

FISCAL DATA FOR STATE WORKERS' COMPENSATION SYSTEMS 2003 – 2012



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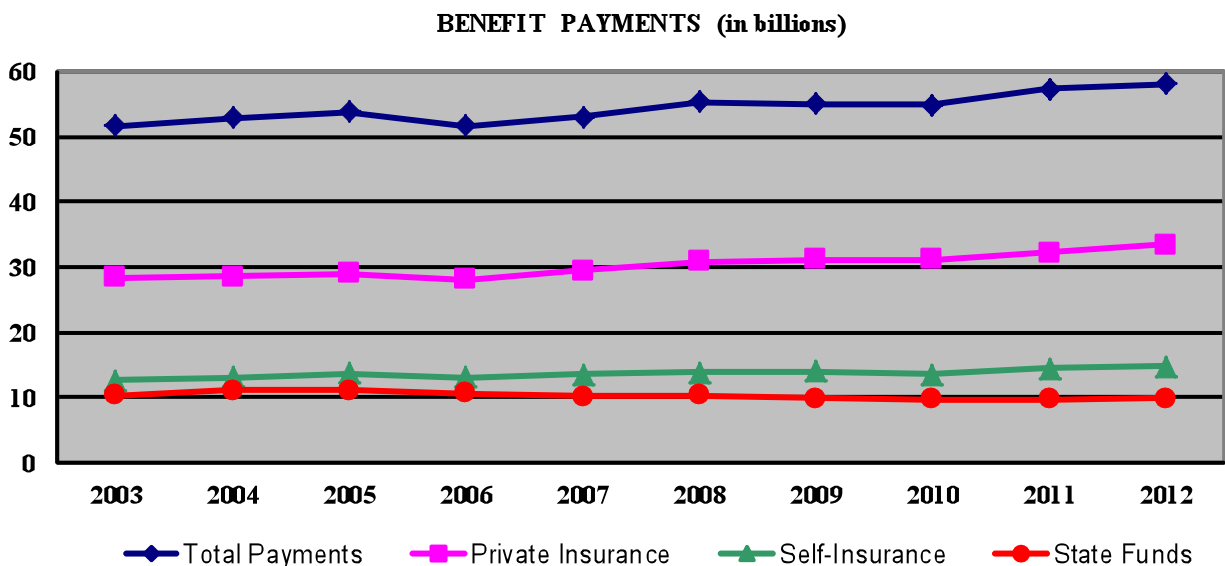
FISCAL DATA FOR STATE WORKERS' COMPENSATION SYSTEMS 2003 - 2012

I. Summary of Results

This Bulletin reports on state workers' compensation benefit payments and trends from 2003 to 2012. The Bulletin provides new data for 2012, and certain revised data for 2008 - 2011. *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.*

Readers should also know that the National Academy of Social Insurance (NASI), which provides the data for the Bulletin, is no longer providing revised data on a state by state basis for private insurers, self-insurers, or state funds. This data is therefore not available for the revised years 2008 – 2011. Revised data for these years is available for total benefits, medical benefits, and cash benefits. The results of the Bulletin are summarized as follows:

- Total workers' compensation payments (indemnity and medical) increased by \$6.5 billion (12.7%) from 2003 to 2012, and by \$817.4 million from 2011 to 2012 (1.4%). 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 \$1.7 billion (6.3 %) from 2003 to 2012, and by \$540.0 million (1.9%) from 2011 to 2012.
- Total medical benefits increased by \$4.8 billion (19.4%) from 2003 to 2012, and by \$277.5 million (0.9%) from 2011 to 2012.
- 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 1.13 to 0.95 (-15.9%) from 2003 to 2012, and by 0.03 (-3.1%) from 2011 to 2012. The states and the jurisdiction with the largest decreases during this period were the District of Columbia (-13.3%), Illinois (-14.5%), Michigan (-12.8%), Ohio (-8.4%), and West Virginia (-12.1%). The states with the largest increases during this period were Arkansas (4.0%), Colorado (5.5%), Maine (18.2%), New Mexico (8.1%), and Vermont (2.5%). Ranked by benefit cost rate, eleven states increased or decreased their rank by at least ten places from

2003 to 2012. (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 Hawaii (45 to 35), Kentucky (43 to 29), Missouri (29 to 17), Nebraska (33 to 23), and Tennessee (24 to 11). The states with the largest declines were Delaware (24 to 35), Georgia (10 to 20), New Jersey (15 to 32), New Mexico (21 to 37), and New York (13 to 32).

- It is also useful to examine national trends outside of California, which contributed 13.6% of national payroll and 19.8% of total benefits in 2012. Total benefit payments in California increased by 5.9% from 2011 to 2012, a much smaller increase than the 13.4% increase from 2010 to 2011. Total payments increased by 17.7% from 2008 to 2012, but decreased by 7.6% from 2003 to 2012. The largest increase or decrease occurred from 2004 to 2005 when total benefits decreased by 12.7%, which is probably attributable to the implementation and effects of comprehensive workers’ compensation reform the state enacted in 2003.

Total benefit payments increased in most states from 2011 to 2012, with the largest increases occurring in Colorado (10.4%), Maine (20.9%), New Mexico (11.1%), North Dakota (19.9%), and Texas (7.7%). The states and jurisdiction with the largest decreases during this period were the District of Columbia (-10.9%), Illinois (-11.3%), Michigan (-8.6%), Nevada (-5.5%), and West Virginia (-9.5%). There was a 1.4% national increase during this period, compared with a 5.0% increase from 2008 to 2012, and a 12.7% increase from 2003 to 2012. The most recent increase is a result of the somewhat improving economy, although it is much less than the 4.5% increase from 2010 to 2011. More workers tend to unfortunately have more work related injuries, at least on a national scale. This is especially true in manufacturing, industrial, and construction work, occupations which typically have the highest number of work related injuries. These industries experienced a significant decline in the number of workers and job openings during and following the recession.

California medical payments increased by 5.3% from 2011 to 2012, a much smaller increase than the 20.7% increase from 2010 to 2012. Medical benefits in most states increased from 2011 to 2012, with the largest increases occurring in Arkansas (9.8%), Colorado (12.0%), Maine (15.2%), New Mexico (12.4%), and North Dakota (21.7%). The states and jurisdiction with the largest decreases during this period were the District of Columbia (-9.9%), Illinois (-18.4%), Maryland (-5.2%), Michigan (-16.1%), and Ohio (-11.6%). The benefit cost rate decreased by 0.7% in California from 2011 to 2012. The benefit cost rate of most other states decreased during this period, and there was a national decrease of -3.1%. The table below summarizes national trends for 2011 and 2012 outside of California.

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

Aggregate Amounts	2011	2012	Percent Change
Covered workers (in thousands)	108,659	110,409	1.6
Covered wages (in millions)	\$5,062,961	\$5,276,770	4.2
Benefits paid (in thousands)	\$46,405,675	\$46,577,581	0.4
Medical benefits	\$23,148,590	\$23,090,329	-0.3
Indemnity benefits	\$23,257,086	\$23,487,251	1.0
Benefit Cost Rate	0.98	0.95	-3.1

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. 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 2012 approximately 97.2% of the non-federal UI covered workforce, plus all federal employees, were covered by workers' compensation. 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 81% of Texas employees were covered in 2012, excluding federal government workers in that state. It should be noted that recent legislation in Oklahoma provided for optional coverage that may require a change in methodology for future reports.

Deductible Policies

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

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

Total Payments vs. Total Costs

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

III. Analysis

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

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

The benefit cost rate is the cost per \$100 of covered payroll. Table 1 on page 14 ranks the states according to their benefit cost rate. Table 2 on page 15 lists the benefit cost rate by state from 2003 to 2012. 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 1.13 to 0.95 from 2003 to 2012 (-15.9%). Table 3 on page 16 lists the percentage changes in the benefit cost rate for each state from 2003 to 2012. The national totals in this table are determined using the differences between the national figures from Table 2 over a given time period, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions (fifty-one).

National Average Benefit Cost Rate

Year	National Total	Annual Change in Amount	Annual % Change
2003	1.13	NA	NA
2004	1.10	-0.03	-2.7
2005	1.06	-0.04	-3.6
2006	0.96	-0.10	-9.4
2007	0.93	-0.03	-3.1
2008	0.96	0.03	3.2
2009	1.00	0.04	4.2
2010	0.97	-0.03	-3.0
2011	0.98	0.01	1.0
2012	0.95	-0.03	-3.1

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

Cost Per Covered Employee

Tables 4 to 13 on pages 17-26 display the number of covered workers, covered payroll, benefits paid, benefit costs per covered employee, and benefit cost rates from 2003 to 2012. 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 2012 is as follows:

\$200 or Less	AR (\$196)				
	DC (\$195)				
\$201 - \$299	IN (\$226)	VA (\$272)			
	SD (\$243)				
	TX (\$203)				
	UT (\$249)				
\$300 - \$399	AL (\$383)	ID (\$396)	MI (\$316)	NV (\$336)	TN (\$321)
	AZ (\$300)	KS (\$330)	MS (\$334)	NH (\$379)	
	CO (\$384)	KY (\$384)	MO (\$345)	NC (\$383)	
	GA (\$399)	MA (\$307)	NE (\$350)	ND (\$379)	
\$400 - \$499	FL (\$415)	LA (\$469)	OH (\$429)		
	HI (\$437)	MD (\$411)	OR (\$410)		
	IL (\$488)	MN (\$402)	RI (\$403)		
	IA (\$445)	NM (\$422)	WI (\$434)		
\$500 - \$599	CT (\$551)	PA (\$533)			
	DE (\$541)	SC (\$529)			
	ME (\$541)	VT (\$505)			
	NJ (\$595)	WY (\$599)			
Over \$600	AK (\$798)	OK (\$622)			
	CA (\$784)	WA (\$840)			
	MT (\$606)	WV (\$702)			
	NY (\$640)				

Table 14 on page 27 lists the benefit cost per covered employee for each state, the national average benefit cost per covered employee, and the state average benefit cost per covered employee from 2002 to 2013. 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 2003 to 2012. 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
2003	\$423	NA	NA
2004	\$430	7	1.6
2005	\$429	-1	-0.1
2006	\$405	-24	-5.7
2007	\$411	6	1.6
2008	\$433	22	5.2
2009	\$450	17	4.0
2010	\$451	1	0.3
2011	\$466	15	3.2
2012	\$464	-2	-0.3

The national benefit cost per covered employee increased by \$31 (7.3%) from 2008 to 2012, and by \$41 (9.8%) from 2003 to 2012. The benefit cost per covered employee decreased in most states from 2011 to 2012, with the largest decreases occurring in the District of Columbia (-13.1%), Illinois (-12.4%), Michigan (-10.6%), Nevada (-6.9%), and West Virginia (-10.7%). The states with the largest increases during this period were Arkansas (6.4%), Colorado (7.8%), Maine (20.2%), New Mexico (10.4%), and North Dakota (10.2%).

Total Workers' Compensation Indemnity and Medical Benefit Payments

Table 16 on page 29 details the total workers' compensation payments (indemnity and medical) from 2003 to 2012. 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 2003 to 2012. 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
2003	\$51,554,290	NA	NA
2004	\$52,892,469	\$1,338,179	2.6
2005	\$53,808,795	\$916,326	1.7
2006	\$51,626,040	-\$2,182,755	-4.2
2007	\$53,044,751	\$1,418,711	2.7
2008	\$55,326,554	\$2,281,803	4.3
2009	\$54,892,762	-\$433,792	-0.8
2010	\$54,793,011	-\$99,751	-0.2
2011	\$57,263,814	\$2,470,803	4.5
2012	\$58,081,235	\$817,421	1.4

Total workers' compensation payments increased by \$2.8 billion (5.0%) from 2008 to 2012, and by \$6.5 billion (12.7%) from 2003 to 2012. Total benefit payments increased in most states from 2011 to 2012, with the largest increases occurring in Colorado (10.4%), Maine (20.9%), New Mexico (11.1%), North Dakota (19.9%), and Texas (7.7%). The states and jurisdiction with the largest decreases during this period were the District of Columbia (-10.9%), Illinois (-11.3%), Michigan (-8.6%), Nevada (-5.5%), and West Virginia (-9.5%). The national 1.4% increase from 2011 to 2012 followed a 4.5% increase from 2010 to 2011.

Private Insurance Payments

Table 18 on page 31 details private insurance benefit payments (indemnity and medical) from 2003 to 2012. 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 2003 to 2012, except for fifty in 2006 and 2009, and forty-nine in 2005). Table 19 on page 32 displays the percentage change by state from 2003 to 2012. 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
2003	\$28,394,722	NA	NA
2004	\$28,631,582	\$236,860	0.8
2005	\$29,039,067	\$407,485	1.4
2006	\$27,946,464	-\$1,092,603	-3.8
2007	\$29,410,376	\$1,463,912	5.2
2008	\$30,795,628	\$1,385,252	4.7
2009	\$31,061,310	\$265,682	0.9
2010	\$31,160,818	\$99,508	0.3
2011	\$32,235,674	\$1,074,856	3.4
2012	\$33,429,362	\$1,193,688	3.7

Total private insurance payments increased by \$2.6 billion (8.6%) from 2008 to 2012, and by \$5.0 billion (17.7%) from 2003 to 2012. Total private payments increased in most states from 2011 to 2012, with the largest increases occurring in California (15.3%), Maine (32.1%), New Mexico (13.9%), Oregon (16.8%), and Utah (18.7%). The states with the largest decreases during this period were Delaware (-4.6%), Idaho (-8.3%), Illinois (-11.3%), Michigan (-7.0%), and South Carolina (-4.5%). The national 3.7% increase from 2011 to 2012, and 3.4% increase from 2010 to 2011, followed much smaller 0.3% and 0.9% increases from 2009 to 2010, and 2008 to 2009. The larger increases were the result of an improving economy. Work place injuries increase as more people return to work.

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

NOTE: The small amounts of private insurance benefit payments in states with exclusive state funds are attributable to employers who are under the federal Longshore program; those who have multistate riders on their insurance policies covering these states; and the fact that some excess workers' compensation coverage for self-insurance is included in reports to A.M. Best. The states with exclusive state funds and changes in their payments from 2011 to 2012, are Ohio (-2.2%), North Dakota (60.6%) Washington (-42.2%), and Wyoming (-42.4%).

Self-Insurance Payments

Table 20 on page 33 details self-insurance benefit payments (indemnity and medical) from 2003 to 2012. 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 2003 to 2012. The national totals in this table are determined by using the differences in national figures from Table 20, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions.

Annual Self-Insurance Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change In Amount (\$000)	Annual % Change
2003	\$12,717,377	NA	NA
2004	\$13,114,671	\$397,294	3.1
2005	\$13,709,664	\$594,993	4.5
2006	\$13,124,561	-\$585,103	-4.3
2007	\$13,481,643	\$357,082	2.7
2008	\$13,855,391	\$373,748	2.8
2009	\$13,950,319	\$94,928	0.7
2010	\$13,556,795	-\$393,524	-2.8
2011	\$14,414,610	\$857,815	6.3
2012	\$14,765,132	\$350,522	2.4

Self-insurance includes individual self-insurance and group self-insurance. Total self-insurance payments increased by \$909.7 million (6.6%) from 2008 to 2012, and by \$2.0 billion (16.1%) from 2003 to 2012. Total self-insurance payments increased in most states from 2011 to 2012, with the largest increases occurring in Arkansas (27.9%), Colorado (30.5%), South Carolina (27.7%), Tennessee (19.8%), and Utah (20.1%). The states and the jurisdiction with the largest decreases during this period were Arizona (-8.9%), the District of Columbia (-57.5%), Illinois (-14.4%), Indiana (-21.4%), and Michigan (-11.1%). The national 2.4% increase from 2011 to 2012, followed a much larger 6.3% increase from 2010 to 2011. 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 2003 to 2012. Table 23 on page 36 displays the percentage change by state from 2003 to 2012. The national totals in this table are determined by using the differences in national figures from Table 22, while the state averages in this table are determined by adding all the percentage changes for a given time period and then dividing this number by the total number of jurisdictions (twenty-four).

State Fund Indemnity and Medical Benefit Payments

Year	National Total (\$000)	Annual Change In Amount (\$000)	Annual % Change
2003	\$10,442,190	NA	NA
2004	\$11,146,216	\$704,026	6.7
2005	\$11,060,063	-\$86,153	-0.8
2006	\$10,555,015	-\$505,048	-4.6
2007	\$10,152,732	-\$402,283	-3.8
2008	\$10,275,618	\$122,886	1.2
2009	\$9,936,123	-\$339,495	-3.3
2010	\$9,778,821	-\$157,302	-1.6
2011	\$9,783,027	\$4,206	0.0
2012	\$9,886,742	\$103,715	1.1

Total state fund payments decreased by \$388.9 million (-3.8%) from 2008 to 2012, and by \$555.4 million (-5.3%) from 2003 to 2012. Total state fund payments increased in most states from 2011 to 2012, with the largest increases occurring in New Mexico (10.4%), North Dakota (19.7%), Oregon (17.3%), South Carolina (30.9%), and Texas (8.8%). The states with the largest decreases during this period were Arizona (-10.1%), Ohio (-4.7%), Oklahoma (-4.8%), Pennsylvania (-10.7%), and West Virginia (-10.4%). There was a 1.1% national increase from 2011 to 2012, which followed no increase from 2010 to 2011.

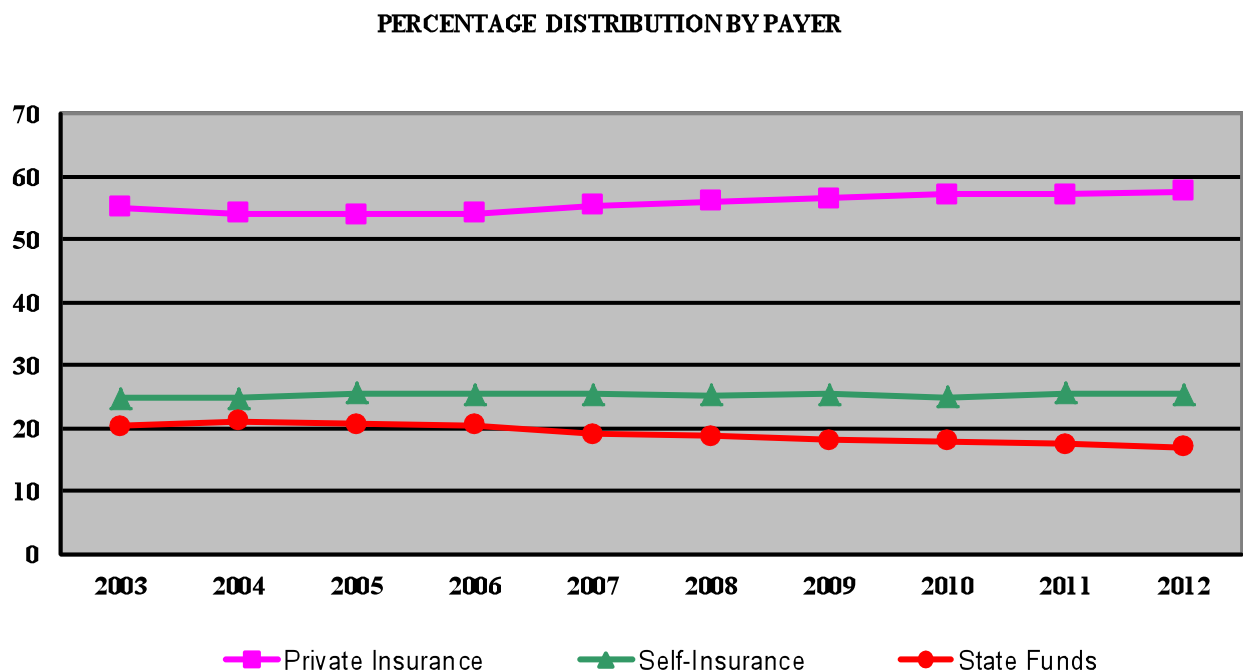
Twenty-six states have state funds. Ohio, North Dakota, Washington, and Wyoming have exclusive state funds, meaning that employers can buy workers' compensation insurance only from these funds and not from private insurers. The Hawaii, Kentucky, Louisiana, Maine, New Mexico, Rhode Island and Texas state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

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

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

Percent of Total Payments by Payer

Table 24 on page 37 details the percentage of total payments made by private insurance carriers, self-insurers and state funds in 2012. Tables 25-27 on pages 38-40 detail this information from 2003 to 2012. 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 2003 to 2012 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 2003 to 2012. During this period, the national percentage of private insurance payments slowly increased from 55.1% to 57.6% (4.5%), and self insurance payments from 24.7% to 25.4% (2.8%). State fund payments decreased from 20.3% to 17.0% during this period. 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 2003 to 2012. 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
2003	\$24,890,070	NA	NA
2004	\$25,213,193	\$323,123	1.2
2005	\$25,526,176	\$312,983	1.2
2006	\$25,348,586	-\$177,590	-0.7
2007	\$26,194,865	\$846,279	3.3
2008	\$28,031,086	\$1,836,221	7.0
2009	\$27,118,181	-\$912,905	-3.3
2010	\$27,622,557	\$504,376	1.9
2011	\$29,450,419	\$1,827,862	6.6
2012	\$29,727,885	\$277,466	0.9

Tables 38-41 on pages 51-54 indicate indemnity and medical payment benefits and the percentage change for each state from 2003 to 2012. 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 \$1.7 billion (6.1%) from 2008 to 2012, and by \$4.8 billion (19.4%) from 2003 to 2012. Total medical benefit payments increased in most states from 2011 to 2012, with the largest increases occurring in Arkansas (9.8%), Colorado (12.0%), Maine (15.2%), New Mexico (12.4%), and North Dakota (21.7%). The states and the jurisdiction with the largest decreases during this period were the District of Columbia (-9.9%), Illinois (-18.4%), Maryland (-5.3%), Michigan (-16.1%), and Ohio (-11.6%). There was a small 0.9% national increase from 2011 to 2012, which followed a much larger 6.6% increase from 2010 to 2011.

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

Text and Tables prepared by Andrew Friedman, Esq.
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TABLE 1: STATES RANKED BY BENEFIT COST RATE, 2003 - 2012
(1 = LOWEST BENEFIT COST RATE)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	25	23	24	25	25	28	29	27	24	31
ALASKA	48	48	47	48	48	49	49	47	48	47
ARIZONA	8	9	8	7	7	8	7	5	6	5
ARKANSAS	4	3	4	5	6	5	6	7	7	7
CALIFORNIA	45	45	44	42	44	44	45	46	49	49
COLORADO	12	10	10	12	17	13	25	30	31	21
CONNECTICUT	22	22	17	20	11	12	11	13	13	16
DELAWARE	35	37	36	33	35	40	42	33	16	24
D.C.	1	1	1	1	1	1	1	1	1	1
FLORIDA	30	30	27	31	32	31	33	41	36	37
GEORGIA	20	21	24	17	27	27	22	23	19	10
HAWAII	35	35	35	32	33	37	37	37	42	45
IDAHO	39	41	40	39	39	38	37	42	41	42
ILLINOIS	27	36	37	37	34	33	27	24	28	24
INDIANA	6	6	6	5	4	4	5	3	2	3
IOWA	39	38	33	30	31	29	30	27	30	32
KANSAS	16	20	14	13	14	17	17	18	19	8
KENTUCKY	29	31	31	41	43	34	34	35	40	43
LOUISIANA	38	40	38	36	37	35	36	34	35	35
MAINE	46	42	42	42	45	46	46	45	43	41
MARYLAND	14	18	13	11	11	10	9	9	11	11
MASSACHUSETTS	3	4	5	3	3	3	3	4	5	6
MICHIGAN	9	12	10	25	14	20	17	14	16	18
MINNESOTA	17	14	19	23	18	16	15	16	16	19
MISSISSIPPI	28	26	29	27	21	30	32	21	34	33
MISSOURI	17	14	14	15	20	21	21	26	33	29
MONTANA	50	50	50	50	50	50	50	50	50	50
NEBRASKA	23	25	26	23	30	25	31	30	32	33
NEVADA	13	17	22	19	11	13	14	25	12	17
NEW HAMPSHIRE	14	13	21	22	21	15	17	19	19	30
NEW JERSEY	32	32	27	28	24	21	17	17	15	15
NEW MEXICO	37	27	29	18	18	21	28	32	22	21
NEW YORK	32	28	22	15	9	9	10	11	9	13
NORTH CAROLINA	23	24	20	28	26	25	25	29	22	19
NORTH DAKOTA	19	14	18	20	23	19	13	15	24	21
OHIO	31	34	38	38	40	42	39	39	38	40
OKLAHOMA	47	47	48	47	46	45	44	44	44	44
OREGON	25	28	32	33	27	21	23	20	24	24
PENNSYLVANIA	39	39	41	40	40	40	41	40	38	37
RHODE ISLAND	21	18	14	14		14	11	9	13	14
SOUTH CAROLINA	43	44	46	46	47	47	47	47	45	36
SOUTH DAKOTA	9	8	10	9	21	32	30	12	10	11
TENNESSEE	11	11	9	10	10	11	15	21	27	24
TEXAS	2	2	2	2	2	2	2	2	4	8
UTAH	7	7	7	8	8	7	8	8	8	3
VERMONT	42	43	43	45	37	39	40	35	37	39
VIRGINIA	5	5	3	4	5	6	4	5	2	2
WASHINGTON	49	49	49	49	49	48	48	49	47	48
WEST VIRGINIA	51	51	51	51	51	51	51	51	51	51
WISCONSIN	34	32	34	35	35	36	34	38	29	24
WYOMING	43	46	45	44	42	43	43	43	46	46

TABLE 2: BENEFIT COST RATE, 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	0.93	0.91	0.95	0.96	0.96	0.95	0.98	1.04	0.94	1.01
ALASKA	1.61	1.63	1.58	1.62	1.65	1.60	1.67	1.64	1.82	1.75
ARIZONA	0.67	0.70	0.71	0.66	0.65	0.64	0.64	0.62	0.66	0.67
ARKANSAS	0.52	0.50	0.56	0.59	0.62	0.57	0.57	0.67	0.68	0.75
CALIFORNIA	1.38	1.39	1.28	1.29	1.25	1.28	1.36	1.58	1.91	2.02
COLORADO	0.77	0.73	0.80	0.84	0.84	0.84	0.93	1.07	1.03	0.95
CONNECTICUT	0.89	0.89	0.85	0.92	0.81	0.76	0.80	0.84	0.87	0.87
DELAWARE	1.05	1.11	1.11	1.10	1.11	1.18	1.24	1.17	0.91	0.96
D.C.	0.26	0.30	0.30	0.31	0.27	0.29	0.32	0.32	0.34	0.33
FLORIDA	0.97	1.01	1.00	1.08	1.05	1.00	1.02	1.30	1.17	1.30
GEORGIA	0.87	0.88	0.95	0.89	1.00	0.94	0.91	0.97	0.92	0.77
HAWAII	1.05	1.08	1.10	1.09	1.06	1.09	1.13	1.24	1.44	1.57
IDAHO	1.11	1.20	1.18	1.20	1.17	1.10	1.13	1.33	1.38	1.35
ILLINOIS	0.94	1.10	1.13	1.17	1.07	1.02	0.94	0.98	0.96	0.96
INDIANA	0.55	0.58	0.58	0.59	0.58	0.56	0.55	0.57	0.57	0.61
IOWA	1.11	1.13	1.06	1.06	1.04	0.96	0.99	1.04	1.00	1.02
KANSAS	0.81	0.87	0.84	0.85	0.82	0.82	0.86	0.91	0.92	0.76
KENTUCKY	0.96	1.03	1.04	1.23	1.22	1.03	1.06	1.22	1.30	1.38
LOUISIANA	1.09	1.16	1.14	1.14	1.15	1.05	1.12	1.18	1.10	1.21
MAINE	1.43	1.21	1.23	1.29	1.26	1.37	1.50	1.51	1.46	1.34
MARYLAND	0.79	0.86	0.83	0.79	0.81	0.74	0.74	0.77	0.83	0.79
MASSACHUSETTS	0.51	0.54	0.57	0.55	0.47	0.47	0.51	0.59	0.64	0.71
MICHIGAN	0.68	0.78	0.80	0.96	0.82	0.87	0.86	0.87	0.91	0.90
MINNESOTA	0.82	0.83	0.89	0.94	0.85	0.82	0.85	0.90	0.91	0.91
MISSISSIPPI	0.95	0.98	1.01	0.97	1.00	0.98	1.00	0.96	1.08	1.06
MISSOURI	0.82	0.83	0.84	0.88	0.89	0.89	0.89	1.00	1.07	0.98
MONTANA	1.67	1.78	1.95	1.95	1.89	1.91	1.86	2.00	2.01	2.06
NEBRASKA	0.90	0.97	0.98	0.94	1.01	0.91	0.92	1.09	1.05	1.06
NEVADA	0.78	0.85	0.94	0.91	0.81	0.78	0.84	0.99	0.86	0.88
NEW HAMPSHIRE	0.79	0.82	0.93	0.93	0.90	0.81	0.86	0.93	0.92	1.00
NEW JERSEY	1.02	1.05	1.00	0.98	0.94	0.89	0.86	0.90	0.88	0.85
NEW MEXICO	1.07	0.99	1.01	0.90	0.85	0.89	0.95	1.14	0.93	0.95
NEW YORK	1.02	1.00	0.94	0.88	0.76	0.72	0.77	0.79	0.76	0.82
NORTH CAROLINA	0.90	0.94	0.92	0.98	0.97	0.91	0.93	1.05	0.93	0.91
NORTH DAKOTA	0.83	0.83	0.88	0.92	0.91	0.86	0.81	0.88	0.94	0.95
OHIO	0.98	1.07	1.14	1.19	1.19	1.20	1.19	1.26	1.29	1.33
OKLAHOMA	1.52	1.55	1.66	1.49	1.36	1.30	1.32	1.45	1.51	1.40
OREGON	0.93	1.00	1.05	1.10	1.00	0.89	0.92	0.94	0.94	0.96
PENNSYLVANIA	1.11	1.15	1.20	1.22	1.19	1.18	1.22	1.28	1.29	1.30
RHODE ISLAND	0.88	0.86	0.84	0.86	0.82	0.80	0.80	0.77	0.87	0.83
SOUTH CAROLINA	1.36	1.37	1.45	1.47	1.44	1.42	1.54	1.64	1.60	1.28
SOUTH DAKOTA	0.68	0.69	0.80	0.76	0.90	1.01	0.99	0.83	0.78	0.79
TENNESSEE	0.74	0.76	0.79	0.77	0.77	0.75	0.85	0.96	0.95	0.96
TEXAS	0.40	0.40	0.39	0.48	0.44	0.43	0.45	0.56	0.61	0.76
UTAH	0.61	0.61	0.64	0.71	0.72	0.63	0.67	0.73	0.74	0.61
VERMONT	1.25	1.22	1.25	1.33	1.15	1.11	1.21	1.22	1.28	1.31
VIRGINIA	0.54	0.55	0.50	0.56	0.60	0.58	0.54	0.62	0.57	0.60
WASHINGTON*	1.63	1.72	1.80	1.82	1.69	1.57	1.63	1.70	1.80	1.80
WEST VIRGINIA	1.81	2.06	2.20	2.26	2.11	2.08	1.99	3.72	4.46	4.39
WISCONSIN	1.04	1.05	1.07	1.13	1.11	1.07	1.06	1.25	0.99	0.96
WYOMING	1.36	1.42	1.41	1.31	1.21	1.21	1.25	1.44	1.63	1.67
NATIONAL TOTAL	0.95	0.98	0.97	1.00	0.96	0.93	0.96	1.06	1.10	1.13
STATE AVERAGE	0.97	1.00	1.02	1.04	1.00	0.98	1.00	1.11	1.13	1.12

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

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TABLE 3: BENEFIT COST RATE (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	2.2	-4.2	-1.0	0.0	1.1	-3.1	-5.8	10.6	-6.9	-3.1	-7.9
ALASKA	-1.2	3.2	-2.5	-1.8	3.1	-4.2	1.8	-9.9	4.0	-2.4	-8.0
ARIZONA	-4.3	-1.4	7.6	1.5	0.0	1.6	3.2	-6.1	-1.5	3.1	0.0
ARKANSAS	4.0	-10.7	-5.1	-4.8	8.8	0.0	-14.9	-1.5	-9.3	-16.1	-30.7
CALIFORNIA	-0.7	8.6	-0.8	3.2	-2.3	-5.9	-13.9	-17.3	-5.4	10.4	-31.7
COLORADO	5.5	-8.8	-4.8	0.0	0.0	-9.7	-13.1	3.9	8.4	-8.3	-18.9
CONNECTICUT	0.0	4.7	-7.6	13.6	6.6	-5.0	-4.8	-3.4	0.0	9.9	2.3
DELAWARE	-5.4	0.0	0.9	-0.9	-5.9	-4.8	6.0	28.6	-5.2	-5.4	9.4
D.C.	-13.3	0.0	-3.2	14.8	-6.9	-9.4	0.0	-5.9	3.0	-3.7	-21.2
FLORIDA	-4.0	1.0	-7.4	2.9	5.0	-2.0	-21.5	11.1	-10.0	-7.6	-25.4
GEORGIA	-1.1	-7.4	6.7	-11.0	6.4	3.3	-6.2	5.4	19.5	-13.0	13.0
HAWAII	-2.8	-1.8	0.9	2.8	-2.8	-3.5	-8.9	-13.9	-8.3	-0.9	-33.1
IDAHO	-7.5	1.7	-1.7	2.6	6.4	-2.7	-15.0	-3.6	2.2	-5.1	-17.8
ILLINOIS	-14.5	-2.7	-3.4	9.3	4.9	8.5	-4.1	2.1	0.0	-12.1	-2.1
INDIANA	-5.2	0.0	-1.7	1.7	3.6	1.8	-3.5	0.0	-6.6	-5.2	-9.8
IOWA	-1.8	6.6	0.0	1.9	8.3	-3.0	-4.8	4.0	-2.0	6.7	8.8
KANSAS	-6.9	3.6	-1.2	3.7	0.0	-4.7	-5.5	-1.1	21.1	-1.2	6.6
KENTUCKY	-6.8	-1.0	-15.4	0.8	18.4	-2.8	-13.1	-6.2	-5.8	-21.3	-30.4
LOUISIANA	-6.0	1.8	0.0	-0.9	9.5	-6.3	-5.1	7.3	-9.1	-5.2	-9.9
MAINE	18.2	-1.6	-4.7	2.4	-8.0	-8.7	-0.7	3.4	9.0	13.5	6.7
MARYLAND	-8.1	3.6	5.1	-2.5	9.5	0.0	-3.9	-7.2	5.1	-2.5	0.0
MASSACHUSETTS	-5.6	-5.3	3.6	17.0	0.0	-7.8	-13.6	-7.8	-9.9	8.5	-28.2
MICHIGAN	-12.8	-2.5	-16.7	17.1	-5.7	1.2	-1.1	-4.4	1.1	-17.1	-24.4
MINNESOTA	-1.2	-6.7	-5.3	10.6	3.7	-3.5	-5.6	-1.1	0.0	-3.5	-9.9
MISSISSIPPI	-3.1	-3.0	4.1	-3.0	2.0	-2.0	4.2	-11.1	1.9	-5.0	-10.4
MISSOURI	-1.2	-1.2	-4.5	-1.1	0.0	0.0	-11.0	-6.5	9.2	-7.9	-16.3
MONTANA	-6.2	-8.7	0.0	3.2	-1.0	2.7	-7.0	-0.5	-2.4	-11.6	-18.9
NEBRASKA	-7.2	-1.0	4.3	-6.9	11.0	-1.1	-15.6	3.8	-0.9	-10.9	-15.1
NEVADA	-8.2	-9.6	3.3	12.3	3.8	-7.1	-15.2	15.1	-2.3	-3.7	-11.4
NEW HAMPSHIRE	-3.7	-11.8	0.0	3.3	11.1	-5.8	-7.5	1.1	-8.0	-12.2	-21.0
NEW JERSEY	-2.9	5.0	2.0	4.3	5.6	3.5	-4.4	2.3	3.5	8.5	20.0
NEW MEXICO	8.1	-2.0	12.2	5.9	-4.5	-6.3	-16.7	22.6	-2.1	25.9	12.6
NEW YORK	2.0	6.4	6.8	15.8	5.6	-6.5	-2.5	3.9	-7.3	34.2	24.4
NORTH CAROLINA	-4.3	2.2	-6.1	1.0	6.6	-2.2	-11.4	12.9	2.2	-7.2	-1.1
NORTH DAKOTA	0.0	-5.7	-4.3	1.1	5.8	6.2	-8.0	-6.4	-1.1	-8.8	-12.6
OHIO	-8.4	-6.1	-4.2	0.0	-0.8	0.8	-5.6	-2.3	-3.0	-17.6	-26.3
OKLAHOMA	-1.9	-6.6	11.4	9.6	4.6	-1.5	-9.0	-4.0	7.9	11.8	8.6
OREGON	-7.0	-4.8	-4.5	10.0	12.4	-3.3	-2.1	0.0	-2.1	-7.0	-3.1
PENNSYLVANIA	-3.5	-4.2	-1.6	2.5	0.8	-3.3	-4.7	-0.8	-0.8	-6.7	-14.6
RHODE ISLAND	2.3	2.4	-2.3	4.9	2.5	0.0	3.9	-11.5	4.8	7.3	6.0
SOUTH CAROLINA	-0.7	-5.5	-1.4	2.1	1.4	-7.8	-6.1	2.5	25.0	-5.6	6.3
SOUTH DAKOTA	-1.4	-13.8	5.3	-15.6	-10.9	2.0	19.3	6.4	-1.3	-24.4	-13.9
TENNESSEE	-2.6	-3.8	2.6	0.0	2.7	-11.8	-11.5	1.1	-1.0	-3.9	-22.9
TEXAS	0.0	2.6	-18.8	9.1	2.3	-4.4	-19.6	-8.2	-19.7	-9.1	-47.4
UTAH	0.0	-4.7	-9.9	-1.4	14.3	-6.0	-8.2	-1.4	21.3	-15.3	0.0
VERMONT	2.5	-2.4	-6.0	15.7	3.6	-8.3	-0.8	-4.7	-2.3	8.7	-4.6
VIRGINIA	-1.8	10.0	-10.7	-6.7	3.4	7.4	-12.9	8.8	-5.0	-10.0	-10.0
WASHINGTON	-5.2	-4.4	-1.1	7.7	7.6	-3.7	-4.1	-5.6	0.0	-3.6	-9.4
WEST VIRGINIA	-12.1	-6.4	-2.7	7.1	1.4	4.5	-46.5	-16.6	1.6	-14.2	-58.8
WISCONSIN	-1.0	-1.9	-5.3	1.8	3.7	0.9	-15.2	26.3	3.1	-6.3	8.3
WYOMING	-4.2	0.7	7.6	8.3	0.0	-3.2	-13.2	-11.7	-2.4	12.4	-18.6
NATIONAL TOTAL	-3.1	1.0	-3.0	4.2	3.2	-3.1	-9.4	-3.6	-2.7	-1.0	-15.9
STATE AVERAGE	-3.0	-1.9	-1.6	3.4	3.1	-2.5	-7.6	0.1	0.2	-3.2	-10.1

TABLE 4: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2012

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,697	69,494	649,682	383	0.93
ALASKA	311	15,367	248,038	798	1.61
ARIZONA	2,374	106,986	712,324	300	0.67
ARKANSAS	1,092	41,240	213,971	196	0.52
CALIFORNIA	14,674	831,610	11,503,654	784	1.38
COLORADO	2,200	110,073	845,136	384	0.77
CONNECTICUT	1,611	99,935	887,226	551	0.89
DELAWARE	398	20,553	215,518	541	1.05
D.C.	506	38,542	98,984	195	0.26
FLORIDA	6,832	291,892	2,835,750	415	0.97
GEORGIA	3,637	166,046	1,451,811	399	0.87
HAWAII	569	23,760	248,433	437	1.05
IDAHO	602	21,463	238,723	396	1.11
ILLINOIS	5,537	287,520	2,702,471	488	0.94
INDIANA	2,762	113,017	623,742	226	0.55
IOWA	1,443	57,861	642,147	445	1.11
KANSAS	1,285	52,268	424,122	330	0.81
KENTUCKY	1,718	68,692	659,192	384	0.96
LOUISIANA	1,833	78,716	860,330	469	1.09
MAINE	565	21,426	306,093	541	1.43
MARYLAND	2,363	122,148	970,734	411	0.79
MASSACHUSETTS	3,190	193,733	978,825	307	0.51
MICHIGAN	3,764	174,717	1,189,483	316	0.68
MINNESOTA	2,597	127,560	1,043,694	402	0.82
MISSISSIPPI	1,008	35,487	336,208	334	0.95
MISSOURI	2,435	102,878	838,913	345	0.82
MONTANA	414	15,008	250,542	606	1.67
NEBRASKA	892	34,687	312,448	350	0.90
NEVADA	1,112	48,160	374,085	336	0.78
NEW HAMPSHIRE	605	29,005	229,024	379	0.79
NEW JERSEY	3,725	217,495	2,215,453	595	1.02
NEW MEXICO	725	28,648	306,304	422	1.07
NEW YORK	8,428	527,111	5,394,509	640	1.02
NORTH CAROLINA	3,722	159,113	1,425,596	383	0.90
NORTH DAKOTA	399	18,187	151,033	379	0.83
OHIO	4,967	217,773	2,130,063	429	0.98
OKLAHOMA	1,404	57,387	873,407	622	1.52
OREGON	1,612	70,707	660,553	410	0.93
PENNSYLVANIA	5,458	262,207	2,910,262	533	1.11
RHODE ISLAND	441	20,254	177,664	403	0.88
SOUTH CAROLINA	1,711	66,471	905,405	529	1.36
SOUTH DAKOTA	385	13,820	93,404	243	0.68
TENNESSEE	2,503	108,730	803,103	321	0.74
TEXAS	8,477	425,760	1,722,241	203	0.40
UTAH	1,177	47,795	292,619	249	0.61
VERMONT	290	11,739	146,445	505	1.25
VIRGINIA	3,355	167,707	913,755	272	0.54
WASHINGTON	2,751	141,613	2,311,697	840	1.63
WEST VIRGINIA	670	25,952	470,251	702	1.81
WISCONSIN	2,587	108,100	1,123,861	434	1.04
WYOMING	271	11,964	162,304	599	1.36
NATIONAL TOTAL	125,083	\$6,108,380	\$58,081,235	\$464	\$0.95
STATE AVERAGE	2,453	\$119,772	\$1,138,848	\$435	\$0.97

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TABLE 5: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2011

STATE	COVERED WORKERS (in thousands)	COVERED PAYROLL (in millions)	BENEFITS (in thousands)	BENEFITS PER WORKER	BENEFITS PER \$100 PAYROLL
ALABAMA	1,680	67,349	616,022	367	0.91
ALASKA	305	14,677	239,635	786	1.63
ARIZONA	2,326	102,162	719,611	309	0.70
ARKANSAS	1,083	39,889	199,408	184	0.50
CALIFORNIA	14,310	783,390	10,858,138	759	1.39
COLORADO	2,147	104,124	765,242	356	0.73
CONNECTICUT	1,594	97,281	868,103	544	0.89
DELAWARE	396	19,913	220,830	558	1.11
D.C.	494	36,805	111,136	225	0.30
FLORIDA	6,688	279,786	2,837,365	424	1.01
GEORGIA	3,584	159,127	1,397,850	390	0.88
HAWAII	558	22,753	246,780	443	1.08
IDAHO	595	20,868	249,473	419	1.20
ILLINOIS	5,467	276,331	3,047,300	557	1.10
INDIANA	2,705	107,900	628,075	232	0.58
IOWA	1,419	55,306	622,236	438	1.13
KANSAS	1,268	50,106	436,144	344	0.87
KENTUCKY	1,689	66,097	681,902	404	1.03
LOUISIANA	1,811	76,078	882,226	487	1.16
MAINE	562	20,959	253,127	450	1.21
MARYLAND	2,330	117,735	1,006,998	432	0.86
MASSACHUSETTS	3,136	186,326	1,001,213	319	0.54
MICHIGAN	3,678	167,420	1,301,061	354	0.78
MINNESOTA	2,553	121,674	1,011,635	396	0.83
MISSISSIPPI	998	34,254	334,430	335	0.98
MISSOURI	2,409	98,713	814,592	338	0.83
MONTANA	406	14,169	251,708	620	1.78
NEBRASKA	874	33,085	320,786	367	0.97
NEVADA	1,095	46,824	395,891	362	0.85
NEW HAMPSHIRE	598	28,106	231,800	387	0.82
NEW JERSEY	3,687	211,059	2,220,175	602	1.05
NEW MEXICO	721	27,952	275,783	383	0.99
NEW YORK	8,308	512,323	5,103,151	614	1.00
NORTH CAROLINA	3,652	152,474	1,427,759	391	0.94
NORTH DAKOTA	366	15,152	125,960	344	0.83
OHIO	4,888	207,775	2,232,596	457	1.07
OKLAHOMA	1,375	54,146	840,570	611	1.55
OREGON	1,587	67,704	679,233	428	1.00
PENNSYLVANIA	5,409	252,338	2,895,406	535	1.15
RHODE ISLAND	437	19,674	169,773	388	0.86
SOUTH CAROLINA	1,681	63,863	874,227	520	1.37
SOUTH DAKOTA	378	13,135	90,844	240	0.69
TENNESSEE	2,454	102,792	776,943	317	0.76
TEXAS	8,334	402,835	1,599,449	192	0.40
UTAH	1,137	44,928	272,207	239	0.61
VERMONT	287	11,391	138,678	484	1.22
VIRGINIA	3,316	162,056	891,311	269	0.55
WASHINGTON	2,707	134,609	2,316,713	856	1.72
WEST VIRGINIA	660	25,159	519,409	786	2.06
WISCONSIN	2,557	104,321	1,099,950	430	1.05
WYOMING	267	11,465	162,960	611	1.42
NATIONAL TOTAL	122,969	\$5,846,351	\$57,263,814	\$466	\$0.98
STATE AVERAGE	2,411	\$114,634	\$1,122,820	\$437	\$1.00

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TABLE 6: 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	221,955	742	1.58
ARIZONA	2,295	98,288	701,621	306	0.71
ARKANSAS	1,075	38,156	213,956	199	0.56
CALIFORNIA	14,171	749,264	9,577,762	676	1.28
COLORADO	2,110	99,804	802,436	380	0.80
CONNECTICUT	1,576	93,616	795,123	504	0.85
DELAWARE	392	19,023	211,921	541	1.11
D.C.	483	35,214	105,632	219	0.30
FLORIDA	6,612	271,812	2,730,035	413	1.00
GEORGIA	3,543	153,215	1,458,576	412	0.95
HAWAII	551	22,130	242,400	440	1.10
IDAHO	592	20,335	239,775	405	1.18
ILLINOIS	5,397	265,517	3,006,823	557	1.13
INDIANA	2,655	103,299	598,753	226	0.58
IOWA	1,402	53,097	563,599	402	1.06
KANSAS	1,261	48,552	405,436	322	0.84
KENTUCKY	1,665	63,736	665,610	400	1.04
LOUISIANA	1,796	73,643	840,035	468	1.14
MAINE	559	20,502	251,593	450	1.23
MARYLAND	2,310	114,291	953,533	413	0.83
MASSACHUSETTS	3,098	178,233	1,013,459	327	0.57
MICHIGAN	3,596	158,816	1,271,892	354	0.80
MINNESOTA	2,506	116,787	1,034,661	413	0.89
MISSISSIPPI	996	33,545	337,633	339	1.01
MISSOURI	2,400	96,499	806,222	336	0.84
MONTANA	405	13,658	266,524	659	1.95
NEBRASKA	870	32,089	315,079	362	0.98
NEVADA	1,088	45,883	429,686	395	0.94
NEW HAMPSHIRE	593	27,065	251,667	425	0.93
NEW JERSEY	3,680	206,476	2,067,568	562	1.00
NEW MEXICO	720	27,447	276,126	383	1.01
NEW YORK	8,195	492,983	4,617,084	563	0.94
NORTH CAROLINA	3,602	146,891	1,357,710	377	0.92
NORTH DAKOTA	345	13,004	114,981	333	0.88
OHIO	4,822	199,447	2,268,515	470	1.14
OKLAHOMA	1,359	50,858	842,581	620	1.66
OREGON	1,567	64,639	679,104	433	1.05
PENNSYLVANIA	5,343	242,270	2,909,863	545	1.20
RHODE ISLAND	436	19,139	159,979	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	783,687	325	0.79
TEXAS	8,234	383,235	1,511,277	184	0.39
UTAH	1,109	42,894	274,624	248	0.64
VERMONT	284	11,055	137,648	485	1.25
VIRGINIA	3,273	156,856	786,402	240	0.50
WASHINGTON	2,667	128,028	2,308,679	866	1.80
WEST VIRGINIA	638	24,470	537,135	842	2.20
WISCONSIN	2,523	100,360	1,071,877	425	1.07
WYOMING	263	10,924	154,077	586	1.41
NATIONAL TOTAL	121,474	\$5,620,133	\$54,793,011	\$451	\$0.97
STATE AVERAGE	2,382	\$110,199	\$1,074,373	\$434	\$1.02

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TABLE 7: 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	222,005	748	1.62
ARIZONA	2,340	99,095	657,184	281	0.66
ARKANSAS	1,078	37,932	223,973	208	0.59
CALIFORNIA	14,377	737,852	9,531,461	663	1.29
COLORADO	2,137	99,015	835,024	391	0.84
CONNECTICUT	1,596	92,085	842,669	528	0.92
DELAWARE	395	18,811	206,145	521	1.10
D.C.	482	34,195	104,719	217	0.31
FLORIDA	6,689	271,057	2,931,305	438	1.08
GEORGIA	3,592	151,782	1,344,524	374	0.89
HAWAII	559	22,355	244,375	437	1.09
IDAHO	600	20,173	242,868	405	1.20
ILLINOIS	5,452	262,097	3,062,890	562	1.17
INDIANA	2,655	100,758	597,176	225	0.59
IOWA	1,415	52,217	553,342	391	1.06
KANSAS	1,283	48,760	416,026	324	0.85
KENTUCKY	1,667	62,585	769,484	462	1.23
LOUISIANA	1,813	72,822	831,035	458	1.14
MAINE	564	20,270	260,547	462	1.29
MARYLAND	2,326	112,865	895,905	385	0.79
MASSACHUSETTS	3,087	172,995	951,062	308	0.55
MICHIGAN	3,608	156,539	1,509,881	418	0.96
MINNESOTA	2,521	113,658	1,072,918	426	0.94
MISSISSIPPI	1,004	33,309	321,771	321	0.97
MISSOURI	2,435	96,414	850,106	349	0.88
MONTANA	407	13,415	261,005	641	1.95
NEBRASKA	876	31,755	299,870	342	0.94
NEVADA	1,118	47,442	430,768	385	0.91
NEW HAMPSHIRE	597	26,659	246,755	413	0.93
NEW JERSEY	3,712	203,895	1,995,407	538	0.98
NEW MEXICO	734	27,486	246,272	335	0.90
NEW YORK	8,198	472,646	4,148,353	506	0.88
NORTH CAROLINA	3,645	143,984	1,416,881	389	0.98
NORTH DAKOTA	337	11,952	110,526	328	0.92
OHIO	4,866	197,125	2,353,384	484	1.19
OKLAHOMA	1,379	52,617	784,749	569	1.49
OREGON	1,578	63,646	699,116	443	1.10
PENNSYLVANIA	5,344	237,464	2,902,311	543	1.22
RHODE ISLAND	438	18,725	160,780	367	0.86
SOUTH CAROLINA	1,670	60,680	891,830	534	1.47
SOUTH DAKOTA	374	12,247	93,578	250	0.76
TENNESSEE	2,422	96,327	743,927	307	0.77
TEXAS	7,818	336,402	1,600,977	205	0.48
UTAH	1,118	42,389	301,159	269	0.71
VERMONT	284	10,870	144,315	508	1.33
VIRGINIA	3,290	153,518	860,622	262	0.56
WASHINGTON	2,697	126,855	2,312,186	857	1.82
WEST VIRGINIA	650	23,325	527,231	811	2.26
WISCONSIN	2,539	98,859	1,116,312	440	1.13
WYOMING	267	10,746	140,297	525	1.31
NATIONAL TOTAL	122,029	\$5,489,858	\$54,892,762	\$450	\$1.00
STATE AVERAGE	2,393	\$107,644	\$1,076,329	\$430	\$1.04

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TABLE 8: 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	219,978	737	1.65
ARIZONA	2,529	106,477	691,482	273	0.65
ARKANSAS	1,117	38,472	236,801	212	0.62
CALIFORNIA	15,248	781,948	9,770,733	641	1.25
COLORADO	2,247	103,687	873,718	389	0.84
CONNECTICUT	1,668	97,322	784,852	470	0.81
DELAWARE	416	19,720	218,665	526	1.11
D.C.	491	34,822	95,089	194	0.27
FLORIDA	7,177	288,339	3,030,037	422	1.05
GEORGIA	3,831	161,107	1,611,221	421	1.00
HAWAII	587	23,213	245,763	418	1.06
IDAHO	640	21,398	249,350	390	1.17
ILLINOIS	5,741	278,314	2,978,130	519	1.07
INDIANA	2,823	107,620	626,994	222	0.58
IOWA	1,460	53,625	560,253	384	1.04
KANSAS	1,342	50,775	417,860	311	0.82
KENTUCKY	1,748	64,742	790,400	452	1.22
LOUISIANA	1,853	74,131	854,647	461	1.15
MAINE	585	20,854	263,793	451	1.26
MARYLAND	2,407	114,895	935,948	389	0.81
MASSACHUSETTS	3,197	180,867	848,724	265	0.47
MICHIGAN	3,904	171,902	1,407,282	360	0.82
MINNESOTA	2,631	120,038	1,025,607	390	0.85
MISSISSIPPI	1,053	34,653	346,640	329	1.00
MISSOURI	2,541	101,623	907,622	357	0.89
MONTANA	424	13,792	260,861	615	1.89
NEBRASKA	898	32,219	326,942	364	1.01
NEVADA	1,234	52,688	425,673	345	0.81
NEW HAMPSHIRE	621	27,714	250,226	403	0.90
NEW JERSEY	3,875	213,418	2,005,247	518	0.94
NEW MEXICO	766	28,284	240,409	314	0.85
NEW YORK	8,462	509,954	3,887,556	459	0.76
NORTH CAROLINA	3,866	152,519	1,486,953	385	0.97
NORTH DAKOTA	338	11,686	105,835	313	0.91
OHIO	5,159	208,573	2,490,080	483	1.19
OKLAHOMA	1,499	54,861	744,996	497	1.36
OREGON	1,684	67,559	672,563	399	1.00
PENNSYLVANIA	5,535	243,716	2,902,107	524	1.19
RHODE ISLAND	459	19,480	159,540	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	788,508	306	0.77
TEXAS	7,651	349,132	1,526,140	199	0.44
UTAH	1,182	44,198	317,079	268	0.72
VERMONT	294	11,152	128,424	436	1.15
VIRGINIA	3,418	156,661	945,845	277	0.60
WASHINGTON	2,817	130,084	2,192,885	778	1.69
WEST VIRGINIA	669	23,418	494,810	740	2.11
WISCONSIN	2,668	103,920	1,158,458	434	1.11
WYOMING	279	11,461	138,619	497	1.21
NATIONAL TOTAL	127,881	\$5,777,008	\$55,326,554	\$433	\$0.96
STATE AVERAGE	2,507	\$113,275	\$1,084,834	\$413	\$1.00

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TABLE 9: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2007

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

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TABLE 10: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2006

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

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TABLE 11: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2005

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

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TABLE 12: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2004

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

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TABLE 13: WORKERS' COMPENSATION BENEFITS PER COVERED PAYROLL, BY STATE - 2003

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

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TABLE 14: AVERAGE BENEFIT COST PER COVERED EMPLOYEE, 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	383	367	375	368	363	349	348	351	309	320
ALASKA	798	786	742	748	737	685	679	640	691	643
ARIZONA	300	309	306	281	273	269	253	234	238	232
ARKANSAS	196	184	199	208	212	190	182	208	204	214
CALIFORNIA	784	759	676	663	641	643	657	725	846	855
COLORADO	384	356	380	391	389	374	395	436	408	365
CONNECTICUT	551	544	504	528	470	444	436	443	442	422
DELAWARE	541	558	541	521	526	558	573	520	388	394
D.C.	195	225	219	217	194	200	205	195	201	184
FLORIDA	415	424	413	438	422	392	391	475	407	433
GEORGIA	399	390	412	374	421	390	364	376	344	278
HAWAII	437	443	440	437	418	416	414	438	490	511
IDAHO	396	419	405	405	390	363	363	404	407	382
ILLINOIS	488	557	557	562	519	484	427	427	402	387
INDIANA	226	232	226	225	222	210	198	201	197	203
IOWA	445	438	402	391	384	340	336	341	320	311
KANSAS	330	344	322	324	311	300	303	306	299	236
KENTUCKY	384	404	400	462	452	370	370	409	426	435
LOUISIANA	469	487	468	458	461	399	405	390	347	368
MAINE	541	450	450	462	451	471	496	484	459	405
MARYLAND	411	432	413	385	389	343	328	331	342	311
MASSACHUSETTS	307	319	327	308	265	261	264	296	314	328
MICHIGAN	316	354	354	418	360	375	360	355	365	354
MINNESOTA	402	396	413	426	390	361	358	364	364	351
MISSISSIPPI	334	335	339	321	329	311	307	281	303	286
MISSOURI	345	338	336	349	357	340	327	357	369	329
MONTANA	606	620	659	641	615	602	553	568	543	540
NEBRASKA	350	367	362	342	364	318	307	349	327	318
NEVADA	336	362	395	385	345	328	333	382	318	310
NEW HAMPSHIRE	379	387	425	413	403	351	363	373	357	373
NEW JERSEY	595	602	562	538	518	478	445	441	419	393
NEW MEXICO	422	383	383	335	314	316	318	360	282	277
NEW YORK	640	614	563	506	459	427	424	411	381	386
NORTH CAROLINA	383	391	377	389	385	352	345	373	322	304
NORTH DAKOTA	379	344	333	328	313	278	251	260	270	260
OHIO	429	457	470	484	483	474	455	468	467	464
OKLAHOMA	622	611	620	569	497	453	441	449	454	406
OREGON	410	428	433	443	399	350	345	342	331	326
PENNSYLVANIA	533	535	545	543	524	506	501	503	493	478
RHODE ISLAND	403	388	367	367	348	328	321	293	321	299
SOUTH CAROLINA	529	520	538	534	515	499	522	536	504	391
SOUTH DAKOTA	243	240	269	250	291	314	292	236	216	210
TENNESSEE	321	317	325	307	306	290	316	340	327	317
TEXAS	203	192	184	205	199	192	189	222	234	278
UTAH	249	239	248	269	268	229	231	238	233	188
VERMONT	505	484	485	508	436	404	425	414	421	417
VIRGINIA	272	269	240	262	277	261	230	254	226	223
WASHINGTON	840	856	866	857	778	698	693	685	700	697
WEST VIRGINIA	702	786	842	811	740	692	634	1,136	1,320	1,255
WISCONSIN	434	430	425	440	434	407	389	440	342	320
WYOMING	599	611	586	525	497	470	452	471	499	492
NATIONAL TOTAL	\$464	\$466	\$451	\$450	\$433	\$411	\$405	\$429	\$430	\$423
STATE AVERAGE	\$435	\$437	\$434	\$430	\$413	\$389	\$383	\$403	\$396	\$382

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TABLE 15: AVERAGE BENEFIT COST PER COVERED EMPLOYEE (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	4.4	-2.2	1.9	1.2	4.2	0.3	-1.0	13.6	-3.3	5.4	19.7
ALASKA	1.5	5.8	-0.8	1.5	7.6	0.9	6.1	-7.3	7.5	8.2	24.1
ARIZONA	-3.0	1.2	8.8	2.7	1.8	6.3	7.9	-1.5	2.6	9.7	29.4
ARKANSAS	6.4	-7.5	-4.2	-2.0	11.3	4.8	-12.7	1.9	-4.7	-7.6	-8.6
CALIFORNIA	3.3	12.3	2.0	3.5	-0.4	-2.0	-9.4	-14.3	-1.0	22.3	-8.3
COLORADO	7.8	-6.3	-2.7	0.5	4.1	-5.5	-9.4	6.9	11.9	-1.2	5.2
CONNECTICUT	1.2	7.9	-4.5	12.2	6.0	1.9	-1.7	0.2	4.8	17.1	30.5
DELAWARE	-3.0	3.1	3.8	-0.9	-5.7	-2.6	10.0	34.2	-1.6	2.8	37.3
D.C.	-13.1	2.8	0.7	12.3	-3.3	-2.3	5.2	-3.1	9.1	1.0	6.0
FLORIDA	-2.2	2.8	-5.8	3.8	7.6	0.4	-17.8	16.7	-6.0	-1.7	-4.2
GEORGIA	2.4	-5.3	10.0	-11.0	7.8	7.2	-3.1	9.3	23.9	-5.1	43.8
HAWAII	-1.3	0.6	0.6	4.5	0.5	0.6	-5.5	-10.6	-4.1	4.4	-14.5
IDAHO	-5.5	3.5	0.1	3.9	7.3	0.2	-10.2	-0.7	6.5	1.7	3.8
ILLINOIS	-12.4	0.0	-0.8	8.3	7.2	13.4	-0.1	6.3	3.9	-5.9	26.2
INDIANA	-2.7	3.0	0.3	1.3	5.8	6.1	-1.7	2.4	-3.2	1.7	11.1
IOWA	1.5	9.1	2.8	1.9	12.8	1.3	-1.5	6.5	3.1	16.0	43.2
KANSAS	-4.0	6.9	-0.9	4.2	3.9	-1.0	-1.2	2.6	26.4	6.0	39.7
KENTUCKY	-5.0	1.0	-13.4	2.1	22.1	0.1	-9.6	-4.0	-2.0	-15.1	-11.8
LOUISIANA	-3.7	4.1	2.1	-0.6	15.6	-1.5	3.7	12.6	-5.8	1.8	27.6
MAINE	20.2	0.1	-2.6	2.4	-4.2	-5.2	2.6	5.4	13.4	20.1	33.8
MARYLAND	-5.0	4.7	7.2	-0.9	13.5	4.4	-0.8	-3.2	10.0	5.7	32.3
MASSACHUSETTS	-3.9	-2.4	6.2	16.1	1.8	-1.4	-10.9	-5.6	-4.4	15.6	-6.6
MICHIGAN	-10.6	0.0	-15.5	16.1	-3.9	4.1	1.3	-2.8	3.3	-12.3	-10.6
MINNESOTA	1.4	-4.0	-3.0	9.2	7.9	0.9	-1.7	0.0	3.7	3.1	14.5
MISSISSIPPI	-0.4	-1.1	5.7	-2.6	6.0	1.0	9.4	-7.2	5.8	1.4	16.7
MISSOURI	1.9	0.7	-3.8	-2.3	4.9	4.1	-8.4	-3.4	12.2	-3.5	4.6
MONTANA	-2.4	-5.8	2.8	4.1	2.3	8.7	-2.7	4.7	0.5	-1.6	12.1
NEBRASKA	-4.6	1.3	5.8	-6.0	14.5	3.6	-12.1	6.8	3.0	-3.9	10.2
NEVADA	-6.9	-8.5	2.6	11.6	5.2	-1.6	-12.7	19.9	2.6	-2.5	8.5
NEW HAMPSHIRE	-2.3	-8.8	2.8	2.5	14.7	-3.4	-2.5	4.4	-4.2	-6.1	1.5
NEW JERSEY	-1.2	7.2	4.5	3.9	8.4	7.4	0.7	5.3	6.7	14.9	51.3
NEW MEXICO	10.4	-0.2	14.4	6.9	-0.6	-0.6	-11.7	27.6	1.7	34.6	52.3
NEW YORK	4.2	9.0	11.3	10.2	7.6	0.7	3.2	7.9	-1.3	39.3	65.8
NORTH CAROLINA	-2.0	3.7	-3.0	1.1	9.4	1.9	-7.4	15.9	5.8	-0.4	25.9
NORTH DAKOTA	10.2	3.3	1.5	4.8	12.4	10.8	-3.2	-3.7	3.8	21.0	45.8
OHIO	-6.1	-2.9	-2.7	0.2	1.9	4.1	-2.7	0.2	0.6	-11.2	-7.6
OKLAHOMA	1.8	-1.5	9.0	14.5	9.8	2.8	-1.9	-1.0	11.7	25.2	53.1
OREGON	-4.3	-1.2	-2.2	10.9	14.1	1.3	1.0	3.1	1.6	2.6	25.7
PENNSYLVANIA	-0.4	-1.7	0.3	3.6	3.7	0.9	-0.4	2.1	3.1	1.7	11.5
RHODE ISLAND	3.8	5.8	-0.1	5.7	6.0	2.2	9.3	-8.6	7.4	15.9	34.8
SOUTH CAROLINA	1.8	-3.3	0.7	3.7	3.3	-4.5	-2.6	6.4	28.8	2.7	35.3
SOUTH DAKOTA	1.1	-10.6	7.4	-14.0	-7.4	7.3	23.8	9.4	2.7	-16.5	15.3
TENNESSEE	1.3	-2.6	5.9	0.3	5.7	-8.4	-6.9	3.9	3.0	4.8	1.0
TEXAS	5.9	4.6	-10.4	2.7	4.1	1.4	-14.9	-5.0	-15.8	1.8	-26.8
UTAH	3.9	-3.3	-8.1	0.4	17.4	-1.0	-2.9	2.2	23.9	-7.3	32.5
VERMONT	4.3	-0.3	-4.5	16.6	8.1	-5.0	2.7	-1.7	0.9	15.8	21.0
VIRGINIA	1.3	11.9	-8.2	-5.5	6.1	13.4	-9.6	12.6	1.1	-1.6	21.9
WASHINGTON	-1.8	-1.1	1.0	10.1	11.4	0.8	1.2	-2.1	0.4	7.9	20.5
WEST VIRGINIA	-10.7	-6.6	3.8	9.6	7.0	9.1	-44.2	-13.9	5.2	-5.1	-44.1
WISCONSIN	1.0	1.3	-3.4	1.3	6.7	4.5	-11.6	28.7	6.8	0.1	35.7
WYOMING	-1.9	4.2	11.5	5.7	5.9	3.9	-4.1	-5.7	1.5	20.6	21.8
NATIONAL TOTAL	-0.3	3.2	0.3	4.0	5.2	1.6	-5.7	-0.1	1.6	7.3	9.8
STATE AVERAGE	-0.3	0.7	0.7	3.8	6.3	1.9	-3.4	3.4	4.2	4.8	17.8

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TABLE 16: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	649,682	616,022	629,069	625,755	656,607	635,315	624,685	619,518	532,000	543,279
ALASKA	248,038	239,635	221,955	222,005	219,978	201,477	197,580	192,721	192,816	176,521
ARIZONA	712,324	719,611	701,621	657,184	691,482	697,027	647,463	570,870	547,872	515,231
ARKANSAS	213,971	199,408	213,956	223,973	236,801	213,074	202,006	227,232	219,177	227,332
CALIFORNIA	11,503,654	10,858,138	9,577,762	9,531,461	9,770,733	9,903,767	10,017,099	10,868,330	12,446,670	12,445,277
COLORADO	845,136	765,242	802,436	835,024	873,718	836,853	865,585	932,350	853,273	753,566
CONNECTICUT	887,226	868,103	795,123	842,669	784,852	739,565	719,758	719,974	712,515	677,461
DELAWARE	215,518	220,830	211,921	206,145	218,665	233,032	238,638	214,540	157,399	155,888
D.C.	98,984	111,136	105,632	104,719	95,089	97,508	98,016	92,298	93,907	84,594
FLORIDA	2,835,750	2,837,365	2,730,035	2,931,305	3,030,037	2,943,090	2,928,460	3,474,068	2,866,531	2,962,350
GEORGIA	1,451,811	1,397,850	1,458,576	1,344,524	1,611,221	1,518,539	1,397,771	1,408,876	1,259,155	998,192
HAWAII	248,433	246,780	242,400	244,375	245,763	247,294	242,685	250,779	271,290	274,922
IDAHO	238,723	249,473	239,775	242,868	249,350	235,289	228,764	242,823	235,119	214,764
ILLINOIS	2,702,471	3,047,300	3,006,823	3,062,890	2,978,130	2,798,346	2,447,104	2,418,519	2,254,415	2,168,210
INDIANA	623,742	628,075	598,753	597,176	626,994	600,017	563,190	569,215	551,071	563,951
IOWA	642,147	622,236	563,599	553,342	560,253	499,426	487,985	487,130	449,718	430,451
KANSAS	424,122	436,144	405,436	416,026	417,860	396,811	391,381	389,566	377,116	295,588
KENTUCKY	659,192	681,902	665,610	769,484	790,400	651,943	643,192	702,751	719,610	727,922
LOUISIANA	860,330	882,226	840,035	831,035	854,647	732,704	718,542	705,254	634,610	669,838
MAINE	306,093	253,127	251,593	260,547	263,793	276,818	289,994	280,841	267,622	233,599
MARYLAND	970,734	1,006,998	953,533	895,905	935,948	829,914	788,874	784,414	797,301	716,294
MASSACHUSETTS	978,825	1,001,213	1,013,459	951,062	848,724	830,286	831,373	921,958	968,817	1,014,587
MICHIGAN	1,189,483	1,301,061	1,271,892	1,509,881	1,407,282	1,511,282	1,470,574	1,473,598	1,517,386	1,476,850
MINNESOTA	1,043,694	1,011,635	1,034,661	1,072,918	1,025,607	959,168	944,448	949,394	934,613	892,341
MISSISSIPPI	336,208	334,430	337,633	321,771	346,640	328,234	320,294	289,855	310,516	291,688
MISSOURI	838,913	814,592	806,222	850,106	907,622	869,806	828,370	892,446	911,059	806,029
MONTANA	250,542	251,708	266,524	261,005	260,861	254,661	228,347	227,342	211,460	204,975
NEBRASKA	312,448	320,786	315,079	299,870	326,942	286,405	272,039	305,988	283,197	270,035
NEVADA	374,085	395,891	429,686	430,768	425,673	414,912	417,285	456,660	358,732	329,333
NEW HAMPSHIRE	229,024	231,800	251,667	246,755	250,226	218,644	225,161	228,623	216,360	222,430
NEW JERSEY	2,215,453	2,220,175	2,067,568	1,995,407	2,005,247	1,862,167	1,729,356	1,702,109	1,598,596	1,489,221
NEW MEXICO	306,304	275,783	276,126	246,272	240,409	240,855	237,551	259,259	198,267	190,840
NEW YORK	5,394,509	5,103,151	4,617,084	4,148,353	3,887,556	3,597,478	3,520,913	3,378,085	3,101,314	3,123,197
NORTH CAROLINA	1,425,596	1,427,759	1,357,710	1,416,881	1,486,953	1,374,267	1,315,059	1,381,606	1,168,848	1,087,880
NORTH DAKOTA	151,033	125,960	114,981	110,526	105,835	91,735	81,297	82,033	83,237	78,453
OHIO	2,130,063	2,232,596	2,268,515	2,353,384	2,490,080	2,478,080	2,383,544	2,447,038	2,434,715	2,414,651
OKLAHOMA	873,407	840,570	842,581	784,749	744,996	674,327	643,817	638,043	627,174	554,839
OREGON	660,553	679,233	679,104	699,116	672,563	594,297	576,778	554,586	518,350	499,625
PENNSYLVANIA	2,910,262	2,895,406	2,909,863	2,902,311	2,902,107	2,806,195	2,758,784	2,741,310	2,658,104	2,565,344
RHODE ISLAND	177,664	169,773	159,979	160,780	159,540	154,224	150,999	137,196	143,423	132,301
SOUTH CAROLINA	905,405	874,227	891,283	891,830	917,419	895,488	918,650	924,734	855,062	656,935
SOUTH DAKOTA	93,404	90,844	100,348	93,578	111,184	119,567	109,030	86,118	77,409	74,241
TENNESSEE	803,103	776,943	783,687	743,927	788,508	752,693	815,808	861,927	815,838	778,672
TEXAS	1,722,241	1,599,449	1,511,277	1,600,977	1,526,140	1,462,489	1,416,287	1,596,879	1,624,217	1,971,510
UTAH	292,619	272,207	274,624	301,159	317,079	270,585	261,896	256,802	241,193	188,900
VERMONT	146,445	138,678	137,648	144,315	128,424	120,081	126,287	122,028	123,000	120,208
VIRGINIA	913,755	891,311	786,402	860,622	945,845	896,509	782,062	851,776	738,475	712,867
WASHINGTON	2,311,697	2,316,713	2,308,679	2,312,186	2,192,885	1,995,799	1,927,431	1,847,523	1,837,215	1,800,551
WEST VIRGINIA	470,251	519,409	537,135	527,231	494,810	473,465	433,258	765,208	878,255	823,300
WISCONSIN	1,123,861	1,099,950	1,071,877	1,116,312	1,158,458	1,096,249	1,043,244	1,170,065	898,366	833,005
WYOMING	162,304	162,960	154,077	140,297	138,619	126,996	117,324	116,537	120,083	114,252
NATIONAL TOTAL	\$58,081,235	\$57,263,814	\$54,793,011	\$54,892,762	\$55,326,554	\$53,044,751	\$51,626,040	\$53,808,795	\$52,892,469	\$51,554,290
STATE AVERAGE	\$1,138,848	\$1,122,820	\$1,074,373	\$1,076,329	\$1,084,834	\$1,040,093	\$1,012,275	\$1,055,074	\$1,037,107	\$1,010,868

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TABLE 17: TOTAL INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	5.5	-2.1	0.5	-4.7	3.4	1.7	0.8	16.5	-2.1	-1.1	19.6
ALASKA	3.5	8.0	0.0	0.9	9.2	2.0	8.1	-5.2	9.2	12.8	40.5
ARIZONA	-1.0	2.6	6.8	-5.0	-0.8	7.7	13.4	4.2	6.3	3.0	38.3
ARKANSAS	7.3	-6.8	-4.5	-5.4	11.1	5.5	-11.1	3.7	-3.6	-9.6	-5.9
CALIFORNIA	5.9	13.4	0.5	-2.4	-1.3	-1.1	-7.8	-12.7	0.0	17.7	-7.6
COLORADO	10.4	-4.6	-3.9	-4.4	4.4	-3.3	-7.2	9.3	13.2	-3.3	12.2
CONNECTICUT	2.2	9.2	-5.6	7.4	6.1	2.8	0.0	1.0	5.2	13.0	31.0
DELAWARE	-2.4	4.2	2.8	-5.7	-6.2	-2.3	11.2	36.3	1.0	-1.4	38.3
D.C.	-10.9	5.2	0.9	10.1	-2.5	-0.5	6.2	-1.7	11.0	4.1	17.0
FLORIDA	-0.1	3.9	-6.9	-3.3	3.0	0.5	-15.7	21.2	-3.2	-6.4	-4.3
GEORGIA	3.9	-4.2	8.5	-16.6	6.1	8.6	-0.8	11.9	26.1	-9.9	45.4
HAWAII	0.7	1.8	-0.8	-0.6	-0.6	1.9	-3.2	-7.6	-1.3	1.1	-9.6
IDAHO	-4.3	4.0	-1.3	-2.6	6.0	2.9	-5.8	3.3	9.5	-4.3	11.2
ILLINOIS	-11.3	1.3	-1.8	2.8	6.4	14.4	1.2	7.3	4.0	-9.3	24.6
INDIANA	-0.7	4.9	0.3	-4.8	4.5	6.5	-1.1	3.3	-2.3	-0.5	10.6
IOWA	3.2	10.4	1.9	-1.2	12.2	2.3	0.2	8.3	4.5	14.6	49.2
KANSAS	-2.8	7.6	-2.5	-0.4	5.3	1.4	0.5	3.3	27.6	1.5	43.5
KENTUCKY	-3.3	2.4	-13.5	-2.6	21.2	1.4	-8.5	-2.3	-1.1	-16.6	-9.4
LOUISIANA	-2.5	5.0	1.1	-2.8	16.6	2.0	1.9	11.1	-5.3	0.7	28.4
MAINE	20.9	0.6	-3.4	-1.2	-4.7	-4.5	3.3	4.9	14.6	16.0	31.0
MARYLAND	-3.6	5.6	6.4	-4.3	12.8	5.2	0.6	-1.6	11.3	3.7	35.5
MASSACHUSETTS	-2.2	-1.2	6.6	12.1	2.2	-0.1	-9.8	-4.8	-4.5	15.3	-3.5
MICHIGAN	-8.6	2.3	-15.8	7.3	-6.9	2.8	-0.2	-2.9	2.7	-15.5	-19.5
MINNESOTA	3.2	-2.2	-3.6	4.6	6.9	1.6	-0.5	1.6	4.7	1.8	17.0
MISSISSIPPI	0.5	-0.9	4.9	-7.2	5.6	2.5	10.5	-6.7	6.5	-3.0	15.3
MISSOURI	3.0	1.0	-5.2	-6.3	4.3	5.0	-7.2	-2.0	13.0	-7.6	4.1
MONTANA	-0.5	-5.6	2.1	0.1	2.4	11.5	0.4	7.5	3.2	-4.0	22.2
NEBRASKA	-2.6	1.8	5.1	-8.3	14.2	5.3	-11.1	8.0	4.9	-4.4	15.7
NEVADA	-5.5	-7.9	-0.3	1.2	2.6	-0.6	-8.6	27.3	8.9	-12.1	13.6
NEW HAMPSHIRE	-1.2	-7.9	2.0	-1.4	14.4	-2.9	-1.5	5.7	-2.7	-8.5	3.0
NEW JERSEY	-0.2	7.4	3.6	-0.5	7.7	7.7	1.6	6.5	7.3	10.5	48.8
NEW MEXICO	11.1	-0.1	12.1	2.4	-0.2	1.4	-8.4	30.8	3.9	27.4	60.5
NEW YORK	5.7	10.5	11.3	6.7	8.1	2.2	4.2	8.9	-0.7	38.8	72.7
NORTH CAROLINA	-0.2	5.2	-4.2	-4.7	8.2	4.5	-4.8	18.2	7.4	-4.1	31.0
NORTH DAKOTA	19.9	9.5	4.0	4.4	15.4	12.8	-0.9	-1.4	6.1	42.7	92.5
OHIO	-4.6	-1.6	-3.6	-5.5	0.5	4.0	-2.6	0.5	0.8	-14.5	-11.8
OKLAHOMA	3.9	-0.2	7.4	5.3	10.5	4.7	0.9	1.7	13.0	17.2	57.4
OREGON	-2.8	0.0	-2.9	3.9	13.2	3.0	4.0	7.0	3.7	-1.8	32.2
PENNSYLVANIA	0.5	-0.5	0.3	0.0	3.4	1.7	0.6	3.1	3.6	0.3	13.4
RHODE ISLAND	4.6	6.1	-0.5	0.8	3.4	2.1	10.1	-4.3	8.4	11.4	34.3
SOUTH CAROLINA	3.6	-1.9	-0.1	-2.8	2.4	-2.5	-0.7	8.1	30.2	-1.3	37.8
SOUTH DAKOTA	2.8	-9.5	7.2	-15.8	-7.0	9.7	26.6	11.3	4.3	-16.0	25.8
TENNESSEE	3.4	-0.9	5.3	-5.7	4.8	-7.7	-5.4	5.6	4.8	1.9	3.1
TEXAS	7.7	5.8	-5.6	4.9	4.4	3.3	-11.3	-1.7	-17.6	12.8	-12.6
UTAH	7.5	-0.9	-8.8	-5.0	17.2	3.3	2.0	6.5	27.7	-7.7	54.9
VERMONT	5.6	0.7	-4.6	12.4	6.9	-4.9	3.5	-0.8	2.3	14.0	21.8
VIRGINIA	2.5	13.3	-8.6	-9.0	5.5	14.6	-8.2	15.3	3.6	-3.4	28.2
WASHINGTON	-0.2	0.3	-0.2	5.4	9.9	3.5	4.3	0.6	2.0	5.4	28.4
WEST VIRGINIA	-9.5	-3.3	1.9	6.6	4.5	9.3	-43.4	-12.9	6.7	-5.0	-42.9
WISCONSIN	2.2	2.6	-4.0	-3.6	5.7	5.1	-10.8	30.2	7.8	-3.0	34.9
WYOMING	-0.4	5.8	9.8	1.2	9.2	8.2	0.7	-3.0	5.1	17.1	42.1
NATIONAL TOTAL	1.4	4.5	-0.2	-0.8	4.3	2.7	-4.2	1.7	2.6	5.0	12.7
STATE AVERAGE	1.4	2.0	0.0	-0.8	5.7	3.3	-1.6	5.5	5.7	2.6	22.7

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TABLE 18: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	317,646	295,654	306,069	297,824	313,543	310,809	303,014	310,780	267,482	286,636
ALASKA	176,196	168,535	157,954	162,002	162,402	147,189	147,425	137,616	144,126	134,235
ARIZONA	367,367	330,100	272,597	229,351	220,383	190,388	164,639	157,150	140,814	143,808
ARKANSAS	163,837	149,920	143,706	150,060	162,426	148,105	137,022	151,729	158,949	160,328
CALIFORNIA	6,602,542	5,726,868	5,258,704	5,145,371	5,025,169	4,880,617	4,747,563	5,175,831	5,731,475	5,945,468
COLORADO	251,983	238,542	228,368	245,143	278,546	235,457	243,772	269,665	284,008	248,846
CONNECTICUT	644,541	639,800	620,314	629,386	568,457	552,116	527,205	538,207	456,798	461,378
DELAWARE	177,725	186,344	176,335	161,479	158,303	147,001	153,106	135,834	119,165	119,726
D.C.	85,053	78,368	77,939	80,084	70,168	74,752	77,683	75,718	76,958	68,349
FLORIDA	1,952,927	1,962,337	1,871,787	2,026,268	2,104,550	2,218,822	2,223,530	2,433,278	2,239,500	2,291,965
GEORGIA	1,067,496	1,016,834	1,077,832	1,116,840	1,149,372	1,075,707	986,235	964,581	878,464	736,382
HAWAII	131,783	131,535	128,738	131,796	131,404	129,410	134,638	137,002	152,765	163,025
IDAHO	91,998	100,346	84,948	87,640	85,226	79,475	67,089	75,254	78,383	67,199
ILLINOIS	2,021,103	2,278,440	2,250,293	2,284,219	2,181,603	2,039,066	1,854,079	1,794,349	1,687,956	1,644,764
INDIANA	562,404	547,074	536,601	537,599	559,903	537,950	508,885	515,490	498,273	476,297
IOWA	503,022	489,958	445,226	433,347	430,027	387,566	384,506	375,861	347,956	335,442
KANSAS	305,543	310,763	283,650	304,200	299,403	276,463	267,646	262,287	252,594	232,362
KENTUCKY	363,387	367,500	376,584	382,938	385,722	357,161	353,975	369,801	383,073	403,443
LOUISIANA	475,721	479,534	438,815	428,009	412,847	309,840	348,891	308,620	320,375	293,176
MAINE	226,562	171,566	175,964	183,759	256,357	191,282	112,338	106,124	90,987	90,443
MARYLAND	531,858	544,174	518,960	463,562	507,856	420,498	390,488	426,862	466,647	435,182
MASSACHUSETTS	736,866	723,024	742,430	746,307	730,002	709,550	711,780	773,214	823,530	861,592
MICHIGAN	738,694	794,135	857,877	958,184	853,905	915,946	852,208	858,953	827,277	877,007
MINNESOTA	790,958	767,128	784,046	814,986	768,173	704,873	635,694	645,614	631,099	615,161
MISSISSIPPI	220,926	215,732	211,942	187,661	202,272	181,189	172,626	150,771	177,433	166,186
MISSOURI	536,075	530,367	515,752	538,935	581,150	526,712	505,044	547,072	555,740	511,636
MONTANA	84,941	83,726	82,520	80,086	72,948	74,903	73,418	73,280	70,579	71,357
NEBRASKA	247,219	254,981	252,327	235,134	253,967	220,017	209,972	240,396	224,829	213,362
NEVADA	255,778	260,783	296,096	291,256	290,180	292,527	290,278	334,587	240,152	216,774
NEW HAMPSHIRE	168,190	170,587	187,781	186,202	190,220	167,668	179,488	179,957	171,167	179,044
NEW JERSEY	1,747,771	1,704,263	1,607,135	1,555,161	1,525,015	1,508,088	1,403,450	1,373,650	1,277,054	1,153,917
NEW MEXICO	181,093	158,994	162,919	130,178	125,280	125,518	109,827	145,183	94,436	97,483
NEW YORK	2,355,837	2,190,515	2,008,174	1,787,667	1,711,623	1,684,442	1,499,715	1,458,234	1,599,370	1,631,501
NORTH CAROLINA	1,079,176	1,066,443	1,028,675	1,073,604	1,084,670	970,489	971,632	1,008,328	853,421	816,740
NORTH DAKOTA	898	559	94		55	123			260	296
OHIO	17,085	17,470	12,674	20,968	23,746	19,335	26,343	37,693	37,509	23,858
OKLAHOMA	453,387	420,373	436,392	368,843	323,756	274,764	246,925	243,852	252,603	256,924
OREGON	225,878	193,428	228,090	237,627	238,165	229,897	219,513	221,522	217,942	220,585
PENNSYLVANIA	2,076,761	2,065,411	2,047,166	1,975,878	1,929,826	1,845,064	1,797,351	1,878,362	1,861,802	1,820,530
RHODE ISLAND	66,547	60,241	59,567	58,002	48,231	44,213	41,409	31,258	41,786	37,616
SOUTH CAROLINA	631,040	660,565	664,303	662,139	671,781	638,850	648,402	614,541	573,520	441,662
SOUTH DAKOTA	89,349	86,934	96,450	90,019	106,068	115,235	105,368	82,871	65,832	63,857
TENNESSEE	627,233	636,874	621,448	603,094	619,404	618,015	599,365	663,937	645,816	637,758
TEXAS	957,326	897,283	857,311	920,464	884,998	852,720	829,525	934,546	1,002,051	1,303,814
UTAH	112,520	94,766	89,812	101,630	102,205	89,568	79,120	80,236	61,944	51,049
VERMONT	127,380	119,009	119,664	125,224	111,627	104,621	109,797	106,202	107,030	105,208
VIRGINIA	712,866	678,225	610,624	652,759	705,993	661,398	599,708	631,073	554,397	541,701
WASHINGTON	13,780	23,858	20,607	19,006	21,339	21,949	30,302		30,843	26,671
WEST VIRGINIA	176,309	189,267	196,028	198,298	177,763	167,132	3,762	7,051	8,429	3,274
WISCONSIN	975,985	955,151	930,166	959,371	975,229	931,855	859,915	994,634	843,431	707,535
WYOMING	802	1,392	1,364	1,752	2,369	4,038	796	9	3,555	2,169
NATIONAL TOTAL	\$33,429,362	\$32,235,674	\$31,160,818	\$31,061,310	\$30,795,628	\$29,410,376	\$27,946,464	\$29,039,067	\$28,631,582	\$28,394,722
STATE AVERAGE	\$655,478	\$632,072	\$610,996	\$621,226	\$603,836	\$576,674	\$558,929	\$592,634	\$561,404	\$556,759

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TABLE 19: PRIVATE INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	7.4	-3.4	2.8	-5.0	0.9	2.6	-2.5	16.2	-6.7	1.3	10.8
ALASKA	4.5	6.7	-2.5	-0.2	10.3	-0.2	7.1	-4.5	7.4	8.5	31.3
ARIZONA	11.3	21.1	18.9	4.1	15.8	15.6	4.8	11.6	-2.1	66.7	155.5
ARKANSAS	9.3	4.3	-4.2	-7.6	9.7	8.1	-9.7	-4.5	-0.9	0.9	2.2
CALIFORNIA	15.3	8.9	2.2	2.4	3.0	2.8	-8.3	-9.7	-3.6	31.4	11.1
COLORADO	5.6	4.5	-6.8	-12.0	18.3	-3.4	-9.6	-5.1	14.1	-9.5	1.3
CONNECTICUT	0.7	3.1	-1.4	10.7	3.0	4.7	-2.0	17.8	-1.0	13.4	39.7
DELAWARE	-4.6	5.7	9.2	2.0	7.7	-4.0	12.7	14.0	-0.5	12.3	48.4
D.C.	8.5	0.5	-2.7	14.1	-6.1	-3.8	2.6	-1.6	12.6	21.2	24.4
FLORIDA	-0.5	4.8	-7.6	-3.7	-5.2	-0.2	-8.6	8.7	-2.3	-7.2	-14.8
GEORGIA	5.0	-5.7	-3.5	-2.8	6.8	9.1	2.2	9.8	19.3	-7.1	45.0
HAWAII	0.2	2.2	-2.3	0.3	1.5	-3.9	-1.7	-10.3	-6.3	0.3	-19.2
IDAHO	-8.3	18.1	-3.1	2.8	7.2	18.5	-10.9	-4.0	16.6	7.9	36.9
ILLINOIS	-11.3	1.3	-1.5	4.7	7.0	10.0	3.3	6.3	2.6	-7.4	22.9
INDIANA	2.8	2.0	-0.2	-4.0	4.1	5.7	-1.3	3.5	4.6	0.4	18.1
IOWA	2.7	10.0	2.7	0.8	11.0	0.8	2.3	8.0	3.7	17.0	50.0
KANSAS	-1.7	9.6	-6.8	1.6	8.3	3.3	2.0	3.8	8.7	2.1	31.5
KENTUCKY	-1.1	-2.4	-1.7	-0.7	8.0	0.9	-4.3	-3.5	-5.0	-5.8	-9.9
LOUISIANA	-0.8	9.3	2.5	3.7	33.2	-11.2	13.0	-3.7	9.3	15.2	62.3
MAINE	32.1	-2.5	-4.2	-28.3	34.0	70.3	5.9	16.6	0.6	-11.6	150.5
MARYLAND	-2.3	4.9	12.0	-8.7	20.8	7.7	-8.5	-8.5	7.2	4.7	22.2
MASSACHUSETTS	1.9	-2.6	-0.5	2.2	2.9	-0.3	-7.9	-6.1	-4.4	0.9	-14.5
MICHIGAN	-7.0	-7.4	-10.5	12.2	-6.8	7.5	-0.8	3.8	-5.7	-13.5	-15.8
MINNESOTA	3.1	-2.2	-3.8	6.1	9.0	10.9	-1.5	2.3	2.6	3.0	28.6
MISSISSIPPI	2.4	1.8	12.9	-7.2	11.6	5.0	14.5	-15.0	6.8	9.2	32.9
MISSOURI	1.1	2.8	-4.3	-7.3	10.3	4.3	-7.7	-1.6	8.6	-7.8	4.8
MONTANA	1.5	1.5	3.0	9.8	-2.6	2.0	0.2	3.8	-1.1	16.4	19.0
NEBRASKA	-3.0	1.1	7.3	-7.4	15.4	4.8	-12.7	6.9	5.4	-2.7	15.9
NEVADA	-1.9	-11.9	1.7	0.4	-0.8	0.8	-13.2	39.3	10.8	-11.9	18.0
NEW HAMPSHIRE	-1.4	-9.2	0.8	-2.1	13.5	-6.6	-0.3	5.1	-4.4	-11.6	-6.1
NEW JERSEY	2.6	6.0	3.3	2.0	1.1	7.5	2.2	7.6	10.7	14.6	51.5
NEW MEXICO	13.9	-2.4	25.2	3.9	-0.2	14.3	-24.4	53.7	-3.1	44.6	85.8
NEW YORK	7.5	9.1	12.3	4.4	1.6	12.3	2.8	-8.8	-2.0	37.6	44.4
NORTH CAROLINA	1.2	3.7	-4.2	-10.0	11.8	-0.1	-3.6	18.2	4.5	-0.5	32.1
NORTH DAKOTA	60.6	494.7		-100.0	-55.3			-100.0	-12.1	1,532.7	203.0
OHIO	-2.2	37.8	-39.6	-11.7	22.8	-26.6	-30.1	0.5	57.2	-28.1	-28.4
OKLAHOMA	7.9	-3.7	18.3	13.9	17.8	11.3	1.3	-3.5	-1.7	40.0	76.5
OREGON	16.8	-15.2	-4.0	-0.2	3.6	4.7	-0.9	1.6	-1.2	-5.2	2.4
PENNSYLVANIA	0.5	0.9	3.6	2.4	4.6	2.7	-4.3	0.9	2.3	7.6	14.1
RHODE ISLAND	10.5	1.1	2.7	20.3	9.1	6.8	32.5	-25.2	11.1	38.0	76.9
SOUTH CAROLINA	-4.5	-0.6	0.3	-1.4	5.2	-1.5	5.5	7.2	29.9	-6.1	42.9
SOUTH DAKOTA	2.8	-9.9	7.1	-15.1	-8.0	9.4	27.1	25.9	3.1	-15.8	39.9
TENNESSEE	-1.5	2.5	3.0	-2.6	0.2	3.1	-9.7	2.8	1.3	1.3	-1.7
TEXAS	6.7	4.7	-6.9	4.0	3.8	2.8	-11.2	-6.7	-23.1	8.2	-26.6
UTAH	18.7	5.5	-11.6	-0.6	14.1	13.2	-1.4	29.5	21.3	10.1	120.4
VERMONT	7.0	-0.5	-4.4	12.2	6.7	-4.7	3.4	-0.8	1.7	14.1	21.1
VIRGINIA	5.1	11.1	-6.5	-7.5	6.7	10.3	-5.0	13.8	2.3	1.0	31.6
WASHINGTON	-42.2	15.8	8.4	-10.9	-2.8	-27.6		-100.0	15.6	-35.4	-48.3
WEST VIRGINIA	-6.8	-3.4	-1.1	11.6	6.4	4,342.4	-46.6	-16.3	157.4	-0.8	5,285.1
WISCONSIN	2.2	2.7	-3.0	-1.6	4.7	8.4	-13.5	17.9	19.2	0.1	37.9
WYOMING	-42.4	2.1	-22.1	-26.0	-41.3	407.3	8,408.8	-99.7	63.9	-66.2	-63.0
NATIONAL TOTAL	3.7	3.4	0.3	0.9	4.7	5.2	-3.8	1.4	0.8	8.6	17.7
STATE AVERAGE	2.7	12.5	-0.2	-2.4	5.2	99.2	169.2	-1.6	8.9	33.9	133.3

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TABLE 20: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	332,036	320,368	323,000	327,930	343,065	324,506	321,671	308,738	264,518	256,643
ALASKA	71,842	70,254	63,373	59,020	56,761	54,289	50,155	45,105	48,690	42,286
ARIZONA	127,739	140,180	138,377	109,434	114,627	108,299	102,507	102,235	103,064	87,797
ARKANSAS	50,134	39,202	59,536	64,803	64,945	64,969	64,985	75,503	60,228	67,004
CALIFORNIA	3,365,794	3,285,464	2,853,951	2,902,475	2,931,503	3,034,412	3,035,664	2,998,780	3,511,876	3,582,223
COLORADO	164,618	126,121	199,447	207,700	207,372	191,736	198,537	245,660	146,723	148,917
CONNECTICUT	242,685	226,120	174,537	213,246	216,363	187,448	192,553	181,767	255,717	216,082
DELAWARE	37,793	33,628	35,586	44,666	60,362	86,030	85,532	78,706	38,234	36,162
D.C.	13,932	32,773	27,552	24,599	24,922	22,756	20,333	16,580	16,949	16,246
FLORIDA	882,823	748,810	673,193	872,535	725,256	724,268	704,930	1,040,791	627,031	670,385
GEORGIA	384,315	372,912	373,855	409,669	449,027	442,831	411,536	444,296	380,691	261,809
HAWAII	85,825	86,425	82,983	82,022	85,782	84,885	79,403	81,327	86,436	88,102
IDAHO	8,578	7,257	6,468	7,393	6,779	6,539	14,474	33,901	32,766	30,151
ILLINOIS	681,369	795,966	740,009	771,508	774,675	759,280	593,025	624,169	566,459	523,445
INDIANA	61,338	78,037	62,078	59,576	66,757	62,066	54,304	53,725	52,798	87,654
IOWA	139,125	136,762	113,264	118,542	124,364	111,860	103,479	111,269	101,762	95,010
KANSAS	118,579	124,878	121,607	112,231	117,231	120,348	123,735	127,279	124,522	63,226
KENTUCKY	206,309	205,215	202,145	213,840	223,072	209,380	203,492	256,135	271,176	262,103
LOUISIANA	281,076	287,892	272,277	270,067	287,213	265,939	240,950	233,252	137,929	228,589
MAINE	79,531	80,452	75,515	76,762	83,600	85,537	81,265	84,047	90,847	75,089
MARYLAND	269,348	289,896	260,335	222,153	199,875	168,882	152,050	141,467	126,771	114,711
MASSACHUSETTS	241,960	239,572	270,855	204,751	118,697	120,736	119,593	148,744	145,287	152,995
MICHIGAN	450,789	506,926	414,014	551,697	553,377	595,335	618,366	614,645	690,109	599,843
MINNESOTA	252,736	243,890	250,615	257,473	257,433	254,295	245,995	238,494	238,422	216,845
MISSISSIPPI	115,283	118,698	125,691	134,109	144,368	147,045	147,668	139,084	133,083	125,501
MISSOURI	210,803	197,760	207,745	227,288	236,842	259,124	243,074	247,082	241,449	180,748
MONTANA	40,104	43,368	43,229	41,352	44,891	44,029	41,087	40,241	38,304	36,652
NEBRASKA	65,229	66,325	61,638	64,725	71,097	66,388	62,067	65,592	58,369	56,673
NEVADA	118,307	120,393	133,589	139,557	131,625	122,385	127,008	122,072	118,580	112,559
NEW HAMPSHIRE	60,835	56,901	63,848	60,629	59,958	50,976	45,673	48,665	45,193	43,386
NEW JERSEY	467,681	464,254	451,216	435,727	469,777	354,079	325,906	328,458	321,542	335,304
NEW MEXICO	96,984	91,225	84,736	87,555	89,725	84,586	92,211	85,086	77,038	69,031
NEW YORK	1,650,452	1,548,897	1,411,767	1,252,838	1,155,671	953,919	962,977	952,242	726,799	703,201
NORTH CAROLINA	346,420	353,986	322,403	340,664	391,343	403,778	343,427	373,278	315,427	271,140
NORTH DAKOTA										
OHIO	373,916	390,598	396,336	407,086	410,878	441,131	435,758	447,428	461,479	481,975
OKLAHOMA	176,637	163,165	156,757	157,739	145,240	133,825	127,899	157,659	152,208	116,949
OREGON	127,551	113,315	107,364	101,829	87,119	87,998	89,273	71,893	71,394	72,163
PENNSYLVANIA	638,707	610,571	604,664	615,246	623,700	618,651	607,649	591,491	570,311	564,138
RHODE ISLAND	25,185	24,982	24,155	22,139	20,795	19,401	15,354	12,961	14,433	13,531
SOUTH CAROLINA	210,347	164,755	174,052	175,673	189,785	208,909	208,549	238,613	219,873	163,188
SOUTH DAKOTA	4,056	3,910	3,898	3,558	5,116	4,332	3,662	3,247	11,577	10,383
TENNESSEE	175,870	146,855	162,953	178,323	165,231	134,677	216,444	197,990	170,022	140,914
TEXAS	342,483	318,584	291,021	319,727	297,326	287,717	282,567	316,327	322,128	375,659
UTAH	53,068	44,188	36,438	45,644	49,881	46,250	44,264	42,663	43,976	27,855
VERMONT	19,065	17,786	17,403	18,950	16,405	15,460	16,490	15,826	15,971	15,000
VIRGINIA	200,889	196,865	167,555	206,126	229,002	235,110	182,355	220,703	184,077	171,166
WASHINGTON	484,082	474,335	531,665	537,117	506,454	471,889	448,510	471,865	482,962	464,330
WEST VIRGINIA	63,035	59,095	40,388	35,683	36,875	38,962	52,828	57,154	144,535	117,142
WISCONSIN	147,875	144,799	141,711	156,941	183,229	164,394	183,329	175,431	54,935	125,470
WYOMING										
NATIONAL TOTAL	\$14,765,132	\$14,414,610	\$13,556,795	\$13,950,319	\$13,855,391	\$13,481,643	\$13,124,561	\$13,709,664	\$13,114,671	\$12,717,377
STATE AVERAGE	\$301,329	\$294,176	\$276,669	\$284,700	\$282,763	\$275,136	\$267,848	\$279,789	\$267,646	\$259,538

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TABLE 21: SELF-INSURANCE INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	3.6	-0.8	-1.5	-4.4	5.7	0.9	4.2	16.7	3.1	-3.2	29.4
ALASKA	2.3	10.9	7.4	4.0	4.6	8.2	11.2	-7.4	15.1	26.6	69.9
ARIZONA	-8.9	1.3	26.4	-4.5	5.8	5.7	0.3	-0.8	17.4	11.4	45.5
ARKANSAS	27.9	-34.2	-8.1	-0.2	0.0	0.0	-13.9	25.4	-10.1	-22.8	-25.2
CALIFORNIA	2.4	15.1	-1.7	-1.0	-3.4	0.0	1.2	-14.6	-2.0	14.8	-6.0
COLORADO	30.5	-36.8	-4.0	0.2	8.2	-3.4	-19.2	67.4	-1.5	-20.6	10.5
CONNECTICUT	7.3	29.6	-18.2	-1.4	15.4	-2.7	5.9	-28.9	18.3	12.2	12.3
DELAWARE	12.4	-5.5	-20.3	-26.0	-29.8	0.6	8.7	105.9	5.7	-37.4	4.5
D.C.	-57.5	18.9	12.0	-1.3	9.5	11.9	22.6	-2.2	4.3	-44.1	-14.2
FLORIDA	17.9	11.2	-22.8	20.3	0.1	2.7	-32.3	66.0	-6.5	21.7	31.7
GEORGIA	3.1	-0.3	-8.7	-8.8	1.4	7.6	-7.4	16.7	45.4	-14.4	46.8
HAWAII	-0.7	4.1	1.2	-4.4	1.1	6.9	-2.4	-5.9	-1.9	0.0	-2.6
IDAHO	18.2	12.2	-12.5	9.1	3.7	-54.8	-57.3	3.5	8.7	26.5	-71.5
ILLINOIS	-14.4	7.6	-4.1	-0.4	2.0	28.0	-5.0	10.2	8.2	-12.0	30.2
INDIANA	-21.4	25.7	4.2	-10.8	7.6	14.3	1.1	1.8	-39.8	-8.1	-30.0
IOWA	1.7	20.7	-4.5	-4.7	11.2	8.1	-7.0	9.3	7.1	11.9	46.4
KANSAS	-5.0	2.7	8.4	-4.3	-2.6	-2.7	-2.8	2.2	96.9	1.1	87.5
KENTUCKY	0.5	1.5	-5.5	-4.1	6.5	2.9	-20.6	-5.5	3.5	-7.5	-21.3
LOUISIANA	-2.4	5.7	0.8	-6.0	8.0	10.4	3.3	69.1	-39.7	-2.1	23.0
MAINE	-1.1	6.5	-1.6	-8.2	-2.3	5.3	-3.3	-7.5	21.0	-4.9	5.9
MARYLAND	-7.1	11.4	17.2	11.1	18.4	11.1	7.5	11.6	10.5	34.8	134.8
MASSACHUSETTS	1.0	-11.5	32.3	72.5	-1.7	1.0	-19.6	2.4	-5.0	103.8	58.1
MICHIGAN	-11.1	22.4	-25.0	-0.3	-7.0	-3.7	0.6	-10.9	15.0	-18.5	-24.8
MINNESOTA	3.6	-2.7	-2.7	0.0	1.2	3.4	3.1	0.0	10.0	-1.8	16.6
MISSISSIPPI	-2.9	-5.6	-6.3	-7.1	-1.8	-0.4	6.2	4.5	6.0	-20.1	-8.1
MISSOURI	6.6	-4.8	-8.6	-4.0	-8.6	6.6	-1.6	2.3	33.6	-11.0	16.6
MONTANA	-7.5	0.3	4.5	-7.9	2.0	7.2	2.1	5.1	4.5	-10.7	9.4
NEBRASKA	-1.7	7.6	-4.8	-9.0	7.1	7.0	-5.4	12.4	3.0	-8.3	15.1
NEVADA	-1.7	-9.9	-4.3	6.0	7.6	-3.6	4.0	2.9	5.3	-10.1	5.1
NEW HAMPSHIRE	6.9	-10.9	5.3	1.1	17.6	11.6	-6.1	7.7	4.2	1.5	40.2
NEW JERSEY	0.7	2.9	3.6	-7.2	32.7	8.6	-0.8	2.2	-4.1	-0.4	39.5
NEW MEXICO	6.3	7.7	-3.2	-2.4	6.1	-8.3	8.4	10.4	11.6	8.1	40.5
NEW YORK	6.6	9.7	12.7	8.4	21.1	-0.9	1.1	31.0	3.4	42.8	134.7
NORTH CAROLINA	-2.1	9.8	-5.4	-12.9	-3.1	17.6	-8.0	18.3	16.3	-11.5	27.8
NORTH DAKOTA											
OHIO	-4.3	-1.4	-2.6	-0.9	-6.9	1.2	-2.6	-3.0	-4.3	-9.0	-22.4
OKLAHOMA	8.3	4.1	-0.6	8.6	8.5	4.6	-18.9	3.6	30.1	21.6	51.0
OREGON	12.6	5.5	5.4	16.9	-1.0	-1.4	24.2	0.7	-1.1	46.4	76.8
PENNSYLVANIA	4.6	1.0	-1.7	-1.4	0.8	1.8	2.7	3.7	1.1	2.4	13.2
RHODE ISLAND	0.8	3.4	9.1	6.5	7.2	26.4	18.5	-10.2	6.7	21.1	86.1
SOUTH CAROLINA	27.7	-5.3	-0.9	-7.4	-9.2	0.2	-12.6	8.5	34.7	10.8	28.9
SOUTH DAKOTA	3.7	0.3	9.5	-30.4	18.1	18.3	12.8	-72.0	11.5	-20.7	-60.9
TENNESSEE	19.8	-9.9	-8.6	7.9	22.7	-37.8	9.3	16.4	20.7	6.4	24.8
TEXAS	7.5	9.5	-9.0	7.5	3.3	1.8	-10.7	-1.8	-14.3	15.2	-8.8
UTAH	20.1	21.3	-20.2	-8.5	7.8	4.5	3.8	-3.0	57.9	6.4	90.5
VERMONT	7.2	2.2	-8.2	15.5	6.1	-6.2	4.2	-0.9	6.5	16.2	27.1
VIRGINIA	2.0	17.5	-18.7	-10.0	-2.6	28.9	-17.4	19.9	7.5	-12.3	17.4
WASHINGTON	2.1	-10.8	-1.0	6.1	7.3	5.2	-4.9	-2.3	4.0	-4.4	4.3
WEST VIRGINIA	6.7	46.3	13.2	-3.2	-5.4	-26.2	-7.6	-60.5	23.4	70.9	-46.2
WISCONSIN	2.1	2.2	-9.7	-14.3	11.5	-10.3	4.5	219.3	-56.2	-19.3	17.9
WYOMING											
NATIONAL TOTAL	2.4	6.3	-2.8	0.7	2.8	2.7	-4.3	4.5	3.1	6.6	16.1
STATE AVERAGE	2.8	4.3	-1.7	-0.3	4.3	2.4	-2.4	11.0	8.1	4.1	22.0

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TABLE 22: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA										
ALASKA										
ARIZONA	217,218	241,522	290,773	318,363	356,412	398,340	380,318	311,485	303,995	283,626
ARKANSAS										
CALIFORNIA	1,535,318	1,464,753	1,551,243	1,603,583	1,838,457	1,988,739	2,233,872	2,693,720	3,203,319	2,917,587
COLORADO	428,536	395,936	375,318	383,723	388,901	409,660	423,277	417,025	422,542	355,803
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	30,825	28,821	30,678	30,557	28,577	32,998	28,644	32,450	32,089	23,795
IDAHO	138,146	137,825	145,549	147,861	157,438	149,275	147,201	133,669	123,970	117,414
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	89,496	83,726	83,284	87,567	88,556	85,402	85,725	76,815	65,360	62,376
LOUISIANA	103,533	102,336	121,006	132,926	154,427	156,925	128,700	163,382	176,307	148,073
MAINE			0				96,391	90,670	85,788	68,067
MARYLAND	169,528	172,928	174,238	210,190	228,217	240,535	246,337	216,084	203,884	166,401
MASSACHUSETTS										
MICHIGAN										
MINNESOTA							62,759	65,286	65,092	60,335
MISSISSIPPI										
MISSOURI	92,035	85,559	82,424	83,865	89,623	83,971	80,251	98,293	113,871	113,645
MONTANA	125,498	125,456	141,072	139,667	142,996	135,728	113,841	113,821	102,576	96,966
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	28,227	25,564	28,470	28,539	25,405	30,752	35,513	28,990	26,794	24,326
NEW YORK	1,388,221	1,357,643	1,186,354	1,096,455	1,032,617	959,117	1,058,221	967,609	775,146	788,496
NORTH CAROLINA										
NORTH DAKOTA	150,135	125,401	114,887	110,526	105,780	91,612	81,297	82,033	82,977	78,157
OHIO	1,739,062	1,824,527	1,859,505	1,925,330	2,055,456	2,017,613	1,921,443	1,961,918	1,935,728	1,908,818
OKLAHOMA	243,383	255,770	250,870	259,244	275,866	265,738	268,993	236,531	222,363	180,965
OREGON	307,125	261,773	296,946	278,634	281,808	276,401	267,991	261,171	229,013	206,878
PENNSYLVANIA	194,795	218,184	257,511	310,215	348,716	342,480	353,784	271,457	225,990	180,676
RHODE ISLAND	85,933	83,068	76,294	80,557	90,510	90,610	94,236	92,977	87,204	81,154
SOUTH CAROLINA	64,019	48,907	52,928	54,017	55,853	47,729	61,700	71,580	61,670	52,085
SOUTH DAKOTA										
TENNESSEE										
TEXAS	422,432	388,270	351,637	351,626	336,106	322,051	304,195	346,007	300,038	292,037
UTAH	127,031	117,788	117,104	126,798	135,604	134,766	138,512	133,902	135,273	109,995
VERMONT										
VIRGINIA										
WASHINGTON	1,813,835	1,818,520	1,756,476	1,756,063	1,665,092	1,501,961	1,448,619	1,375,658	1,323,410	1,309,550
WEST VIRGINIA	230,907	257,755	272,120	285,052	258,437	267,371	376,668	701,003	725,291	702,884
WISCONSIN										
WYOMING	161,502	160,996	162,133	134,764	134,764	122,959	116,528	116,528	116,528	112,083
NATIONAL TOTAL	\$9,886,742	\$9,783,027	\$9,778,821	\$9,936,123	\$10,275,618	\$10,152,732	\$10,555,015	\$11,060,063	\$11,146,216	\$10,442,190
STATE AVERAGE	\$411,948	\$407,626	\$407,451	\$414,005	\$428,151	\$423,031	\$439,792	\$460,836	\$464,426	\$435,091

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TABLE 23: STATE FUND INDEMNITY AND MEDICAL BENEFIT PAYMENTS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA											
ALASKA											
ARIZONA	-10.1	-16.9	-8.7	-10.7	-10.5	4.7	22.1	2.5	7.2	-39.1	-23.4
ARKANSAS											
CALIFORNIA	4.8	-5.6	-3.3	-12.8	-7.6	-11.0	-17.1	-15.9	9.8	-16.5	-47.4
COLORADO	8.2	5.5	-2.2	-1.3	-5.1	-3.2	1.5	-1.3	18.8	10.2	20.4
CONNECTICUT											
DELAWARE											
D.C.											
FLORIDA											
GEORGIA											
HAWAII	7.0	-6.1	0.4	6.9	-13.4	15.2	-11.7	1.1	34.9	7.9	29.5
IDAHO	0.2	-5.3	-1.6	-6.1	5.5	1.4	10.1	7.8	5.6	-12.3	17.7
ILLINOIS											
INDIANA											
IOWA											
KANSAS											
KENTUCKY	6.9	0.5	-4.9	-1.1	3.7	-0.4	11.6	17.5	4.8	1.1	43.5
LOUISIANA	1.2	-15.4	-9.0	-13.9	-1.6	21.9	-21.2	-7.3	19.1	-33.0	-30.1
MAINE						-100.0	6.3	5.7	26.0		-100.0
MARYLAND	-2.0	-0.8	-17.1	-7.9	-5.1	-2.4	14.0	6.0	22.5	-25.7	1.9
MASSACHUSETTS											
MICHIGAN											
MINNESOTA						-100.0	-3.9	0.3	7.9		-100.0
MISSISSIPPI											
MISSOURI	7.6	3.8	-1.7	-6.4	6.7	4.6	-18.4	-13.7	0.2	2.7	-19.0
MONTANA	0.0	-11.1	1.0	-2.3	5.4	19.2	0.0	11.0	5.8	-12.2	29.4
NEBRASKA											
NEVADA											
NEW HAMPSHIRE											
NEW JERSEY											
NEW MEXICO	10.4	-10.2	-0.2	12.3	-17.4	-13.4	22.5	8.2	10.1	11.1	16.0
NEW YORK	2.3	14.4	8.2	6.2	7.7	-9.4	9.4	24.8	-1.7	34.4	76.1
NORTH CAROLINA											
NORTH DAKOTA	19.7	9.2	3.9	4.5	15.5	12.7	-0.9	-1.1	6.2	41.9	92.1
OHIO	-4.7	-1.9	-3.4	-6.3	1.9	5.0	-2.1	1.4	1.4	-15.4	-8.9
OKLAHOMA	-4.8	2.0	-3.2	-6.0	3.8	-1.2	13.7	6.4	22.9	-11.8	34.5
OREGON	17.3	-11.8	6.6	-1.1	2.0	3.1	2.6	14.0	10.7	9.0	48.5
PENNSYLVANIA	-10.7	-15.3	-17.0	-11.0	1.8	-3.2	30.3	20.1	25.1	-44.1	7.8
RHODE ISLAND	3.4	8.9	-5.3	-11.0	-0.1	-3.8	1.4	6.6	7.5	-5.1	5.9
SOUTH CAROLINA	30.9	-7.6	-2.0	-3.3	17.0	-22.6	-13.8	16.1	18.4	14.6	22.9
SOUTH DAKOTA											
TENNESSEE											
TEXAS	8.8	10.4	0.0	4.6	4.4	5.9	-12.1	15.3	2.7	25.7	44.7
UTAH	7.8	0.6	-7.6	-6.5	0.6	-2.7	3.4	-1.0	23.0	-6.3	15.5
VERMONT											
VIRGINIA											
WASHINGTON	-0.3	3.5	0.0	5.5	10.9	3.7	5.3	3.9	1.1	8.9	38.5
WEST VIRGINIA	-10.4	-5.3	-4.5	10.3	-3.3	-29.0	-46.3	-3.3	3.2	-10.7	-67.1
WISCONSIN											
WYOMING	0.3	-0.7	20.3	0.0	9.6	5.5	0.0	0.0	4.0	19.8	44.1
NATIONAL TOTAL	1.1	0.0	-1.6	-3.3	1.2	-3.8	-4.6	-0.8	6.7	-3.8	-5.3
STATE AVERAGE	3.9	-2.3	-2.1	-2.4	1.4	-8.3	0.3	5.2	12.4	-1.9	8.0

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TABLE 24: PERCENTAGE DISTRIBUTION BY PAYER - 2012

STATE	TOTAL BENEFITS	PRIVATE INSURANCE		SELF INSURANCE		STATE FUNDS	
		BENEFITS	PERCENTAGE	BENEFITS	PERCENTAGE	BENEFITS	PERCENTAGE
ALABAMA	649,682	317,646	48.9	332,036	51.1		
ALASKA	248,038	176,196	71.0	71,842	29.0		
ARIZONA	712,324	367,367	51.6	127,739	17.9	217,218	30.5
ARKANSAS	213,971	163,837	76.6	50,134	23.4		
CALIFORNIA	11,503,654	6,602,542	57.4	3,365,794	29.3	1,535,318	13.3
COLORADO	845,136	251,983	29.8	164,618	19.5	428,536	50.7
CONNECTICUT	887,226	644,541	72.6	242,685	27.4		
DELAWARE	215,518	177,725	82.5	37,793	17.5		
D.C.	98,984	85,053	85.9	13,932	14.1		
FLORIDA	2,835,750	1,952,927	68.9	882,823	31.1		
GEORGIA	1,451,811	1,067,496	73.5	384,315	26.5		
HAWAII	248,433	131,783	53.0	85,825	34.5	30,825	12.4
IDAHO	238,723	91,998	38.5	8,578	3.6	138,146	57.9
ILLINOIS	2,702,471	2,021,103	74.8	681,369	25.2		
INDIANA	623,742	562,404	90.2	61,338	9.8		
IOWA	642,147	503,022	78.3	139,125	21.7		
KANSAS	424,122	305,543	72.0	118,579	28.0		
KENTUCKY	659,192	363,387	55.1	206,309	31.3	89,496	13.6
LOUISIANA	860,330	475,721	55.3	281,076	32.7	103,533	12.0
MAINE	306,093	226,562	74.0	79,531	26.0		
MARYLAND	970,734	531,858	54.8	269,348	27.7	169,528	17.5
MASSACHUSETTS	978,825	736,866	75.3	241,960	24.7		
MICHIGAN	1,189,483	738,694	62.1	450,789	37.9		
MINNESOTA	1,043,694	790,958	75.8	252,736	24.2		
MISSISSIPPI	336,208	220,926	65.7	115,283	34.3		
MISSOURI	838,913	536,075	63.9	210,803	25.1	92,035	11.0
MONTANA	250,542	84,941	33.9	40,104	16.0	125,498	50.1
NEBRASKA	312,448	247,219	79.1	65,229	20.9		
NEVADA	374,085	255,778	68.4	118,307	31.6		
NEW HAMPSHIRE	229,024	168,190	73.4	60,835	26.6		
NEW JERSEY	2,215,453	1,747,771	78.9	467,681	21.1		
NEW MEXICO	306,304	181,093	59.1	96,984	31.7	28,227	9.2
NEW YORK	5,394,509	2,355,837	43.7	1,650,452	30.6	1,388,221	25.7
NORTH CAROLINA	1,425,596	1,079,176	75.7	346,420	24.3		
NORTH DAKOTA	151,033	898	0.6		0.0	150,135	99.4
OHIO	2,130,063	17,085	0.8	373,916	17.6	1,739,062	81.6
OKLAHOMA	873,407	453,387	51.9	176,637	20.2	243,383	27.9
OREGON	660,553	225,878	34.2	127,551	19.3	307,125	46.5
PENNSYLVANIA	2,910,262	2,076,761	71.4	638,707	21.9	194,795	6.7
RHODE ISLAND	177,664	66,547	37.5	25,185	14.2	85,933	48.4
SOUTH CAROLINA	905,405	631,040	69.7	210,347	23.2	64,019	7.1
SOUTH DAKOTA	93,404	89,349	95.7	4,056	4.3		
TENNESSEE	803,103	627,233	78.1	175,870	21.9		
TEXAS	1,722,241	957,326	55.6	342,483	19.9	422,432	24.5
UTAH	292,619	112,520	38.5	53,068	18.1	127,031	43.4
VERMONT	146,445	127,380	87.0	19,065	13.0		
VIRGINIA	913,755	712,866	78.0	200,889	22.0		
WASHINGTON	2,311,697	13,780	0.6	484,082	20.9	1,813,835	78.5
WEST VIRGINIA	470,251	176,309	37.5	63,035	13.4	230,907	49.1
WISCONSIN	1,123,861	975,985	86.8	147,875	13.2		
WYOMING	162,304	802	0.5		0.0	161,502	99.5
NATIONAL TOTAL	\$58,081,235	\$33,429,362	57.6	\$14,765,132	25.4	\$9,886,742	17.0
STATE AVERAGE	\$1,138,848	\$655,478	59.7	\$301,329	23.3	\$411,948	38.2

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TABLE 25: PERCENT DISTRIBUTION BY PAYER - PRIVATE INSURANCE, 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	48.9	48.0	48.7	47.6	47.8	48.9	48.5	50.2	50.3	52.8
ALASKA	71.0	70.6	71.4	73.3	74.1	73.1	74.6	75.3	74.7	76.0
ARIZONA	51.6	46.4	38.8	34.9	31.9	27.3	25.4	27.5	25.7	27.9
ARKANSAS	76.6	79.3	70.7	69.8	71.4	69.5	67.8	66.8	72.5	70.5
CALIFORNIA	57.4	54.7	54.4	53.3	51.3	49.3	47.4	47.6	46.0	47.8
COLORADO	29.8	31.4	28.4	29.3	31.8	28.1	28.2	28.9	33.3	33.0
CONNECTICUT	72.6	73.9	78.0	74.7	72.4	74.7	73.2	74.8	64.1	68.1
DELAWARE	82.5	84.7	83.2	78.3	72.4	63.1	64.2	63.3	75.7	76.8
D.C.	85.9	70.5	73.9	76.5	73.8	76.7	79.3	82.0	82.0	80.8
FLORIDA	68.9	72.4	73.5	69.9	74.4	75.4	75.9	70.0	78.1	77.4
GEORGIA	73.5	73.4	74.2	73.2	71.9	70.8	70.6	68.5	69.8	73.8
HAWAII	53.0	53.3	53.1	53.9	53.5	52.3	55.5	54.6	56.3	59.3
IDAHO	38.5	40.9	35.8	36.1	34.2	33.8	29.3	31.0	33.3	31.3
ILLINOIS	74.8	74.3	75.3	74.8	73.8	72.9	75.8	74.2	74.9	75.9
INDIANA	90.2	87.5	89.6	90.0	89.3	89.7	90.4	90.6	90.4	84.5
IOWA	78.3	78.3	79.7	78.5	77.6	77.6	78.8	77.2	77.4	77.9
KANSAS	72.0	71.3	70.0	73.0	71.9	69.7	68.4	67.3	67.0	78.6
KENTUCKY	55.1	56.2	56.9	56.0	55.3	54.8	55.0	52.6	53.2	55.4
LOUISIANA	55.3	55.2	52.7	51.5	48.3	42.3	48.6	43.8	50.5	43.8
MAINE	74.0	68.1	70.0	70.5	75.4	69.1	38.7	37.8	34.0	38.7
MARYLAND	54.8	54.0	54.4	51.7	54.3	50.7	49.5	54.4	58.5	60.8
MASSACHUSETTS	75.3	75.1	73.3	78.5	86.0	85.5	85.6	83.9	85.0	84.9
MICHIGAN	62.1	61.0	67.4	63.5	60.7	60.6	58.0	58.3	54.5	59.4
MINNESOTA	75.8	75.9	75.8	76.0	74.9	73.5	67.3	68.0	67.5	68.9
MISSISSIPPI	65.7	64.5	62.8	58.3	58.4	55.2	53.9	52.0	57.1	57.0
MISSOURI	63.9	65.2	64.0	63.4	64.0	60.6	61.0	61.3	61.0	63.5
MONTANA	33.9	33.2	30.9	30.7	28.0	29.4	32.2	32.2	33.4	34.8
NEBRASKA	79.1	79.5	80.4	78.4	78.1	76.8	77.2	78.6	79.4	79.0
NEVADA	68.4	68.5	68.9	67.6	68.8	70.5	69.6	73.3	66.9	65.8
NEW HAMPSHIRE	73.4	75.0	74.6	75.4	76.0	76.7	79.7	78.7	79.1	80.5
NEW JERSEY	78.9	78.7	78.1	78.1	76.4	81.0	81.2	80.7	79.9	77.5
NEW MEXICO	59.1	57.7	59.0	52.9	52.1	52.1	46.2	56.0	47.6	51.1
NEW YORK	43.7	43.0	43.6	43.2	43.9	46.8	42.6	43.2	51.6	52.2
NORTH CAROLINA	75.7	75.3	76.1	75.9	73.5	70.6	73.9	73.0	73.0	75.1
NORTH DAKOTA	0.6	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.3	0.4
OHIO	0.8	0.8	0.6	0.9	1.0	0.8	1.1	1.5	1.5	1.0
OKLAHOMA	51.9	50.1	51.7	46.9	43.5	40.7	38.4	38.2	40.3	46.3
OREGON	34.2	34.0	36.1	38.4	39.2	38.7	38.1	39.9	42.0	44.2
PENNSYLVANIA	71.4	71.4	70.4	68.1	66.5	65.7	65.2	68.5	70.0	71.0
RHODE ISLAND	37.5	35.8	37.2	36.1	30.2	28.7	27.4	22.8	29.1	28.4
SOUTH CAROLINA	69.7	75.6	74.5	74.2	73.2	71.3	70.6	66.5	67.1	67.2
SOUTH DAKOTA	95.7	95.7	96.1	96.2	95.4	96.4	96.6	96.2	85.0	86.0
TENNESSEE	78.1	81.3	79.2	77.2	78.9	82.1	73.5	77.0	79.2	81.9
TEXAS	55.6	56.0	57.2	57.8	58.3	58.3	58.6	58.5	61.7	66.1
UTAH	38.5	37.0	36.9	37.1	35.5	33.1	30.2	31.2	25.7	27.0
VERMONT	87.0	87.0	87.3	86.9	87.2	87.1	86.9	87.0	87.0	87.5
VIRGINIA	78.0	77.7	78.5	76.0	75.5	73.8	76.7	74.1	75.1	76.0
WASHINGTON	0.6	1.0	0.8	0.8	1.0	1.1	1.6	1.7	1.7	1.5
WEST VIRGINIA	37.5	39.1	38.5	38.2	37.6	35.3	0.9	0.9	1.0	0.4
WISCONSIN	86.8	86.8	86.8	85.9	84.2	85.0	82.4	85.0	93.9	84.9
WYOMING	0.5	0.8	1.3	1.3	1.7	3.2	0.7	3.0	3.0	1.9
NATIONAL TOTAL	57.6	57.2	57.2	56.5	56.1	55.4	54.1	54.0	54.1	55.1
STATE AVERAGE	59.7	59.4	61.6	58.4	58.0	57.1	55.3	57.7	56.2	57.1

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TABLE 26: PERCENT DISTRIBUTION BY PAYER - SELF-INSURANCE, 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	51.1	52.0	51.3	52.4	52.2	51.1	51.5	49.8	49.7	47.2
ALASKA	29.0	29.4	28.6	26.7	25.9	26.9	25.4	24.7	25.3	24.0
ARIZONA	17.9	19.7	19.7	16.7	16.6	15.5	15.8	17.9	18.8	17.0
ARKANSAS	23.4	20.7	29.3	30.2	28.6	30.5	32.2	33.2	27.5	29.5
CALIFORNIA	29.3	31.4	29.5	30.1	29.9	30.6	30.3	27.6	28.2	28.8
COLORADO	19.5	16.6	24.8	24.8	23.7	22.9	22.9	26.3	17.2	19.8
CONNECTICUT	27.4	26.1	22.0	25.3	27.6	25.3	26.8	25.2	35.9	31.9
DELAWARE	17.5	15.3	16.8	21.7	27.6	36.9	35.8	36.7	24.3	23.2
D.C.	14.1	29.5	26.1	23.5	26.2	23.3	20.7	18.0	18.0	19.2
FLORIDA	31.1	27.6	26.5	30.1	25.6	24.6	24.1	30.0	21.9	22.6
GEORGIA	26.5	26.6	25.8	26.8	28.1	29.2	29.4	31.5	30.2	26.2
HAWAII	34.5	35.0	34.2	33.6	34.9	34.3	32.7	32.4	31.9	32.0
IDAHO	3.6	3.0	2.7	3.0	2.7	2.8	6.3	14.0	13.9	14.0
ILLINOIS	25.2	25.7	24.7	25.2	26.2	27.1	24.2	25.8	25.1	24.1
INDIANA	9.8	12.5	10.4	10.0	10.7	10.3	9.6	9.4	9.6	15.5
IOWA	21.7	21.7	20.3	21.5	22.4	22.4	21.2	22.8	22.6	22.1
KANSAS	28.0	28.7	30.0	27.0	28.1	30.3	31.6	32.7	33.0	21.4
KENTUCKY	31.3	31.0	30.5	31.2	32.0	32.1	31.6	36.4	37.7	36.0
LOUISIANA	32.7	33.0	32.7	32.5	33.6	36.3	33.5	33.1	21.7	34.1
MAINE	26.0	31.9	30.0	29.5	24.6	30.9	28.0	29.9	33.9	32.1
MARYLAND	27.7	28.8	27.3	24.8	21.4	20.3	19.3	18.0	15.9	16.0
MASSACHUSETTS	24.7	24.9	26.7	21.5	14.0	14.5	14.4	16.1	15.0	15.1
MICHIGAN	37.9	39.0	32.6	36.5	39.3	39.4	42.0	41.7	45.5	40.6
MINNESOTA	24.2	24.1	24.2	24.0	25.1	26.5	26.0	25.1	25.5	24.3
MISSISSIPPI	34.3	35.5	37.2	41.7	41.6	44.8	46.1	48.0	42.9	43.0
MISSOURI	25.1	24.3	25.8	26.7	26.1	29.8	29.3	27.7	26.5	22.4
MONTANA	16.0	17.2	16.2	15.8	17.2	17.3	18.0	17.7	18.1	17.9
NEBRASKA	20.9	20.5	19.6	21.6	21.9	23.2	22.8	21.4	20.6	21.0
NEVADA	31.6	31.5	31.1	32.4	31.2	29.5	30.4	26.7	33.1	34.2
NEW HAMPSHIRE	26.6	25.0	25.4	24.6	24.0	23.3	20.3	21.3	20.9	19.5
NEW JERSEY	21.1	21.3	21.9	21.9	23.6	19.0	18.8	19.3	20.1	22.5
NEW MEXICO	31.7	33.1	30.7	35.6	37.3	35.1	38.8	32.8	38.9	36.2
NEW YORK	30.6	30.4	30.6	30.3	29.6	26.5	27.4	28.2	23.4	22.5
NORTH CAROLINA	24.3	24.7	23.9	24.1	26.5	29.4	26.1	27.0	27.0	24.9
NORTH DAKOTA	0.0									
OHIO	17.6	17.5	17.5	17.3	16.5	17.8	18.3	18.3	19.0	20.0
OKLAHOMA	20.2	19.4	18.6	20.1	19.5	19.8	19.9	24.7	24.3	21.1
OREGON	19.3	19.9	17.0	16.5	14.4	14.8	15.5	13.0	13.8	14.4
PENNSYLVANIA	21.9	21.1	20.8	21.2	21.5	22.0	22.0	21.6	21.5	22.0
RHODE ISLAND	14.2	14.8	15.1	13.8	13.0	12.6	10.2	9.4	10.1	10.2
SOUTH CAROLINA	23.2	18.8	19.5	19.7	20.7	23.3	22.7	25.8	25.7	24.8
SOUTH DAKOTA	4.3	4.3	3.9	3.8	4.6	3.6	3.4	3.8	15.0	14.0
TENNESSEE	21.9	18.7	20.8	22.8	21.1	17.9	26.5	23.0	20.8	18.1
TEXAS	19.9	19.8	19.4	20.1	19.6	19.7	20.0	19.8	19.8	19.1
UTAH	18.1	17.1	15.0	16.7	17.3	17.1	16.9	16.6	18.2	14.7
VERMONT	13.0	13.0	12.7	13.1	12.8	12.9	13.1	13.0	13.0	12.5
VIRGINIA	22.0	22.3	21.5	24.0	24.5	26.2	23.3	25.9	24.9	24.0
WASHINGTON	20.9	20.5	23.0	23.2	23.1	23.6	23.3	25.5	26.3	25.8
WEST VIRGINIA	13.4	7.6	7.9	6.9	7.8	8.2	12.2	7.5	16.5	14.2
WISCONSIN	13.2	13.2	13.2	14.1	15.8	15.0	17.6	15.0	6.1	15.1
WYOMING	0.0									
NATIONAL TOTAL	25.4	25.5	24.9	25.4	25.2	25.4	25.4	25.5	24.8	24.7
STATE AVERAGE	23.3	23.4	23.2	23.6	23.6	24.0	24.0	24.3	24.0	23.5

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TABLE 27: PERCENT DISTRIBUTION BY PAYER - STATE FUNDS, 2003 - 2012

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA										
ALASKA										
ARIZONA	30.5	33.9	41.4	48.4	51.5	57.1	58.7	54.6	55.5	55.0
ARKANSAS										
CALIFORNIA	13.3	14.0	16.1	16.6	18.8	20.1	22.3	24.8	25.7	23.4
COLORADO	50.7	52.1	46.7	45.9	44.5	49.0	48.9	44.7	49.5	47.2
CONNECTICUT										
DELAWARE										
D.C.										
FLORIDA										
GEORGIA										
HAWAII	12.4	11.7	12.7	12.5	11.6	13.3	11.8	12.9	11.8	8.7
IDAHO	57.9	56.2	61.4	60.9	63.1	63.4	64.3	55.0	52.7	54.7
ILLINOIS										
INDIANA										
IOWA										
KANSAS										
KENTUCKY	13.6	12.8	12.6	12.8	12.7	13.1	13.3	10.9	9.1	8.6
LOUISIANA	12.0	11.8	14.5	16.0	18.1	21.4	17.9	23.2	27.8	22.1
MAINE		0.0					33.2	32.3	32.1	29.1
MARYLAND	17.5	17.2	18.3	23.5	24.4	29.0	31.2	27.5	25.6	23.2
MASSACHUSETTS										
MICHIGAN										
MINNESOTA		0.0					0.0	6.9	7.0	6.8
MISSISSIPPI										
MISSOURI	11.0	10.5	10.2	9.9	9.9	9.7	9.7	11.0	12.5	14.1
MONTANA	50.1	49.7	52.9	53.5	54.8	53.3	49.9	50.1	48.5	47.3
NEBRASKA										
NEVADA										
NEW HAMPSHIRE										
NEW JERSEY										
NEW MEXICO	9.2	9.3	10.3	11.6	10.6	12.8	14.9	11.2	13.5	12.7
NEW YORK	25.7	26.6	25.8	26.5	26.5	26.7	30.1	28.6	25.0	25.2
NORTH CAROLINA										
NORTH DAKOTA	99.4	99.6	99.9	100.0	99.9	99.9	100.0	100.0	99.7	99.6
OHIO	81.6	81.7	82.0	81.8	82.5	81.4	80.6	80.2	79.5	79.1
OKLAHOMA	27.9	30.5	29.7	33.0	37.0	39.4	41.8	37.1	35.5	32.6
OREGON	46.5	46.0	47.0	45.1	46.4	46.5	46.5	47.1	44.2	41.4
PENNSYLVANIA	6.7	7.5	8.9	10.7	12.0	12.2	12.8	9.9	8.5	7.0
RHODE ISLAND	48.4	49.4	47.7	50.1	56.7	58.8	62.4	67.8	60.8	61.3
SOUTH CAROLINA	7.1	5.6	5.9	6.1	6.1	5.3	6.7	7.7	7.2	7.9
SOUTH DAKOTA										
TENNESSEE										
TEXAS	24.5	24.2	23.4	22.1	22.1	22.0	21.5	21.7	18.5	14.8
UTAH	43.4	46.0	48.1	46.3	47.1	49.8	52.9	52.1	56.1	58.2
VERMONT										
VIRGINIA										
WASHINGTON	78.5	78.5	76.1	75.9	75.9	75.3	75.2	74.5	72.0	72.7
WEST VIRGINIA	49.1	53.3	53.5	54.9	54.6	56.5	86.9	91.6	82.6	85.4
WISCONSIN										
WYOMING	99.5	99.2	99.2	98.7	98.3	96.8	99.3	100.0	97.0	98.1
NATIONAL TOTAL	17.0	17.4	17.9	18.1	18.7	19.1	20.4	20.6	21.1	20.3
STATE AVERAGE	38.2	35.7	39.3	40.1	41.1	42.2	42.0	41.7	40.7	39.9

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TABLE 28: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2012
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	649,682	438,535	67.5	211,147	32.5
ALASKA	248,038	167,921	67.7	80,116	32.3
ARIZONA	712,324	467,997	65.7	244,327	34.3
ARKANSAS	213,971	140,365	65.6	73,606	34.4
CALIFORNIA	11,503,654	6,637,556	57.7	4,866,098	42.3
COLORADO	845,136	480,883	56.9	364,254	43.1
CONNECTICUT	887,226	411,673	46.4	475,553	53.6
DELAWARE	215,518	129,526	60.1	85,992	39.9
D.C.	98,984	34,249	34.6	64,736	65.4
FLORIDA	2,835,750	1,877,267	66.2	958,484	33.8
GEORGIA	1,451,811	734,616	50.6	717,194	49.4
HAWAII	248,433	108,069	43.5	140,365	56.5
IDAHO	238,723	154,931	64.9	83,792	35.1
ILLINOIS	2,702,471	1,186,385	43.9	1,516,086	56.1
INDIANA	623,742	457,827	73.4	165,915	26.6
IOWA	642,147	362,171	56.4	279,976	43.6
KANSAS	424,122	248,111	58.5	176,011	41.5
KENTUCKY	659,192	366,511	55.6	292,681	44.4
LOUISIANA	860,330	453,394	52.7	406,936	47.3
MAINE	306,093	142,640	46.6	163,454	53.4
MARYLAND	970,734	440,713	45.4	530,021	54.6
MASSACHUSETTS	978,825	347,496	35.5	631,329	64.5
MICHIGAN	1,189,483	422,455	35.5	767,028	64.5
MINNESOTA	1,043,694	568,959	54.5	474,734	45.5
MISSISSIPPI	336,208	189,958	56.5	146,251	43.5
MISSOURI	838,913	480,697	57.3	358,216	42.7
MONTANA	250,542	157,341	62.8	93,202	37.2
NEBRASKA	312,448	192,155	61.5	120,292	38.5
NEVADA	374,085	183,302	49.0	190,783	51.0
NEW HAMPSHIRE	229,024	152,072	66.4	76,952	33.6
NEW JERSEY	2,215,453	1,136,784	51.3	1,078,669	48.7
NEW MEXICO	306,304	179,188	58.5	127,116	41.5
NEW YORK	5,394,509	1,847,811	34.3	3,546,698	65.7
NORTH CAROLINA	1,425,596	652,923	45.8	772,673	54.2
NORTH DAKOTA	151,033	90,894	60.2	60,139	39.8
OHIO	2,130,063	836,197	39.3	1,293,866	60.7
OKLAHOMA	873,407	385,173	44.1	488,235	55.9
OREGON	660,553	363,965	55.1	296,589	44.9
PENNSYLVANIA	2,910,262	1,347,676	46.3	1,562,586	53.7
RHODE ISLAND	177,664	56,142	31.6	121,522	68.4
SOUTH CAROLINA	905,405	395,662	43.7	509,743	56.3
SOUTH DAKOTA	93,404	64,356	68.9	29,049	31.1
TENNESSEE	803,103	473,028	58.9	330,075	41.1
TEXAS	1,722,241	1,059,178	61.5	663,063	38.5
UTAH	292,619	206,297	70.5	86,323	29.5
VERMONT	146,445	73,223	50.0	73,223	50.0
VIRGINIA	913,755	551,908	60.4	361,847	39.6
WASHINGTON	2,311,697	742,797	32.1	1,568,900	67.9
WEST VIRGINIA	470,251	237,006	50.4	233,244	49.6
WISCONSIN	1,123,861	781,897	69.6	341,964	30.4
WYOMING	162,304	110,008	67.8	52,296	32.2
NATIONAL TOTAL	\$58,081,235	\$29,727,885	51.2	\$28,353,350	48.8
STATE AVERAGE	\$1,138,848	\$582,900	54.1	\$555,948	45.9

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TABLE 29: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2011
(in thousands of dollars)

STATE	TOTAL	MEDICAL	PERCENT MEDICAL	INDEMNITY	PERCENT INDEMNITY
ALABAMA	616,022	417,047	67.7	198,975	32.3
ALASKA	239,635	156,482	65.3	83,153	34.7
ARIZONA	719,611	456,953	63.5	262,658	36.5
ARKANSAS	199,408	127,820	64.1	71,587	35.9
CALIFORNIA	10,858,138	6,301,829	58.0	4,556,309	42.0
COLORADO	765,242	429,301	56.1	335,941	43.9
CONNECTICUT	868,103	404,536	46.6	463,567	53.4
DELAWARE	220,830	130,731	59.2	90,099	40.8
D.C.	111,136	38,008	34.2	73,127	65.8
FLORIDA	2,837,365	1,855,637	65.4	981,728	34.6
GEORGIA	1,397,850	704,517	50.4	693,334	49.6
HAWAII	246,780	110,804	44.9	135,976	55.1
IDAHO	249,473	159,912	64.1	89,561	35.9
ILLINOIS	3,047,300	1,453,562	47.7	1,593,738	52.3
INDIANA	628,075	459,751	73.2	168,324	26.8
IOWA	622,236	332,896	53.5	289,340	46.5
KANSAS	436,144	244,677	56.1	191,467	43.9
KENTUCKY	681,902	383,911	56.3	297,991	43.7
LOUISIANA	882,226	468,462	53.1	413,764	46.9
MAINE	253,127	123,779	48.9	129,348	51.1
MARYLAND	1,006,998	465,233	46.2	541,765	53.8
MASSACHUSETTS	1,001,213	342,416	34.2	658,797	65.8
MICHIGAN	1,301,061	503,694	38.7	797,368	61.3
MINNESOTA	1,011,635	546,687	54.0	464,948	46.0
MISSISSIPPI	334,430	199,989	59.8	134,441	40.2
MISSOURI	814,592	482,239	59.2	332,354	40.8
MONTANA	251,708	157,569	62.6	94,139	37.4
NEBRASKA	320,786	197,925	61.7	122,861	38.3
NEVADA	395,891	186,860	47.2	209,030	52.8
NEW HAMPSHIRE	231,800	153,915	66.4	77,885	33.6
NEW JERSEY	2,220,175	1,114,434	50.2	1,105,741	49.8
NEW MEXICO	275,783	159,403	57.8	116,380	42.2
NEW YORK	5,103,151	1,831,009	35.9	3,272,142	64.1
NORTH CAROLINA	1,427,759	643,919	45.1	783,840	54.9
NORTH DAKOTA	125,960	74,691	59.3	51,269	40.7
OHIO	2,232,596	945,799	42.4	1,286,797	57.6
OKLAHOMA	840,570	373,213	44.4	467,357	55.6
OREGON	679,233	364,748	53.7	314,485	46.3
PENNSYLVANIA	2,895,406	1,321,538	45.6	1,573,869	54.4
RHODE ISLAND	169,773	56,874	33.5	112,899	66.5
SOUTH CAROLINA	874,227	382,037	43.7	492,190	56.3
SOUTH DAKOTA	90,844	60,048	66.1	30,796	33.9
TENNESSEE	776,943	463,835	59.7	313,108	40.3
TEXAS	1,599,449	988,459	61.8	610,989	38.2
UTAH	272,207	192,722	70.8	79,484	29.2
VERMONT	138,678	71,419	51.5	67,259	48.5
VIRGINIA	891,311	533,004	59.8	358,307	40.2
WASHINGTON	2,316,713	750,282	32.4	1,566,431	67.6
WEST VIRGINIA	519,409	246,200	47.4	273,209	52.6
WISCONSIN	1,099,950	770,936	70.1	329,015	29.9
WYOMING	162,960	108,707	66.7	54,253	33.3
NATIONAL TOTAL	\$57,263,814	\$29,450,419	51.4	\$27,813,395	48.6
STATE AVERAGE	\$1,122,820	\$577,459	54.0	\$545,361	46.0

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TABLE 30: 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	221,955	145,603	65.6	76,353	34.4
ARIZONA	701,621	439,215	62.6	262,406	37.4
ARKANSAS	213,956	137,788	64.4	76,168	35.6
CALIFORNIA	9,577,762	5,221,826	54.5	4,355,936	45.5
COLORADO	802,436	405,230	50.5	397,206	49.5
CONNECTICUT	795,123	360,191	45.3	434,932	54.7
DELAWARE	211,921	122,914	58.0	89,007	42.0
D.C.	105,632	35,915	34.0	69,717	66.0
FLORIDA	2,730,035	1,793,633	65.7	936,402	34.3
GEORGIA	1,458,576	732,205	50.2	726,371	49.8
HAWAII	242,400	105,444	43.5	136,956	56.5
IDAHO	239,775	150,819	62.9	88,957	37.1
ILLINOIS	3,006,823	1,428,241	47.5	1,578,582	52.5
INDIANA	598,753	428,707	71.6	170,046	28.4
IOWA	563,599	306,598	54.4	257,001	45.6
KANSAS	405,436	222,179	54.8	183,257	45.2
KENTUCKY	665,610	378,732	56.9	286,878	43.1
LOUISIANA	840,035	446,731	53.2	393,304	46.8
MAINE	251,593	123,029	48.9	128,564	51.1
MARYLAND	953,533	435,765	45.7	517,769	54.3
MASSACHUSETTS	1,013,459	345,542	34.1	667,917	65.9
MICHIGAN	1,271,892	508,456	40.0	763,435	60.0
MINNESOTA	1,034,661	551,912	53.3	482,749	46.7
MISSISSIPPI	337,633	211,021	62.5	126,613	37.5
MISSOURI	806,222	448,259	55.6	357,962	44.4
MONTANA	266,524	160,181	60.1	106,343	39.9
NEBRASKA	315,079	192,513	61.1	122,566	38.9
NEVADA	429,686	187,773	43.7	241,913	56.3
NEW HAMPSHIRE	251,667	154,020	61.2	97,647	38.8
NEW JERSEY	2,067,568	1,027,496	49.7	1,040,073	50.3
NEW MEXICO	276,126	161,257	58.4	114,868	41.6
NEW YORK	4,617,084	1,718,807	37.2	2,898,277	62.8
NORTH CAROLINA	1,357,710	600,108	44.2	757,602	55.8
NORTH DAKOTA	114,981	68,734	59.8	46,247	40.2
OHIO	2,268,515	963,557	42.5	1,304,958	57.5
OKLAHOMA	842,581	372,421	44.2	470,160	55.8
OREGON	679,104	344,306	50.7	334,798	49.3
PENNSYLVANIA	2,909,863	1,292,306	44.4	1,617,557	55.6
RHODE ISLAND	159,979	53,113	33.2	106,866	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	783,687	445,134	56.8	338,553	43.2
TEXAS	1,511,277	897,698	59.4	613,578	40.6
UTAH	274,624	188,392	68.6	86,232	31.4
VERMONT	137,648	71,439	51.9	66,209	48.1
VIRGINIA	786,402	470,269	59.8	316,134	40.2
WASHINGTON	2,308,679	760,982	33.0	1,547,697	67.0
WEST VIRGINIA	537,135	273,410	50.9	263,724	49.1
WISCONSIN	1,071,877	749,586	69.9	322,291	30.1
WYOMING	154,077	102,095	66.3	51,982	33.7
NATIONAL TOTAL	\$54,793,011	\$27,622,557	50.4	\$27,170,454	49.6
STATE AVERAGE	\$1,074,373	\$541,619	53.3	\$532,754	46.7

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TABLE 31: 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	222,005	147,411	66.4	74,594	33.6
ARIZONA	657,184	408,111	62.1	249,073	37.9
ARKANSAS	223,973	147,374	65.8	76,599	34.2
CALIFORNIA	9,531,461	5,187,027	54.4	4,344,435	45.6
COLORADO	835,024	419,182	50.2	415,842	49.8
CONNECTICUT	842,669	366,561	43.5	476,108	56.5
DELAWARE	206,145	113,586	55.1	92,559	44.9
D.C.	104,719	39,270	37.5	65,449	62.5
FLORIDA	2,931,305	1,887,760	64.4	1,043,544	35.6
GEORGIA	1,344,524	664,195	49.4	680,329	50.6
HAWAII	244,375	105,081	43.0	139,294	57.0
IDAHO	242,868	149,121	61.4	93,747	38.6
ILLINOIS	3,062,890	1,467,124	47.9	1,595,766	52.1
INDIANA	597,176	424,592	71.1	172,584	28.9
IOWA	553,342	298,805	54.0	254,537	46.0
KANSAS	416,026	246,288	59.2	169,739	40.8
KENTUCKY	769,484	439,375	57.1	330,108	42.9
LOUISIANA	831,035	450,421	54.2	380,614	45.8
MAINE	260,547	120,373	46.2	140,175	53.8
MARYLAND	895,905	399,574	44.6	496,332	55.4
MASSACHUSETTS	951,062	325,906	34.3	625,156	65.7
MICHIGAN	1,509,881	530,182	35.1	979,700	64.9
MINNESOTA	1,072,918	578,533	53.9	494,385	46.1
MISSISSIPPI	321,771	190,810	59.3	130,961	40.7
MISSOURI	850,106	465,008	54.7	385,098	45.3
MONTANA	261,005	148,251	56.8	112,754	43.2
NEBRASKA	299,870	181,421	60.5	118,449	39.5
NEVADA	430,768	198,584	46.1	232,184	53.9
NEW HAMPSHIRE	246,755	151,261	61.3	95,494	38.7
NEW JERSEY	1,995,407	967,281	48.5	1,028,125	51.5
NEW MEXICO	246,272	147,517	59.9	98,755	40.1
NEW YORK	4,148,353	1,053,711	25.4	3,094,642	74.6
NORTH CAROLINA	1,416,881	633,346	44.7	783,535	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	784,749	339,012	43.2	445,737	56.8
OREGON	699,116	363,540	52.0	335,576	48.0
PENNSYLVANIA	2,902,311	1,323,249	45.6	1,579,062	54.4
RHODE ISLAND	160,780	53,701	33.4	107,080	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	743,927	400,977	53.9	342,950	46.1
TEXAS	1,600,977	954,182	59.6	646,795	40.4
UTAH	301,159	208,101	69.1	93,058	30.9
VERMONT	144,315	71,291	49.4	73,023	50.6
VIRGINIA	860,622	498,300	57.9	362,322	42.1
WASHINGTON	2,312,186	808,271	35.0	1,503,915	65.0
WEST VIRGINIA	527,231	262,926	49.9	264,305	50.1
WISCONSIN	1,116,312	768,661	68.9	347,651	31.1
WYOMING	140,297	94,694	67.5	45,604	32.5
NATIONAL TOTAL	\$54,892,762	\$27,118,181	49.4	\$27,774,581	50.6
STATE AVERAGE	\$1,076,329	\$531,729	52.8	\$544,600	47.2

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TABLE 32: 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	219,978	141,006	64.1	78,972	35.9
ARIZONA	691,482	470,899	68.1	220,583	31.9
ARKANSAS	236,801	154,158	65.1	82,644	34.9
CALIFORNIA	9,770,733	5,209,779	53.3	4,560,954	46.7
COLORADO	873,718	435,985	49.9	437,733	50.1
CONNECTICUT	784,852	348,474	44.4	436,378	55.6
DELAWARE	218,665	131,199	60.0	87,466	40.0
D.C.	95,089	33,757	35.5	61,332	64.5
FLORIDA	3,030,037	1,948,314	64.3	1,081,723	35.7
GEORGIA	1,611,221	779,831	48.4	831,390	51.6
HAWAII	245,763	106,170	43.2	139,593	56.8
IDAHO	249,350	153,351	61.5	96,000	38.5
ILLINOIS	2,978,130	1,441,415	48.4	1,536,715	51.6
INDIANA	626,994	445,166	71.0	181,828	29.0
IOWA	560,253	303,097	54.1	257,156	45.9
KANSAS	417,860	250,716	60.0	167,144	40.0
KENTUCKY	790,400	454,480	57.5	335,920	42.5
LOUISIANA	854,647	431,597	50.5	423,050	49.5
MAINE	263,793	124,510	47.2	139,283	52.8
MARYLAND	935,948	420,241	44.9	515,707	55.1
MASSACHUSETTS	848,724	302,924	35.7	545,800	64.3
MICHIGAN	1,407,282	505,331	35.9	901,950	64.1
MINNESOTA	1,025,607	550,452	53.7	475,154	46.3
MISSISSIPPI	346,640	205,558	59.3	141,083	40.7
MISSOURI	907,622	507,361	55.9	400,261	44.1
MONTANA	260,861	154,690	59.3	106,170	40.7
NEBRASKA	326,942	203,358	62.2	123,584	37.8
NEVADA	425,673	197,086	46.3	228,586	53.7
NEW HAMPSHIRE	250,226	153,889	61.5	96,337	38.5
NEW JERSEY	2,005,247	968,781	48.3	1,036,466	51.7
NEW MEXICO	240,409	143,044	59.5	97,366	40.5
NEW YORK	3,887,556	1,399,520	36.0	2,488,036	64.0
NORTH CAROLINA	1,486,953	678,051	45.6	808,902	54.4
NORTH DAKOTA	105,835	61,935	58.5	43,900	41.5
OHIO	2,490,080	1,093,161	43.9	1,396,918	56.1
OKLAHOMA	744,996	326,308	43.8	418,688	56.2
OREGON	672,563	349,060	51.9	323,503	48.1
PENNSYLVANIA	2,902,107	1,295,993	44.7	1,606,114	55.3
RHODE ISLAND	159,540	51,212	32.1	108,327	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	788,508	417,121	52.9	371,387	47.1
TEXAS	1,526,140	933,997	61.2	592,142	38.8
UTAH	317,079	227,028	71.6	90,050	28.4
VERMONT	128,424	68,193	53.1	60,231	46.9
VIRGINIA	945,845	548,590	58.0	397,255	42.0
WASHINGTON	2,192,885	798,994	36.4	1,393,891	63.6
WEST VIRGINIA	494,810	252,643	51.1	242,167	48.9
WISCONSIN	1,158,458	855,073	73.8	303,385	26.2
WYOMING	138,619	95,206	68.7	43,413	31.3
NATIONAL TOTAL	\$55,326,554	\$28,031,086	50.7	27,295,468	49.3
STATE AVERAGE	\$1,084,834	\$549,629	53.5	\$535,205	46.5

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TABLE 33: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2007
(in thousands of dollars)

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

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TABLE 34: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2006
(in thousands of dollars)

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

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TABLE 35: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2005
(in thousands of dollars)

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

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TABLE 36: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2004
(in thousands of dollars)

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

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TABLE 37: WORKERS' COMPENSATION INDEMNITY AND MEDICAL BENEFITS - 2003
(in thousands of dollars)

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

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TABLE 38: WORKERS' COMPENSATION MEDICAL BENEFITS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	438,535	417,047	434,057	423,010	451,746	435,345	416,040	408,879	330,586	341,423
ALASKA	167,921	156,482	145,603	147,411	141,006	126,004	115,387	104,839	97,578	97,095
ARIZONA	467,997	456,953	439,215	408,111	470,899	480,420	448,692	371,029	351,903	326,899
ARKANSAS	140,365	127,820	137,788	147,374	154,158	135,410	129,688	147,564	132,995	141,190
CALIFORNIA	6,637,556	6,301,829	5,221,826	5,187,027	5,209,779	4,942,052	4,749,938	4,789,848	5,754,843	6,357,191
COLORADO	480,883	429,301	405,230	419,182	435,985	397,402	425,868	455,232	416,038	333,426
CONNECTICUT	411,673	404,536	360,191	366,561	348,474	323,263	318,853	300,317	281,955	289,515
DELAWARE	129,526	130,731	122,914	113,586	131,199	133,061	138,887	126,364	71,459	70,773
D.C.	34,249	38,008	35,915	39,270	33,757	35,709	39,990	31,898	35,558	31,303
FLORIDA	1,877,267	1,855,637	1,793,633	1,887,760	1,948,314	1,832,380	1,874,214	2,163,793	1,700,643	1,718,779
GEORGIA	734,616	704,517	732,205	664,195	779,831	736,427	704,477	712,754	601,592	472,767
HAWAII	108,069	110,804	105,444	105,081	106,170	104,568	98,773	98,665	103,900	105,503
IDAHO	154,931	159,912	150,819	149,121	153,351	143,316	141,833	145,335	138,927	122,560
ILLINOIS	1,186,385	1,453,562	1,428,241	1,467,124	1,441,415	1,321,726	1,179,504	1,196,702	1,093,523	1,005,360
INDIANA	457,827	459,751	428,707	424,592	445,166	421,342	390,290	389,653	374,775	381,373
IOWA	362,171	332,896	306,598	298,805	303,097	257,552	256,680	248,039	232,123	208,492
KANSAS	248,111	244,677	222,179	246,288	250,716	243,058	229,349	222,556	207,272	161,438
KENTUCKY	366,511	383,911	378,732	439,375	454,480	378,329	378,840	386,987	388,392	394,077
LOUISIANA	453,394	468,462	446,731	450,421	431,597	385,642	379,390	359,638	319,955	340,202
MAINE	142,640	123,779	123,029	120,373	124,510	119,937	119,188	111,830	112,395	107,935
MARYLAND	440,713	465,233	435,765	399,574	420,241	357,545	340,794	314,383	329,922	298,798
MASSACHUSETTS	347,496	342,416	345,542	325,906	302,924	288,277	293,409	335,182	332,251	337,619
MICHIGAN	422,455	503,694	508,456	530,182	505,331	533,355	543,569	510,063	569,855	542,574
MINNESOTA	568,959	546,687	551,912	578,533	550,452	480,483	463,300	457,076	454,755	419,001
MISSISSIPPI	189,958	199,989	211,021	190,810	205,558	190,144	186,411	159,717	173,462	162,929
MISSOURI	480,697	482,239	448,259	465,008	507,361	474,536	434,066	461,830	459,521	398,675
MONTANA	157,341	157,569	160,181	148,251	154,690	144,513	131,528	125,839	113,415	107,444
NEBRASKA	192,155	197,925	192,513	181,421	203,358	179,835	170,569	183,079	166,891	159,333
NEVADA	183,302	186,860	187,773	198,584	197,086	189,346	188,196	211,309	176,186	151,427
NEW HAMPSHIRE	152,072	153,915	154,020	151,261	153,889	134,319	134,421	135,784	121,026	125,562
NEW JERSEY	1,136,784	1,114,434	1,027,496	967,281	968,781	892,309	862,881	843,773	787,997	713,124
NEW MEXICO	179,188	159,403	161,257	147,517	143,044	141,215	136,354	150,691	117,097	108,741
NEW YORK	1,847,811	1,831,009	1,718,807	1,053,711	1,399,520	1,295,092	1,267,529	813,336	1,048,907	1,008,128
NORTH CAROLINA	652,923	643,919	600,108	633,346	678,051	628,506	589,146	617,573	516,445	490,515
NORTH DAKOTA	90,894	74,691	68,734	66,866	61,935	51,482	45,218	45,085	46,870	43,102
OHIO	836,197	945,799	963,557	998,833	1,093,161	1,029,725	1,051,774	1,144,090	1,141,082	1,140,670
OKLAHOMA	385,173	373,213	372,421	339,012	326,308	289,736	283,923	299,321	288,862	263,388
OREGON	363,965	364,748	344,306	363,540	349,060	317,848	311,460	302,831	276,405	260,755
PENNSYLVANIA	1,347,676	1,321,538	1,292,306	1,323,249	1,295,993	1,216,921	1,201,905	1,174,705	1,108,518	1,061,539
RHODE ISLAND	56,142	56,874	53,113	53,701	51,212	53,432	49,830	46,587	50,396	41,024
SOUTH CAROLINA	395,662	382,037	385,034	368,326	376,142	375,249	421,431	424,222	396,159	312,056
SOUTH DAKOTA	64,356	60,048	61,915	61,200	74,493	79,616	70,869	57,076	48,712	46,628
TENNESSEE	473,028	463,835	445,134	400,977	417,121	406,508	420,957	467,300	421,181	411,865
TEXAS	1,059,178	988,459	897,698	954,182	933,997	892,339	858,270	991,407	988,932	1,242,068
UTAH	206,297	192,722	188,392	208,101	227,028	190,834	183,589	178,293	164,918	123,520
VERMONT	73,223	71,419	71,439	71,291	68,193	60,520	63,523	58,918	56,288	58,267
VIRGINIA	551,908	533,004	470,269	498,300	548,590	514,435	466,109	481,319	406,954	400,323
WASHINGTON	742,797	750,282	760,982	808,271	798,994	723,608	694,817	654,264	636,238	619,551
WEST VIRGINIA	237,006	246,200	273,410	262,926	252,643	233,809	130,898	140,809	418,644	237,776
WISCONSIN	781,897	770,936	749,586	768,661	855,073	813,672	758,351	912,296	580,651	524,189
WYOMING	110,008	108,707	102,095	94,694	95,206	62,714	57,606	56,094	57,241	72,090
NATIONAL TOTAL	\$29,727,885	\$29,450,419	\$27,622,557	\$27,118,181	\$28,031,086	\$26,194,865	\$25,348,586	\$25,526,176	\$25,213,193	\$24,890,070
STATE AVERAGE	\$582,900	\$577,459	\$541,619	\$531,729	\$549,629	\$513,625	\$497,031	\$500,513	\$494,376	\$488,041

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TABLE 39: WORKERS' COMPENSATION MEDICAL BENEFITS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	5.2	-3.9	2.6	-6.4	3.8	4.6	1.8	23.7	-3.2	-2.9	28.4
ALASKA	7.3	7.5	-1.2	4.5	11.9	9.2	10.1	-2.5	10.8	19.1	72.9
ARIZONA	2.4	4.0	7.6	-13.3	-2.0	7.1	20.9	5.4	7.6	-0.6	43.2
ARKANSAS	9.8	-7.2	-6.5	-4.4	13.8	4.4	-12.1	11.0	-5.8	-8.9	-0.6
CALIFORNIA	5.3	20.7	0.7	-0.4	5.4	4.0	-0.8	-16.8	-9.5	27.4	4.4
COLORADO	12.0	5.9	-3.3	-3.9	9.7	-6.7	-6.5	9.4	24.8	10.3	44.2
CONNECTICUT	1.8	12.3	-1.7	5.2	7.8	1.4	6.2	6.5	-2.6	18.1	42.2
DELAWARE	-0.9	6.4	8.2	-13.4	-1.4	-4.2	9.9	76.8	1.0	-1.3	83.0
D.C.	-9.9	5.8	-8.5	16.3	-5.5	-10.7	25.4	-10.3	13.6	1.5	9.4
FLORIDA	1.2	3.5	-5.0	-3.1	6.3	-2.2	-13.4	27.2	-1.1	-3.6	9.2
GEORGIA	4.3	-3.8	10.2	-14.8	5.9	4.5	-1.2	18.5	27.2	-5.8	55.4
HAWAII	-2.5	5.1	0.3	-1.0	1.5	5.9	0.1	-5.0	-1.5	1.8	2.4
IDAHO	-3.1	6.0	1.1	-2.8	7.0	1.0	-2.4	4.6	13.3	1.0	26.3
ILLINOIS	-18.4	1.8	-2.7	1.8	9.1	12.1	-1.4	9.4	8.8	-17.7	18.0
INDIANA	-0.4	7.2	1.0	-4.6	5.7	8.0	0.2	4.0	-1.7	2.8	20.0
IOWA	8.8	8.6	2.6	-1.4	17.7	0.3	3.5	6.9	11.3	19.5	73.7
KANSAS	1.4	10.1	-9.8	-1.8	3.2	6.0	3.1	7.4	28.4	-1.0	53.7
KENTUCKY	-4.5	1.4	-13.8	-3.3	20.1	-0.1	-2.1	-0.4	-1.4	-19.4	-7.0
LOUISIANA	-3.2	4.9	-0.8	4.4	11.9	1.6	5.5	12.4	-6.0	5.1	33.3
MAINE	15.2	0.6	2.2	-3.3	3.8	0.6	6.6	-0.5	4.1	14.6	32.2
MARYLAND	-5.3	6.8	9.1	-4.9	17.5	4.9	8.4	-4.7	10.4	4.9	47.5
MASSACHUSETTS	1.5	-0.9	6.0	7.6	5.1	-1.7	-12.5	0.6	-1.3	14.7	2.9
MICHIGAN	-16.1	-0.9	-4.1	4.9	-5.3	-1.9	6.6	-10.5	5.0	-16.4	-22.1
MINNESOTA	4.1	-0.9	-4.6	5.1	14.6	3.7	1.4	0.5	8.5	3.4	35.8
MISSISSIPPI	-5.0	-5.2	10.6	-7.2	8.1	2.0	16.7	-7.9	6.5	-7.6	16.6
MISSOURI	-0.3	7.6	-3.6	-8.3	6.9	9.3	-6.0	0.5	15.3	-5.3	20.6
MONTANA	-0.1	-1.6	8.0	-4.2	7.0	9.9	4.5	11.0	5.6	1.7	46.4
NEBRASKA	-2.9	2.8	6.1	-10.8	13.1	5.4	-6.8	9.7	4.7	-5.5	20.6
NEVADA	-1.9	-0.5	-5.4	0.8	4.1	0.6	-10.9	19.9	16.4	-7.0	21.0
NEW HAMPSHIRE	-1.2	-0.1	1.8	-1.7	14.6	-0.1	-1.0	12.2	-3.6	-1.2	21.1
NEW JERSEY	2.0	8.5	6.2	-0.2	8.6	3.4	2.3	7.1	10.5	17.3	59.4
NEW MEXICO	12.4	-1.2	9.3	3.1	1.3	3.6	-9.5	28.7	7.7	25.3	64.8
NEW YORK	0.9	6.5	63.1	-24.7	8.1	2.2	55.8	-22.5	4.0	32.0	83.3
NORTH CAROLINA	1.4	7.3	-5.2	-6.6	7.9	6.7	-4.6	19.6	5.3	-3.7	33.1
NORTH DAKOTA	21.7	8.7	2.8	8.0	20.3	13.9	0.3	-3.8	8.7	46.8	110.9
OHIO	-11.6	-1.8	-3.5	-8.6	6.2	-2.1	-8.1	0.3	0.0	-23.5	-26.7
OKLAHOMA	3.2	0.2	9.9	3.9	12.6	2.0	-5.1	3.6	9.7	18.0	46.2
OREGON	-0.2	5.9	-5.3	4.1	9.8	2.1	2.8	9.6	6.0	4.3	39.6
PENNSYLVANIA	2.0	2.3	-2.3	2.1	6.5	1.2	2.3	6.0	4.4	4.0	27.0
RHODE ISLAND	-1.3	7.1	-1.1	4.9	-4.2	7.2	7.0	-7.6	22.8	9.6	36.8
SOUTH CAROLINA	3.6	-0.8	4.5	-2.1	0.2	-11.0	-0.7	7.1	27.0	5.2	26.8
SOUTH DAKOTA	7.2	-3.0	1.2	-17.8	-6.4	12.3	24.2	17.2	4.5	-13.6	38.0
TENNESSEE	2.0	4.2	11.0	-3.9	2.6	-3.4	-9.9	10.9	2.3	13.4	14.9
TEXAS	7.2	10.1	-5.9	2.2	4.7	4.0	-13.4	0.3	-20.4	13.4	-14.7
UTAH	7.0	2.3	-9.5	-8.3	19.0	3.9	3.0	8.1	33.5	-9.1	67.0
VERMONT	2.5	0.0	0.2	4.5	12.7	-4.7	7.8	4.7	-3.4	7.4	25.7
VIRGINIA	3.5	13.3	-5.6	-9.2	6.6	10.4	-3.2	18.3	1.7	0.6	37.9
WASHINGTON	-1.0	-1.4	-5.9	1.2	10.4	4.1	6.2	2.8	2.7	-7.0	19.9
WEST VIRGINIA	-3.7	-10.0	4.0	4.1	8.1	78.6	-7.0	-66.4	76.1	-6.2	-0.3
WISCONSIN	1.4	2.8	-2.5	-10.1	5.1	7.3	-16.9	57.1	10.8	-8.6	49.2
WYOMING	1.2	6.5	7.8	-0.5	51.8	8.9	2.7	-2.0	-20.6	15.5	52.6
NATIONAL TOTAL	0.9	6.6	1.9	-3.3	7.0	3.3	-0.7	1.2	1.3	6.1	19.4
STATE AVERAGE	1.3	3.4	1.6	-2.3	8.1	4.5	1.8	6.2	7.4	3.6	32.3

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TABLE 40: WORKERS' COMPENSATION INDEMNITY BENEFITS, 2003 - 2012
(in thousands)

STATE	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
ALABAMA	211,147	198,975	195,011	202,744	204,862	199,970	208,645	210,640	201,414	201,856
ALASKA	80,116	83,153	76,353	74,594	78,972	75,474	82,193	77,882	85,238	79,426
ARIZONA	244,327	262,658	262,406	249,073	220,583	216,608	198,771	199,840	195,968	188,332
ARKANSAS	73,606	71,587	76,168	76,599	82,644	77,663	72,318	79,668	86,182	86,142
CALIFORNIA	4,866,098	4,556,309	4,355,936	4,344,435	4,560,954	4,961,716	5,267,161	6,078,482	6,691,827	6,088,087
COLORADO	364,254	335,941	397,206	415,842	437,733	439,451	439,717	477,118	437,235	420,140
CONNECTICUT	475,553	463,567	434,932	476,108	436,378	416,302	400,905	419,658	430,560	387,945
DELAWARE	85,992	90,099	89,007	92,559	87,466	99,971	99,751	88,176	85,940	85,115
D.C.	64,736	73,127	69,717	65,449	61,332	61,799	58,025	60,400	58,349	53,291
FLORIDA	958,484	981,728	936,402	1,043,544	1,081,723	1,110,710	1,054,245	1,310,275	1,165,887	1,243,571
GEORGIA	717,194	693,334	726,371	680,329	831,390	782,112	693,295	696,122	657,563	525,424
HAWAII	140,365	135,976	136,956	139,294	139,593	142,725	143,912	152,114	167,390	169,420
IDAHO	83,792	89,561	88,957	93,747	96,000	91,973	86,930	97,488	96,192	92,114
ILLINOIS	1,516,086	1,593,738	1,578,582	1,595,766	1,536,715	1,476,620	1,267,600	1,221,817	1,160,892	1,162,850
INDIANA	165,915	168,324	170,046	172,584	181,828	178,675	172,899	179,562	176,296	182,578
IOWA	279,976	289,340	257,001	254,537	257,156	241,874	231,305	239,091	217,595	221,959
KANSAS	176,011	191,467	183,257	169,739	167,144	153,753	162,032	167,011	169,844	134,150
KENTUCKY	292,681	297,991	286,878	330,108	335,920	273,615	264,352	315,764	331,218	333,845
LOUISIANA	406,936	413,764	393,304	380,614	423,050	347,061	339,152	345,616	314,655	329,636
MAINE	163,454	129,348	128,564	140,175	139,283	156,881	170,807	169,010	155,227	125,664
MARYLAND	530,021	541,765	517,769	496,332	515,707	472,369	448,080	470,030	467,380	417,496
MASSACHUSETTS	631,329	658,797	667,917	625,156	545,800	542,008	537,965	586,776	635,566	676,969
MICHIGAN	767,028	797,368	763,435	979,700	901,950	977,927	927,005	963,535	947,531	934,276
MINNESOTA	474,734	464,948	482,749	494,385	475,154	478,685	481,148	492,318	479,858	473,341
MISSISSIPPI	146,251	134,441	126,613	130,961	141,083	138,091	133,883	130,138	137,055	128,758
MISSOURI	358,216	332,354	357,962	385,098	400,261	395,270	394,304	430,616	451,538	407,354
MONTANA	93,202	94,139	106,343	112,754	106,170	110,147	96,819	101,503	98,044	97,531
NEBRASKA	120,292	122,861	122,566	118,449	123,584	106,570	101,471	122,909	116,306	110,702
NEVADA	190,783	209,030	241,913	232,184	228,586	225,566	229,090	245,351	182,546	177,906
NEW HAMPSHIRE	76,952	77,885	97,647	95,494	96,337	84,325	90,740	92,839	95,334	96,868
NEW JERSEY	1,078,669	1,105,741	1,040,073	1,028,125	1,036,466	969,858	866,475	858,335	810,599	776,097
NEW MEXICO	127,116	116,380	114,868	98,755	97,366	99,641	101,197	108,568	81,171	82,099
NEW YORK	3,546,698	3,272,142	2,898,277	3,094,642	2,488,036	2,302,386	2,253,385	2,564,750	2,052,407	2,115,069
NORTH CAROLINA	772,673	783,840	757,602	783,535	808,902	745,760	725,912	764,033	652,403	597,365
NORTH DAKOTA	60,139	51,269	46,247	43,660	43,900	40,254	36,079	36,948	36,367	35,352
OHIO	1,293,866	1,286,797	1,304,958	1,354,550	1,396,918	1,448,355	1,331,770	1,302,949	1,293,634	1,273,981
OKLAHOMA	488,235	467,357	470,160	445,737	418,688	384,592	359,894	338,721	338,312	291,451
OREGON	296,589	314,485	334,798	335,576	323,503	276,448	265,318	251,755	241,944	238,871
PENNSYLVANIA	1,562,586	1,573,869	1,617,557	1,579,062	1,606,114	1,589,274	1,556,879	1,566,606	1,549,586	1,503,805
RHODE ISLAND	121,522	112,899	106,866	107,080	108,327	100,792	101,169	90,609	93,025	91,276
SOUTH CAROLINA	509,743	492,190	506,249	523,504	541,277	520,238	497,218	500,511	458,904	344,879
SOUTH DAKOTA	29,049	30,796	38,433	32,378	36,691	39,951	38,160	29,042	28,698	27,612
TENNESSEE	330,075	313,108	338,553	342,950	371,387	346,185	394,851	394,627	394,657	366,808
TEXAS	663,063	610,989	613,578	646,795	592,142	570,150	558,017	605,472	635,285	729,443
UTAH	86,323	79,484	86,232	93,058	90,050	79,751	78,307	78,508	76,274	65,379
VERMONT	73,223	67,259	66,209	73,023	60,231	59,562	62,765	63,110	66,712	61,941
VIRGINIA	361,847	358,307	316,134	362,322	397,255	382,074	315,953	370,456	331,521	312,544
WASHINGTON	1,568,900	1,566,431	1,547,697	1,503,911	1,393,891	1,272,191	1,232,614	1,193,259	1,200,977	1,181,000
WEST VIRGINIA	233,244	273,209	263,724	264,305	242,167	239,656	302,360	624,399	459,611	585,524
WISCONSIN	341,964	329,015	322,291	347,651	303,385	282,578	284,893	257,769	317,715	308,816
WYOMING	52,296	54,253	51,982	45,604	43,413	64,282	59,717	60,443	62,842	42,161
NATIONAL TOTAL	\$28,353,350	\$27,813,395	\$27,170,454	\$27,774,581	\$27,295,468	\$26,849,886	\$26,277,454	\$28,282,619	\$27,679,276	\$26,664,219
STATE AVERAGE	\$555,948	\$545,361	\$532,754	\$544,600	\$535,205	\$526,468	\$515,244	\$554,561	\$542,731	\$522,828

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TABLE 41: WORKERS' COMPENSATION INDEMNITY BENEFITS (PERCENTAGE CHANGE), 2003 - 2012

STATE	11-12	10-11	09-10	08-09	07-08	06-07	05-06	04-05	03-04	08-12	03-12
ALABAMA	6.1	2.0	-3.8	-1.0	2.4	-4.2	-0.9	4.6	-0.2	3.1	4.6
ALASKA	-3.7	8.9	2.4	-5.5	4.6	-8.2	5.5	-8.6	7.3	1.4	0.9
ARIZONA	-7.0	0.1	5.4	12.9	1.8	9.0	-0.5	2.0	4.1	10.8	29.7
ARKANSAS	2.8	-6.0	-0.6	-7.3	6.4	7.4	-9.2	-7.6	0.0	-10.9	-14.6
CALIFORNIA	6.8	4.6	0.3	-4.7	-8.1	-5.8	-13.3	-9.2	9.9	6.7	-20.1
COLORADO	8.4	-15.4	-4.5	-5.0	-0.4	-0.1	-7.8	9.1	4.1	-16.8	-13.3
CONNECTICUT	2.6	6.6	-8.6	9.1	4.8	3.8	-4.5	-2.5	11.0	9.0	22.6
DELAWARE	-4.6	1.2	-3.8	5.8	-12.5	0.2	13.1	2.6	1.0	-1.7	1.0
D.C.	-11.5	4.9	6.5	6.7	-0.8	6.5	-3.9	3.5	9.5	5.5	21.5
FLORIDA	-2.4	4.8	-10.3	-3.5	-2.6	5.4	-19.5	12.4	-6.2	-11.4	-22.9
GEORGIA	3.4	-4.5	6.8	-18.2	6.3	12.8	-0.4	5.9	25.1	-13.7	36.5
HAWAII	3.2	-0.7	-1.7	-0.2	-2.2	-0.8	-5.4	-9.1	-1.2	0.6	-17.1
IDAHO	-6.4	0.7	-5.1	-2.3	4.4	5.8	-10.8	1.3	4.4	-12.7	-9.0
ILLINOIS	-4.9	1.0	-1.1	3.8	4.1	16.5	3.7	5.2	-0.2	-1.3	30.4
INDIANA	-1.4	-1.0	-1.5	-5.1	1.8	3.3	-3.7	1.9	-3.4	-8.8	-9.1
IOWA	-3.2	12.6	1.0	-1.0	6.3	4.6	-3.3	9.9	-2.0	8.9	26.1
KANSAS	-8.1	4.5	8.0	1.6	8.7	-5.1	-3.0	-1.7	26.6	5.3	31.2
KENTUCKY	-1.8	3.9	-13.1	-1.7	22.8	3.5	-16.3	-4.7	-0.8	-12.9	-12.3
LOUISIANA	-1.7	5.2	3.3	-10.0	21.9	2.3	-1.9	9.8	-4.5	-3.8	23.5
MAINE	26.4	0.6	-8.3	0.6	-11.2	-8.2	1.1	8.9	23.5	17.4	30.1
MARYLAND	-2.2	4.6	4.3	-3.8	9.2	5.4	-4.7	0.6	11.9	2.8	27.0
MASSACHUSETTS	-4.2	-1.4	6.8	14.5	0.7	0.8	-8.3	-7.7	-6.1	15.7	-6.7
MICHIGAN	-3.8	4.4	-22.1	8.6	-7.8	5.5	-3.8	1.7	1.4	-15.0	-17.9
MINNESOTA	2.1	-3.7	-2.4	4.0	-0.7	-0.5	-2.3	2.6	1.4	-0.1	0.3
MISSISSIPPI	8.8	6.2	-3.3	-7.2	2.2	3.1	2.9	-5.0	6.4	3.7	13.6
MISSOURI	7.8	-7.2	-7.0	-3.8	1.3	0.2	-8.4	-4.6	10.8	-10.5	-12.1
MONTANA	-1.0	-11.5	-5.7	6.2	-3.6	13.8	-4.6	3.5	0.5	-12.2	-4.4
NEBRASKA	-2.1	0.2	3.5	-4.2	16.0	5.0	-17.4	5.7	5.1	-2.7	8.7
NEVADA	-8.7	-13.6	4.2	1.6	1.3	-1.5	-6.6	34.4	2.6	-16.5	7.2
NEW HAMPSHIRE	-1.2	-20.2	2.3	-0.9	14.2	-7.1	-2.3	-2.6	-1.6	-20.1	-20.6
NEW JERSEY	-2.4	6.3	1.2	-0.8	6.9	11.9	0.9	5.9	4.4	4.1	39.0
NEW MEXICO	9.2	1.3	16.3	1.4	-2.3	-1.5	-6.8	33.8	-1.1	30.6	54.8
NEW YORK	8.4	12.9	-6.3	24.4	8.1	2.2	-12.1	25.0	-3.0	42.6	67.7
NORTH CAROLINA	-1.4	3.5	-3.3	-3.1	8.5	2.7	-5.0	17.1	9.2	-4.5	29.3
NORTH DAKOTA	17.3	10.9	5.9	-0.5	9.1	11.6	-2.4	1.6	2.9	37.0	70.1
OHIO	0.5	-1.4	-3.7	-3.0	-3.6	8.8	2.2	0.7	1.5	-7.4	1.6
OKLAHOMA	4.5	-0.6	5.5	6.5	8.9	6.9	6.3	0.1	16.1	16.6	67.5
OREGON	-5.7	-6.1	-0.2	3.7	17.0	4.2	5.4	4.1	1.3	-8.3	24.2
PENNSYLVANIA	-0.7	-2.7	2.4	-1.7	1.1	2.1	-0.6	1.1	3.0	-2.7	3.9
RHODE ISLAND	7.6	5.6	-0.2	-1.2	7.5	-0.4	11.7	-2.6	1.9	12.2	33.1
SOUTH CAROLINA	3.6	-2.8	-3.3	-3.3	4.0	4.6	-0.7	9.1	33.1	-5.8	47.8
SOUTH DAKOTA	-5.7	-19.9	18.7	-11.8	-8.2	4.7	31.4	1.2	3.9	-20.8	5.2
TENNESSEE	5.4	-7.5	-1.3	-7.7	7.3	-12.3	0.1	0.0	7.6	-11.1	-10.0
TEXAS	8.5	-0.4	-5.1	9.2	3.9	2.2	-7.8	-4.7	-12.9	12.0	-9.1
UTAH	8.6	-7.8	-7.3	3.3	12.9	1.8	-0.3	2.9	16.7	-4.1	32.0
VERMONT	8.9	1.6	-9.3	21.2	1.1	-5.1	-0.5	-5.4	7.7	21.6	18.2
VIRGINIA	1.0	13.3	-12.7	-8.8	4.0	20.9	-14.7	11.7	6.1	-8.9	15.8
WASHINGTON	0.2	1.2	2.9	7.9	9.6	3.2	3.3	-0.6	1.7	12.6	32.8
WEST VIRGINIA	-14.6	3.6	-0.2	9.1	1.0	-20.7	-51.6	35.9	-21.5	-3.7	-60.2
WISCONSIN	3.9	2.1	-7.3	14.6	7.4	-0.8	10.5	-18.9	2.9	12.7	10.7
WYOMING	-3.6	4.4	14.0	5.0	-32.5	7.6	-1.2	-3.8	49.1	20.5	24.0
NATIONAL TOTAL	1.9	2.4	-2.2	1.8	1.7	2.2	-7.1	2.2	3.8	3.6	6.3
STATE AVERAGE	1.0	0.2	-0.8	1.1	3.2	2.5	-3.3	3.5	5.3	1.3	12.4

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