

Workers' Compensation Results By State

	Workers' Comp Direct Written Premiums (\$000)		Percent Growth	Workers' Comp Direct Pure Loss Ratio		(Better/ Worse)
	2007	2006		2007	2006	
California	6,593,558	7,586,120	-13.1%	49.3	41.1	8.2
Florida	3,116,699	3,736,915	-16.6%	48.3	44.2	4.0
Texas	2,740,473	2,813,269	-2.6%	51.9	50.9	1.0
Illinois	2,706,558	2,596,732	4.2%	68.6	77.5	(8.9)
New York	2,509,474	2,431,693	3.2%	66.4	65.5	0.9
Pennsylvania	2,302,573	2,272,869	1.3%	65.3	69.7	(4.3)
New Jersey	1,977,758	2,004,260	-1.3%	64.3	75.1	(10.8)
Wisconsin	1,756,490	1,664,416	5.5%	63.8	66.6	(2.7)
North Carolina	1,522,625	1,385,661	9.9%	62.8	72.7	(9.9)
Georgia	1,346,847	1,344,961	0.1%	61.1	60.8	0.4
Massachusetts	1,122,074	1,124,566	-0.2%	63.1	61.9	1.3
Michigan	1,091,383	1,130,835	-3.5%	68.8	61.3	7.5
Missouri	989,295	1,002,698	-1.3%	55.0	54.7	0.4
Louisiana	956,353	860,759	11.1%	49.0	45.1	3.9
Oregon	953,971	766,705	24.4%	79.1	88.0	(8.9)
Tennessee	947,979	947,781	0.0%	59.6	59.2	0.4
Virginia	924,751	977,025	-5.4%	66.1	64.2	1.8
Minnesota	866,972	872,739	-0.7%	63.4	64.3	(0.9)
South Carolina	798,921	748,964	6.7%	54.1	68.4	(14.3)
Indiana	791,347	817,877	-3.2%	62.8	64.5	(1.7)
Connecticut	731,246	731,741	-0.1%	82.7	71.1	11.7
West Virginia	712,932	771,979	-7.6%	55.4	78.3	(22.9)
Maryland	680,987	686,933	-0.9%	80.0	70.1	9.9
Kentucky	637,084	681,732	-6.5%	65.5	68.0	(2.5)
Iowa	553,991	531,152	4.3%	67.7	71.8	(4.0)
Nevada	528,810	497,714	6.2%	62.8	51.9	10.9
Utah	511,316	488,114	4.8%	58.6	58.9	(0.2)
Oklahoma	461,279	423,885	8.8%	71.8	70.8	1.0
Kansas	429,708	415,270	3.5%	67.2	62.9	4.2
Colorado	405,143	378,808	7.0%	63.5	54.6	8.9
Alabama	399,361	382,194	4.5%	73.0	61.8	11.2
Arizona	398,555	345,794	15.3%	66.2	65.9	0.4
Mississippi	352,919	338,125	4.4%	57.2	61.0	(3.8)
Nebraska	342,121	351,101	-2.6%	57.6	65.5	(7.9)
Alaska	331,018	345,202	-4.1%	45.7	35.2	10.5
Hawaii	325,741	356,161	-8.5%	38.0	38.5	(0.5)
Arkansas	286,866	303,880	-5.6%	21.0	54.7	(33.7)
New Mexico	280,394	278,502	0.7%	67.1	54.7	12.4
New Hampshire	271,363	304,720	-10.9%	54.3	60.7	(6.4)
Delaware	266,018	246,666	7.8%	57.2	69.9	(12.7)
Maine	240,399	242,088	-0.7%	69.7	72.9	(3.2)
Other Allen	203,816	47,158	332.2%	(89.7)	(7,862.3)	7,772.6
Rhode Island	201,945	201,150	0.4%	63.1	67.9	(4.8)
Vermont	190,069	205,403	-7.5%	53.1	65.0	(12.0)
Dist of Col.	163,228	171,752	-5.0%	49.4	46.9	2.5
South Dakota	138,613	130,980	5.8%	85.7	70.1	15.6
Idaho	137,128	124,234	10.4%	64.5	75.0	(10.5)
Montana	113,175	107,362	5.4%	69.9	78.8	(8.9)
Washington	50,685	45,876	10.5%	102.6	60.6	41.9
Ohio	28,362	39,643	-28.5%	64.7	50.8	13.8
Wyoming	9,895	5,195	90.5%	33.0	(4.1)	37.1
Guam	3,265	1,718	90.0%	38.6	58.2	(19.6)
Puerto Rico	1,399	1,720	-18.7%	38.4	(5.1)	43.5
Canada	454	563	-19.4%	32.8	50.5	(17.7)
North Dakota	298	1,131	-73.7%	(55.7)	(127.0)	71.3
Virgin Islands	157	111	41.4%	(41.1)	(99.0)	57.9
N Mariana Isl	33	22	50.0%	10.3	(9.1)	19.4
Amer Samoa	0	0	-	-	-	-
* P&C Industry Aggregate	46,405,872	47,272,625	-1.8%	59.0	57.8	1.1

Source: NAIC Annual Statement Database via Highline Data
For information, contact Chris Rogers at 877-299-9424

About NU's WC Data:

SOURCE: NAIC Annual Statement Database via Highline Data—an affiliated company of *National Underwriter*—based on data available through mid-July.

The insurance data is derived principally from National Association of Insurance Commissioners statutory data.

Data for this report was retrieved from the Insurance Analyst PRO online product of Highline Data and the U.S. Insurance CD-ROM product, both of which exclude data for some state funds (including the State Compensation Insurance Fund in California) per an agreement with the NAIC.

Highline Data, headquartered in Cambridge, Mass., is a provider of insurance industry financial performance data and educational services.

Highline Data is part of Summit Business Media, parent company of *National Underwriter*.

Contact Chris Rogers at 877-299-9424 for more information.

CHARTS: Individual group and company direct results on the accompanying Top-50 (page 23) and by-state charts (on this page) were calculated using premium, loss and expense data from the from state pages of the annual statement.

Net (of reinsurance) results on the Top-50 chart are from the Insurance Expense Exhibit of the annual statement.

DEFINITIONS: A pure loss ratio is the ratio of incurred losses to earned premiums.

To calculate a loss and loss adjustment ratio, defense costs and other claims-handling costs are added to incurred losses before dividing by earned premiums.

A combined ratio is essentially the sum of a loss and loss adjustment ratio and an expense ratio—which compares underwriting expenses, such as commissions, to written premiums. A ratio of policyholder dividends to earned premiums is also deducted.

Incurred losses used in loss ratio and combined ratio calculations for any given calendar year consist of losses paid and reserves set up for claims that occurred during that year (current accident year incurred losses) and changes in losses reserves for claims that occurred in prior years.

STATE FUNDS EXCLUDED: The NUIDS database excludes data for some (but not all) state funds representing more than \$3 billion in premiums.

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► **LOUISIANA AND OREGON REPORTED DOUBLE-DIGIT** jumps in premium in 2007, even though total direct premiums for all states fell nearly 2 percent.