</b>	<b>48.4</b>
<b>STATE AVERAGE</b>	<b>\$1,065,181</b>	<b>\$550,122</b>	<b>53.2</b>	<b>\$515,060</b>	<b>46.8</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 31: 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	696,908	480,337	68.9	216,571	31.1
ARKANSAS	213,337	135,578	63.6	77,759	36.4
CALIFORNIA	9,608,884	4,742,274	49.4	4,866,610	50.6
COLORADO	837,004	397,474	47.5	439,530	52.5
CONNECTICUT	734,425	321,016	43.7	413,409	56.3
DELAWARE	212,805	121,512	57.1	91,293	42.9
D.C.	97,564	35,730	36.6	61,834	63.4
FLORIDA	2,857,930	1,779,359	62.3	1,078,571	37.7
GEORGIA	1,499,306	727,100	48.5	772,206	51.5
HAWAII	247,294	104,568	42.3	142,725	57.7
IDAHO	244,451	148,896	60.9	95,554	39.1
ILLINOIS	2,735,393	1,291,992	47.2	1,443,401	52.8
INDIANA	598,973	420,609	70.2	178,364	29.8
IOWA	493,953	254,729	51.6	239,224	48.4
KANSAS	395,836	242,461	61.3	153,375	38.7
KENTUCKY	646,066	374,918	58.0	271,148	42.0
LOUISIANA	732,788	385,687	52.6	347,101	47.4
MAINE	276,880	119,964	43.3	156,916	56.7
MARYLAND	829,914	357,545	43.1	472,370	56.9
MASSACHUSETTS	829,449	288,155	34.7	541,295	65.3
MICHIGAN	1,511,282	533,355	35.3	977,927	64.7
MINNESOTA	958,984	480,239	50.1	478,745	49.9
MISSISSIPPI	328,234	190,144	57.9	138,091	42.1
MISSOURI	867,153	473,089	54.6	394,064	45.4
MONTANA	236,993	134,487	56.7	102,505	43.3
NEBRASKA	283,619	178,086	62.8	105,533	37.2
NEVADA	415,085	189,425	45.6	225,660	54.4
NEW HAMPSHIRE	208,437	128,049	61.4	80,388	38.6
NEW JERSEY	1,858,396	889,092	47.8	969,304	52.2
NEW MEXICO	238,881	140,057	58.6	98,824	41.4
NEW YORK	3,597,478	1,295,092	36.0	2,302,386	64.0
NORTH CAROLINA	1,342,188	613,835	45.7	728,352	54.3
NORTH DAKOTA	91,741	51,485	56.1	40,256	43.9
OHIO	2,478,080	1,029,325	41.5	1,448,755	58.5
OKLAHOMA	669,863	287,818	43.0	382,045	57.0
OREGON	593,872	317,621	53.5	276,251	46.5
PENNSYLVANIA	2,803,819	1,216,921	43.4	1,586,898	56.6
RHODE ISLAND	153,954	53,338	34.6	100,616	65.4
SOUTH CAROLINA	895,503	375,256	41.9	520,248	58.1
SOUTH DAKOTA	119,567	79,616	66.6	39,951	33.4
TENNESSEE	751,615	405,926	54.0	345,689	46.0
TEXAS	1,421,056	867,059	61.0	553,997	39.0
UTAH	286,757	202,239	70.5	84,518	29.5
VERMONT	120,382	60,671	50.4	59,711	49.6
VIRGINIA	886,657	508,781	57.4	377,875	42.6
WASHINGTON	1,995,744	723,588	36.3	1,272,156	63.7
WEST VIRGINIA	356,717	126,978	35.6	229,739	64.4
WISCONSIN	1,094,685	812,108	74.2	282,578	25.8
WYOMING	126,996	62,424	49.2	64,572	50.8
<b>NATIONAL TOTAL</b>	<b>\$52,319,690</b>	<b>\$25,717,356</b>	<b>49.2</b>	<b>\$26,602,335</b>	<b>50.8</b>
<b>STATE AVERAGE</b>	<b>\$1,025,876</b>	<b>\$504,262</b>	<b>52.1</b>	<b>\$521,614</b>	<b>47.9</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 32: 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
<b>NATIONAL TOTAL</b>	<b>\$51,626,040</b>	<b>\$25,348,586</b>	<b>49.1</b>	<b>\$26,277,454</b>	<b>50.9</b>
<b>STATE AVERAGE</b>	<b>\$1,012,275</b>	<b>\$497,031</b>	<b>52.0</b>	<b>\$515,244</b>	<b>48.0</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 33: 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
<b>NATIONAL TOTAL</b>	<b>\$53,808,795</b>	<b>\$25,526,176</b>	<b>47.4</b>	<b>\$28,282,619</b>	<b>52.6</b>
<b>STATE AVERAGE</b>	<b>\$1,055,074</b>	<b>\$500,513</b>	<b>50.8</b>	<b>\$554,561</b>	<b>49.2</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 34: 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
<b>NATIONAL TOTAL</b>	<b>\$52,892,469</b>	<b>\$25,213,193</b>	<b>47.7</b>	<b>\$27,679,276</b>	<b>52.3</b>
<b>STATE AVERAGE</b>	<b>\$1,037,107</b>	<b>\$494,376</b>	<b>50.4</b>	<b>\$542,731</b>	<b>49.6</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 35: 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
<b>NATIONAL TOTAL</b>	<b>\$51,554,290</b>	<b>\$24,890,070</b>	<b>48.3</b>	<b>\$26,664,219</b>	<b>51.7</b>
<b>STATE AVERAGE</b>	<b>\$1,010,868</b>	<b>\$488,041</b>	<b>50.1</b>	<b>\$522,828</b>	<b>49.9</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 36: 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
<b>NATIONAL TOTAL</b>	<b>\$49,143,768</b>	<b>\$23,362,603</b>	<b>47.5</b>	<b>\$25,781,164</b>	<b>52.5</b>
<b>STATE AVERAGE</b>	<b>\$963,603</b>	<b>\$458,090</b>	<b>49.8</b>	<b>\$505,513</b>	<b>50.2</b>

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 37: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2001**  
 (in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	562,773	342,729	60.9	220,044	39.1
ALASKA	158,520	83,699	52.8	74,821	47.2
ARIZONA	452,011	277,535	61.4	174,476	38.6
ARKANSAS	223,416	136,731	61.2	86,685	38.8
CALIFORNIA	10,082,580	4,690,006	46.5	5,392,574	53.5
COLORADO	566,354	246,930	43.6	319,424	56.4
CONNECTICUT	641,341	268,080	41.8	373,261	58.2
DELAWARE	126,270	59,081	46.8	67,189	53.2
D.C.	99,496	39,500	39.7	59,996	60.3
FLORIDA	3,033,955	1,720,253	56.7	1,313,702	43.3
GEORGIA	1,006,721	486,246	48.3	520,475	51.7
HAWAII	248,100	97,255	39.2	150,845	60.8
IDAHO	199,044	111,863	56.2	87,181	43.8
ILLINOIS	2,112,283	952,905	45.1	1,159,378	54.9
INDIANA	556,866	364,190	65.4	192,676	34.6
IOWA	391,156	180,714	46.2	210,442	53.8
KANSAS	339,258	193,716	57.1	145,542	42.9
KENTUCKY	725,056	402,406	55.5	322,650	44.5
LOUISIANA	633,703	335,229	52.9	298,474	47.1
MAINE	245,343	109,914	44.8	135,429	55.2
MARYLAND	681,633	288,331	42.3	393,302	57.7
MASSACHUSETTS	901,729	292,686	32.5	609,043	67.5
MICHIGAN	1,477,986	482,602	32.7	995,384	67.3
MINNESOTA	901,780	429,322	47.6	472,458	52.4
MISSISSIPPI	284,729	156,031	54.8	128,698	45.2
MISSOURI	958,708	508,256	53.0	450,452	47.0
MONTANA	181,770	96,338	53.0	85,432	47.0
NEBRASKA	235,434	134,904	57.3	100,530	42.7
NEVADA	310,750	127,224	40.9	183,526	59.1
NEW HAMPSHIRE	217,879	123,755	56.8	94,124	43.2
NEW JERSEY	1,312,381	614,049	46.8	698,332	53.2
NEW MEXICO	158,815	93,065	58.6	65,750	41.4
NEW YORK	2,881,566	992,773	34.5	1,888,793	65.5
NORTH CAROLINA	916,541	410,610	44.8	505,931	55.2
NORTH DAKOTA	70,984	37,496	52.8	33,488	47.2
OHIO	2,248,369	999,435	44.5	1,248,934	55.5
OKLAHOMA	526,070	250,935	47.7	275,135	52.3
OREGON	503,895	240,862	47.8	263,033	52.2
PENNSYLVANIA	2,406,272	943,970	39.2	1,462,302	60.8
RHODE ISLAND	137,518	42,081	30.6	95,437	69.4
SOUTH CAROLINA	532,374	243,827	45.8	288,547	54.2
SOUTH DAKOTA	70,736	43,219	61.1	27,517	38.9
TENNESSEE	860,144	444,695	51.7	415,449	48.3
TEXAS	2,298,129	1,385,772	60.3	912,357	39.7
UTAH	199,567	132,911	66.6	66,656	33.4
VERMONT	98,518	44,432	45.1	54,086	54.9
VIRGINIA	612,083	345,215	56.4	266,868	43.6
WASHINGTON	1,639,435	564,061	34.4	1,075,374	65.6
WEST VIRGINIA	686,808	180,972	26.3	505,836	73.7
WISCONSIN	930,762	540,773	58.1	389,989	41.9
WYOMING	100,076	67,567	67.5	32,509	32.5
NATIONAL TOTAL	\$47,747,687	\$22,357,151	46.8	\$25,390,536	53.2
STATE AVERAGE	\$936,229	\$438,376	49.3	\$497,854	50.7

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
 Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 38: WORKERS' COMPENSATION MEDICAL BENEFITS, 2001 - 2010**  
(in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	434,057	423,010	451,746	435,345	416,040	408,879	330,586	341,423	343,115	342,729
ALASKA	145,190	146,758	140,484	126,004	115,387	104,839	107,578	97,095	93,239	83,699
ARIZONA	437,235	408,690	470,832	480,337	448,692	371,029	351,903	326,899	287,019	277,535
ARKANSAS	131,418	141,514	148,277	135,578	129,688	147,564	132,995	141,190	135,786	136,731
CALIFORNIA	5,147,490	5,095,538	5,189,827	4,742,274	4,749,938	4,789,848	5,754,843	6,357,191	5,466,790	4,690,006
COLORADO	408,902	419,792	435,948	397,474	425,868	455,232	416,038	333,426	341,253	246,930
CONNECTICUT	357,282	366,635	348,599	321,016	318,853	300,317	281,955	289,515	281,200	268,080
DELAWARE	122,914	113,586	131,199	121,512	138,887	126,364	71,459	70,773	98,480	59,081
D.C.	35,916	39,252	33,761	35,730	39,990	31,898	35,558	31,303	32,536	39,500
FLORIDA	1,659,963	1,816,561	1,767,023	1,779,359	1,874,214	2,163,793	1,700,643	1,718,779	1,477,024	1,720,253
GEORGIA	708,198	754,549	772,489	727,100	704,477	712,754	601,592	472,767	445,353	486,246
HAWAII	105,444	105,081	106,170	104,568	98,773	98,665	103,900	105,503	99,632	97,255
IDAHO	154,496	158,331	160,442	148,896	141,833	145,335	138,927	122,650	115,228	111,863
ILLINOIS	1,385,280	1,449,135	1,410,909	1,291,992	1,179,504	1,196,702	1,093,523	1,005,360	962,856	952,905
INDIANA	431,886	425,212	444,262	420,609	390,290	389,653	374,775	381,373	359,539	364,190
IOWA	301,905	296,247	299,126	254,729	256,680	248,039	232,123	208,492	204,769	180,714
KANSAS	223,461	246,365	249,694	242,461	229,349	222,556	207,272	161,438	185,481	193,716
KENTUCKY	370,249	391,787	400,054	374,918	378,840	386,987	388,392	394,077	377,299	402,406
LOUISIANA	446,550	450,942	431,698	385,687	379,390	359,638	319,955	340,202	327,466	335,229
MAINE	124,143	120,363	160,461	119,964	119,188	111,830	112,395	107,935	103,143	109,914
MARYLAND	435,765	399,574	420,241	357,545	340,794	314,383	329,922	298,798	277,886	288,331
MASSACHUSETTS	345,406	325,947	303,660	288,155	293,409	335,182	333,251	337,619	287,338	292,686
MICHIGAN	508,456	530,182	505,331	533,355	543,569	510,063	569,855	542,574	523,260	482,602
MINNESOTA	532,844	553,565	524,183	480,239	463,300	457,076	454,755	419,001	413,462	429,322
MISSISSIPPI	211,021	190,810	201,342	190,144	186,411	159,717	173,462	162,929	180,792	156,031
MISSOURI	451,153	464,840	506,782	473,089	434,066	461,830	459,521	398,675	513,629	508,256
MONTANA	160,377	139,860	144,760	134,487	131,528	125,839	113,415	107,444	106,974	96,338
NEBRASKA	191,283	181,071	201,357	178,086	170,569	183,079	166,891	159,333	153,451	134,904
NEVADA	187,773	198,708	196,649	189,425	188,196	211,309	176,186	151,427	129,740	127,224
NEW HAMPSHIRE	145,147	146,506	149,179	128,049	134,421	135,784	121,026	125,562	119,059	123,755
NEW JERSEY	993,883	962,954	938,354	889,092	862,881	843,773	787,997	713,124	645,584	614,049
NEW MEXICO	161,591	147,549	141,996	140,057	136,364	150,691	117,097	108,741	100,725	93,065
NEW YORK	1,714,649	1,985,741	1,988,954	1,295,092	1,267,529	813,336	1,048,907	1,008,128	1,026,698	992,773
NORTH CAROLINA	581,800	625,476	669,524	613,835	589,146	617,573	516,445	490,515	430,855	410,610
NORTH DAKOTA	68,737	66,866	61,936	51,485	45,218	45,085	46,870	43,102	39,205	37,496
OHIO	963,557	998,833	1,092,704	1,029,325	1,051,774	1,144,090	1,141,082	1,140,670	1,020,807	999,435
OKLAHOMA	373,811	339,214	324,310	287,818	283,923	299,321	288,862	263,388	234,854	250,935
OREGON	320,959	320,772	314,461	317,621	311,460	302,831	276,405	260,755	254,766	240,862
PENNSYLVANIA	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	943,970
RHODE ISLAND	53,155	53,762	51,216	53,338	49,830	46,587	50,396	41,024	44,541	42,081
SOUTH CAROLINA	385,034	368,326	376,142	375,256	421,431	424,222	396,159	312,056	265,453	243,827
SOUTH DAKOTA	61,915	61,200	74,493	79,616	70,869	57,076	48,712	46,628	45,189	43,219
TENNESSEE	444,228	421,188	414,151	405,926	420,957	467,300	421,181	411,865	370,754	444,695
TEXAS	881,323	957,335	936,833	867,059	858,270	991,407	988,932	1,242,068	1,473,486	1,385,772
UTAH	176,660	200,357	217,108	202,239	183,589	178,293	164,918	123,520	142,751	132,911
VERMONT	71,814	71,415	68,130	60,671	63,523	58,918	56,288	58,267	63,017	44,432
VIRGINIA	472,435	497,167	540,845	508,781	466,109	481,319	406,954	400,323	343,593	345,215
WASHINGTON	760,998	808,271	798,994	723,588	694,817	654,264	636,238	619,551	590,036	564,061
WEST VIRGINIA	89,994	123,707	119,763	126,978	130,898	140,809	418,644	237,776	227,872	180,972
WISCONSIN	748,242	766,438	853,134	812,108	758,351	912,296	580,651	524,189	540,173	540,773
WYOMING	81,951	68,670	70,824	62,424	57,606	56,094	57,241	72,090	68,585	67,567
NATIONAL TOTAL	\$26,998,546	\$27,667,111	\$28,056,202	\$25,717,356	\$25,348,586	\$25,526,176	\$25,213,193	\$24,890,070	\$23,362,603	\$22,357,151
STATE AVERAGE	\$529,383	\$542,492	\$550,122	\$504,262	\$497,031	\$500,513	\$494,376	\$488,041	\$458,090	\$438,376

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 39: WORKERS' COMPENSATION MEDICAL BENEFITS (PERCENTAGE CHANGE), 2001 - 2010

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	2.6	-6.4	3.8	4.6	1.8	23.7	-3.2	-0.5	0.1	4.3	26.6
ALASKA	-1.1	4.5	11.5	9.2	10.1	-2.5	10.8	4.1	11.4	25.8	73.5
ARIZONA	7.0	-13.2	-2.0	7.1	20.9	5.4	7.6	13.9	3.4	-2.6	57.5
ARKANSAS	-7.1	-4.6	9.4	4.5	-12.1	11.0	-5.8	4.0	-0.7	1.3	-3.9
CALIFORNIA	1.0	-1.8	9.4	-0.2	-0.8	-16.8	-9.5	16.3	16.6	8.4	9.8
COLORADO	-2.6	-3.7	9.7	-6.7	-6.5	9.4	24.8	-2.3	38.2	-4.0	65.6
CONNECTICUT	-2.6	5.2	8.6	0.7	6.2	6.5	-2.6	3.0	4.9	12.1	33.3
DELAWARE	8.2	-13.4	8.0	-12.5	9.9	76.8	1.0	-28.1	66.7	-11.5	108.0
D.C.	-8.5	16.3	-5.5	-10.7	25.4	-10.3	13.6	-3.8	-17.6	-10.2	-9.1
FLORIDA	-8.6	2.8	-0.7	-5.1	-13.4	27.2	-1.1	16.4	-14.1	-11.4	-3.5
GEORGIA	-6.1	-2.3	6.2	3.2	-1.2	18.5	27.2	6.2	-8.4	0.5	45.6
HAWAII	0.3	-1.0	1.5	5.9	0.1	-5.0	-1.5	5.9	2.4	6.8	8.4
IDAHO	-2.4	-1.3	7.8	5.0	-2.4	4.6	13.3	6.4	3.0	8.9	38.1
ILLINOIS	-4.4	2.7	9.2	9.5	-1.4	9.4	8.8	4.4	1.0	17.4	45.4
INDIANA	1.6	-4.3	5.6	7.8	0.2	4.0	-1.7	6.1	-1.3	10.7	18.6
IOWA	1.9	-1.0	17.4	-0.8	3.5	6.9	11.3	1.8	13.3	17.6	67.1
KANSAS	-9.3	-1.3	3.0	5.7	3.1	7.4	28.4	-13.0	-4.3	-2.6	15.4
KENTUCKY	-5.5	-2.1	6.7	-1.0	-2.1	-0.4	-1.4	4.4	-6.2	-2.3	-8.0
LOUISIANA	-1.0	4.5	11.9	1.7	5.5	12.4	-6.0	3.9	-2.3	17.7	33.2
MAINE	3.1	-25.0	33.8	0.7	6.6	-0.5	4.1	4.6	-6.2	4.2	12.9
MARYLAND	9.1	-4.9	17.5	4.9	8.4	-4.7	10.4	7.5	-3.6	27.9	51.1
MASSACHUSETTS	6.0	7.3	5.4	-1.8	-12.5	0.6	-1.3	17.5	-1.8	17.7	18.0
MICHIGAN	-4.1	4.9	-5.3	-1.9	6.6	-10.5	5.0	3.7	8.4	-6.5	5.4
MINNESOTA	-3.7	5.6	9.2	3.7	1.4	0.5	8.5	1.3	-3.7	15.0	24.1
MISSISSIPPI	10.6	-5.2	5.9	2.0	16.7	-7.9	6.5	-9.9	15.9	13.2	35.2
MISSOURI	-2.9	-8.3	7.1	9.0	-6.0	0.5	15.3	-22.4	1.1	3.9	-11.2
MONTANA	14.7	-3.4	7.6	2.3	4.5	11.0	5.6	0.4	11.0	21.9	66.5
NEBRASKA	5.6	-10.1	13.1	4.4	-6.8	9.7	4.7	3.8	13.7	12.1	41.8
NEVADA	-5.5	1.0	3.8	0.7	-10.9	19.9	16.4	16.7	2.0	-0.2	47.6
NEW HAMPSHIRE	-0.9	-1.8	16.5	-4.7	-1.0	12.2	-3.6	5.5	-3.8	8.0	17.3
NEW JERSEY	3.2	2.6	5.5	3.0	2.3	7.1	10.5	10.5	5.1	15.2	61.9
NEW MEXICO	9.5	3.9	1.4	2.7	-9.5	28.7	7.7	8.0	8.2	18.5	73.6
NEW YORK	-13.7	-0.2	53.6	2.2	55.8	-22.5	4.0	-1.8	3.4	35.3	72.7
NORTH CAROLINA	-7.0	-6.6	9.1	4.2	-4.6	19.6	5.3	13.8	4.9	-1.2	41.7
NORTH DAKOTA	2.8	8.0	20.3	13.9	0.3	-3.8	8.7	9.9	4.6	52.0	83.3
OHIO	-3.5	-8.6	6.2	-2.1	-8.1	0.3	0.0	11.7	2.1	-8.4	-3.6
OKLAHOMA	10.2	4.6	12.7	1.4	-5.1	3.6	9.7	12.1	-6.4	31.7	49.0
OREGON	0.1	2.0	-1.0	2.0	2.8	9.6	6.0	2.4	5.8	3.0	33.3
PENNSYLVANIA	-2.3	2.0	6.5	1.2	2.3	6.0	4.4	7.1	5.0	7.4	36.7
RHODE ISLAND	-1.1	5.0	-4.0	7.0	7.0	-7.6	22.8	-7.9	5.8	6.7	26.3
SOUTH CAROLINA	4.5	-2.1	0.2	-11.0	-0.7	7.1	27.0	17.6	8.9	-8.6	57.9
SOUTH DAKOTA	1.2	-17.8	-6.4	12.3	24.2	17.2	4.5	3.2	4.6	-12.6	43.3
TENNESSEE	5.5	1.7	2.0	-3.6	-9.9	10.9	2.3	11.1	-16.6	5.5	-0.1
TEXAS	-7.9	2.2	8.0	1.0	-13.4	0.3	-20.4	-15.7	6.3	2.7	-36.4
UTAH	-11.8	-7.7	7.4	10.2	3.0	8.1	33.5	-13.5	7.4	-3.8	32.9
VERMONT	0.6	4.8	12.3	-4.5	7.8	4.7	-3.4	-7.5	41.8	13.1	61.6
VIRGINIA	-5.0	-8.1	6.3	9.2	-3.2	18.3	1.7	16.5	-0.5	1.4	36.9
WASHINGTON	-5.8	1.2	10.4	4.1	6.2	2.8	2.7	5.0	4.6	9.5	34.9
WEST VIRGINIA	-27.3	3.3	-5.7	-3.0	-7.0	-66.4	76.1	4.3	25.9	-31.2	-50.3
WISCONSIN	-2.4	-10.2	5.1	7.1	-16.9	57.1	10.8	-3.0	-0.1	-1.3	38.4
WYOMING	19.3	-3.0	13.5	8.4	2.7	-2.0	-20.6	5.1	1.5	42.3	21.3
NATIONAL TOTAL	-2.4	-1.4	9.1	1.5	-0.7	1.2	1.3	6.5	4.5	6.5	20.8
STATE AVERAGE	-0.7	-1.6	7.8	2.2	1.8	6.2	7.4	3.3	5.1	7.5	32.3

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

**TABLE 40: WORKERS' COMPENSATION INDEMNITY BENEFITS, 2001 - 2010**  
(in thousands)

STATE	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
ALABAMA	195,011	202,744	204,862	199,970	208,645	210,640	201,414	201,856	222,149	220,044
ALASKA	76,136	74,263	78,680	75,474	82,193	77,882	85,238	79,426	79,426	74,821
ARIZONA	261,224	249,426	220,551	216,571	198,771	199,840	195,968	188,332	190,550	174,476
ARKANSAS	72,647	73,553	79,491	77,759	72,318	79,668	86,182	86,142	81,820	88,685
CALIFORNIA	4,248,954	4,297,297	4,339,912	4,866,610	5,267,161	6,078,482	6,691,827	6,088,087	5,459,367	5,392,574
COLORADO	400,805	416,447	437,695	439,530	439,717	477,118	437,235	420,140	415,405	319,424
CONNECTICUT	431,420	476,205	436,534	413,409	400,905	419,658	430,560	387,945	396,390	373,261
DELAWARE	89,007	92,559	87,466	91,293	99,751	88,176	85,940	85,115	40,484	67,189
D.C.	69,720	65,420	61,340	61,834	58,025	60,400	58,349	53,291	57,343	59,996
FLORIDA	866,617	1,004,186	981,069	1,078,571	1,054,245	1,310,275	1,165,887	1,243,571	1,118,801	1,313,702
GEORGIA	702,555	772,879	823,562	772,206	693,295	696,122	657,563	525,424	488,301	520,475
HAWAII	136,956	139,294	139,593	142,725	143,912	152,114	167,390	169,420	168,196	150,845
IDAHO	91,126	99,537	100,439	95,554	86,930	97,488	96,192	92,114	87,996	87,181
ILLINOIS	1,531,099	1,576,199	1,504,192	1,443,401	1,267,600	1,221,817	1,160,892	1,162,850	1,205,738	1,159,378
INDIANA	171,307	172,836	181,459	178,364	172,899	179,562	176,296	182,578	188,539	192,676
IOWA	253,068	252,358	253,787	239,224	231,305	239,091	217,595	221,959	199,913	210,442
KANSAS	184,315	169,792	166,463	153,375	162,032	167,011	169,844	134,150	156,735	145,542
KENTUCKY	280,452	294,355	295,692	271,148	264,352	315,764	331,218	333,845	322,699	322,650
LOUISIANA	393,271	381,055	423,150	347,101	339,152	345,616	314,655	329,636	293,911	298,474
MAINE	129,729	140,163	179,498	156,916	170,807	169,010	155,227	125,664	157,319	135,429
MARYLAND	517,769	496,332	515,707	472,370	448,080	470,030	467,380	417,496	409,951	393,302
MASSACHUSETTS	667,938	626,135	550,690	541,295	537,965	586,776	635,566	676,969	589,510	609,043
MICHIGAN	763,435	979,700	901,950	977,927	927,005	963,535	947,531	934,276	989,197	995,384
MINNESOTA	505,428	518,558	501,488	478,745	481,148	492,318	479,858	473,341	460,425	472,458
MISSISSIPPI	126,613	130,961	138,189	138,091	133,883	130,138	137,055	128,758	109,871	128,698
MISSOURI	360,274	384,959	399,805	394,064	394,304	430,616	451,538	407,354	519,829	450,452
MONTANA	106,473	106,373	99,354	102,505	96,819	101,503	98,044	97,531	92,604	85,432
NEBRASKA	121,783	118,220	122,368	105,533	101,471	122,909	116,306	110,702	115,290	100,530
NEVADA	241,913	232,329	228,079	225,660	229,090	245,351	182,546	177,906	186,146	183,526
NEW HAMPSHIRE	92,021	92,492	93,388	80,388	90,740	92,839	95,334	96,868	95,076	94,124
NEW JERSEY	1,005,917	1,023,772	1,009,398	969,304	866,475	858,335	810,599	776,097	752,368	698,332
NEW MEXICO	115,106	98,776	96,653	98,824	101,197	108,568	81,171	82,099	76,608	65,750
NEW YORK	2,891,645	2,151,219	1,910,956	2,302,386	2,253,385	2,564,750	2,052,407	2,115,069	1,983,996	1,888,793
NORTH CAROLINA	734,490	773,799	798,730	728,352	725,912	764,033	652,403	597,365	573,468	505,931
NORTH DAKOTA	46,248	43,660	43,901	40,256	36,079	36,948	36,367	35,352	34,312	33,488
OHIO	1,304,958	1,354,550	1,397,376	1,448,755	1,331,770	1,302,949	1,293,634	1,273,981	1,251,744	1,248,934
OKLAHOMA	471,915	446,004	416,124	382,045	359,894	338,721	338,312	291,451	274,590	275,135
OREGON	312,096	296,097	291,437	276,251	265,318	251,755	241,944	238,871	248,724	263,033
PENNSYLVANIA	1,618,738	1,579,879	1,606,397	1,586,898	1,556,879	1,566,606	1,549,586	1,503,805	1,487,848	1,462,302
RHODE ISLAND	106,950	107,202	108,334	100,616	101,169	90,609	93,028	91,276	101,495	95,437
SOUTH CAROLINA	506,249	523,504	541,277	520,248	497,218	500,511	458,904	344,879	327,076	288,547
SOUTH DAKOTA	38,433	32,378	36,691	39,951	38,160	29,042	28,698	27,612	28,289	27,517
TENNESSEE	337,863	360,237	368,743	345,689	394,851	394,627	394,657	366,808	351,963	415,449
TEXAS	602,385	648,932	593,940	553,997	558,017	605,472	635,285	729,443	899,277	912,357
UTAH	80,862	89,595	86,115	84,518	78,307	78,508	76,274	65,379	71,590	66,656
VERMONT	66,556	73,150	60,175	59,711	62,765	63,110	66,712	61,941	56,560	54,086
VIRGINIA	317,590	361,498	391,647	377,875	315,953	370,456	331,521	312,544	291,515	266,868
WASHINGTON	1,547,750	1,503,915	1,393,891	1,272,156	1,232,614	1,193,259	1,200,977	1,181,000	1,126,399	1,075,374
WEST VIRGINIA	272,381	218,010	200,114	229,739	302,360	624,399	459,611	585,524	563,890	505,836
WISCONSIN	322,292	347,651	303,385	282,578	284,893	257,769	317,715	308,816	341,583	389,989
WYOMING	81,547	66,166	66,310	64,572	59,717	60,443	62,842	42,161	38,890	32,509
NATIONAL TOTAL	\$26,871,035	\$26,736,617	\$26,268,050	\$26,602,335	\$26,277,454	\$28,282,619	\$27,679,276	\$26,664,219	\$25,781,164	\$25,390,536
STATE AVERAGE	\$526,883	\$524,247	\$515,060	\$521,614	\$515,244	\$554,561	\$542,731	\$522,828	\$505,513	\$497,854

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.

TABLE 41: WORKERS' COMPENSATION INDEMNITY BENEFITS (PERCENTAGE CHANGE), 2001 - 2010

STATE	09-10	08-09	07-08	06-07	05-06	04-05	03-04	02-03	01-02	06-10	01-10
ALABAMA	-3.8	-1.0	2.4	-4.2	-0.9	4.6	-0.2	-9.1	1.0	-6.5	-11.4
ALASKA	2.5	-5.6	4.2	-8.2	5.5	-8.6	7.3	0.0	6.2	-7.4	1.8
ARIZONA	4.7	13.1	1.8	9.0	-0.5	2.0	4.1	-1.2	9.2	31.4	49.7
ARKANSAS	-1.2	-7.5	2.2	7.5	-9.2	-7.6	0.0	5.3	-7.7	0.5	-18.1
CALIFORNIA	-1.1	-1.0	-10.8	-7.6	-13.3	-9.2	9.9	11.5	1.2	-19.3	-21.2
COLORADO	-3.8	-4.9	-0.4	0.0	-7.8	9.1	4.1	1.1	30.0	-8.8	25.5
CONNECTICUT	-9.4	9.1	5.6	3.1	-4.5	-2.5	11.0	-2.1	6.2	7.6	15.6
DELAWARE	-3.8	5.8	-4.2	-8.5	13.1	2.6	1.0	110.2	-39.7	-10.8	32.5
D.C.	6.6	6.7	-0.8	6.6	-3.9	3.5	9.5	-7.1	-4.4	20.2	16.2
FLORIDA	-13.7	2.4	-9.0	2.3	-19.5	12.4	-6.2	11.2	-14.8	-17.8	-34.0
GEORGIA	-9.1	-6.2	6.7	11.4	-0.4	5.9	25.1	7.6	-6.2	1.3	35.0
HAWAII	-1.7	-0.2	-2.2	-0.8	-5.4	-9.1	-1.2	0.7	11.5	-4.8	-9.2
IDAHO	-8.5	-0.9	5.1	9.9	-10.8	1.3	4.4	4.7	0.9	4.8	4.5
ILLINOIS	-2.9	4.8	4.2	13.9	3.7	5.2	-0.2	-3.6	4.0	20.8	32.1
INDIANA	-0.9	-4.8	1.7	3.2	-3.7	1.9	-3.4	-3.2	-2.1	-0.9	-11.1
IOWA	0.3	-0.6	6.1	3.4	-3.3	9.9	-2.0	11.0	-5.0	9.4	20.3
KANSAS	8.6	2.0	8.5	-5.3	-3.0	-1.7	26.6	-14.4	7.7	13.8	26.6
KENTUCKY	-4.7	-0.5	9.1	2.6	-16.3	-4.7	-0.8	3.5	0.0	6.1	-13.1
LOUISIANA	3.2	-9.9	21.9	2.3	-1.9	9.8	-4.5	12.2	-1.5	16.0	31.8
MAINE	-7.4	-21.9	14.4	-8.1	1.1	8.9	23.5	-20.1	16.2	-24.0	-4.2
MARYLAND	4.3	-3.8	9.2	5.4	-4.7	0.6	11.9	1.8	4.2	15.6	31.6
MASSACHUSETTS	6.7	13.7	1.7	0.6	-8.3	-7.7	-6.1	14.8	-3.2	24.2	9.7
MICHIGAN	-22.1	8.6	-7.8	5.5	-3.8	1.7	1.4	-5.6	-0.6	-17.6	-23.3
MINNESOTA	-2.5	3.4	4.8	-0.5	-2.3	2.6	1.4	2.8	-2.5	5.0	7.0
MISSISSIPPI	-3.3	-5.2	0.1	3.1	2.9	-5.0	6.4	17.2	-14.6	-5.4	-1.6
MISSOURI	-6.4	-3.7	1.5	-0.1	-8.4	-4.6	10.8	-21.6	15.4	-8.6	-20.0
MONTANA	0.1	7.1	-3.1	5.9	-4.6	3.5	0.5	5.3	8.4	10.0	24.6
NEBRASKA	3.0	-3.4	16.0	4.0	-17.4	5.7	5.1	-4.0	14.7	20.0	21.1
NEVADA	4.1	1.9	1.1	-1.5	-6.6	34.4	2.6	-4.4	1.4	5.6	31.8
NEW HAMPSHIRE	-0.5	-1.0	16.2	-11.4	-2.3	-2.6	-1.6	1.9	1.0	1.4	-2.2
NEW JERSEY	-1.7	1.4	4.1	11.9	0.9	5.9	4.4	3.2	7.7	16.1	44.0
NEW MEXICO	16.5	2.2	-2.2	-2.3	-6.8	33.8	-1.1	7.2	16.5	13.7	75.1
NEW YORK	34.4	12.6	-17.0	2.2	-12.1	25.0	-3.0	6.6	5.0	28.3	53.1
NORTH CAROLINA	-5.1	-3.1	9.7	0.3	-5.0	17.1	9.2	4.2	13.3	1.2	45.2
NORTH DAKOTA	5.9	-0.5	9.1	11.6	-2.4	1.6	2.9	3.0	2.5	28.2	38.1
OHIO	-3.7	-3.1	-3.5	8.8	2.2	0.7	1.5	1.8	0.2	-2.0	4.5
OKLAHOMA	5.8	7.2	8.9	6.2	6.3	0.1	16.1	6.1	-0.2	31.1	71.5
OREGON	5.4	1.6	5.5	4.1	5.4	4.1	1.3	4.0	-5.4	17.6	18.7
PENNSYLVANIA	2.5	-1.7	1.2	1.9	-0.6	1.1	3.0	1.1	1.7	4.0	10.7
RHODE ISLAND	-0.2	-1.0	7.7	-0.5	11.7	-2.6	1.9	-10.1	6.3	5.7	12.1
SOUTH CAROLINA	-3.3	-3.3	4.0	4.6	-0.7	9.1	33.1	5.4	13.4	1.8	75.4
SOUTH DAKOTA	18.7	-11.8	-8.2	4.7	31.4	1.2	3.9	-2.4	2.8	0.7	39.7
TENNESSEE	-6.2	-2.3	6.7	-12.5	0.1	0.0	7.6	4.2	-15.3	-14.4	-18.7
TEXAS	-7.2	9.3	7.2	-0.7	-7.8	-4.7	-12.9	-18.9	-1.4	8.0	-34.0
UTAH	-9.7	4.0	1.9	7.9	-0.3	2.9	16.7	-8.7	7.4	3.3	21.3
VERMONT	-9.0	21.6	0.8	-4.9	-0.5	-5.4	7.7	9.5	4.6	6.0	23.1
VIRGINIA	-12.1	-7.7	3.6	19.6	-14.7	11.7	6.1	7.2	9.2	0.5	19.0
WASHINGTON	2.9	7.9	9.6	3.2	3.3	-0.6	1.7	4.8	4.7	25.6	43.9
WEST VIRGINIA	24.9	8.9	-12.9	-24.0	-51.6	35.9	-21.5	3.8	11.5	-9.9	-46.2
WISCONSIN	-7.3	14.6	7.4	-0.8	10.5	-18.9	2.9	-9.6	-12.4	13.1	-17.4
WYOMING	23.2	-0.2	2.7	8.1	-1.2	-3.8	49.1	8.4	19.6	36.6	150.8
NATIONAL TOTAL	0.5	1.8	-1.3	1.2	-7.1	2.2	3.8	3.4	1.5	2.3	5.8
STATE AVERAGE	0.2	1.0	3.0	1.8	-3.3	3.5	5.3	2.9	2.5	5.8	17.2

© 2012. Prepared by UWC - Strategic Services on Unemployment & Workers' Compensation.  
Published by the National Foundation for Unemployment Compensation & Workers' Compensation.