

Workmen's Compensation Payments, 1949

Compensation payments and medical benefits under workmen's compensation programs continued to rise in 1949, but at a slower rate than in the past few years. In contrast to in-

creases of at least 10 percent for each of the two preceding years, the 1949 total of \$570 million is only 6 percent more than the 1948 total.

The slackening in the rate of increase is explained by a drop in work injuries. Although data are not avail-

able on the total number of compensable accidents, preliminary estimates made by the Bureau of Labor Statistics indicate that fewer workers were injured in on-the-job accidents during 1949 than in any year since 1939. That payments continued to rise despite a probable decrease in the number of workers receiving compensation reflects new liberalizations in the benefit provisions. Well over half the States raised their maximum weekly benefit amounts in 1949 in an attempt to provide compensation more reasonably related to wage loss.

Of the estimated total of \$570 million, 62 percent was paid by private insurance carriers, 24 percent by State funds, and 14 percent by self-insurers. This distribution is not significantly different from that for 1948.

Variations among the States in benefit payments are associated with differences in the incidence of covered employment, frequency and severity of compensable injuries, maturity of the program, and liberality of benefit provisions. In 11 States, not counting Mississippi whose program was in its first year of operation, 1949 payments rose more than 10 percent. In most of these States, the increase was a continuation of a rise that had been greater than the national increase during 1948 also; for the others, the greater rate of increase was associated with 1949 amendments to raise the maximum on weekly benefit payments. Only Rhode Island and Maine showed significant decreases in 1949; their 1948 payments, also, had been lower than in the preceding year.

It is estimated that, in both 1948 and 1949, medical and hospitalization costs accounted for just under one-third of total workmen's compensation payments. Of the nonmedical payments, some 86 percent was cash compensation for nonfatal injuries and the remaining 14 percent was paid in death cases. The estimated amounts for each year are as follows:

[In millions]

Payments	1948	1949
Total	\$537	\$570
Medical and hospitalization	175	185
Compensation, total	362	385
Disability	312	333
Survivor	50	52

Estimates of workmen's compensation payments, by State and type of insurance, 1948 and 1949¹

[In thousands]

State	1948				1949				Percent change in total payments, 1949 from 1948
	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	
Total	\$537,202	\$334,699	\$122,941	\$79,562	\$570,335	\$353,279	\$134,466	\$82,590	+6.2
Alabama	2,587	2,067		520	2,659	2,129		530	+2.8
Arizona	7,450	68	7,297	85	8,218	118	8,000	100	+10.3
Arkansas	3,149	2,519		630	3,501	2,801		700	+11.2
California	50,536	33,999	11,537	5,000	52,672	35,302	12,570	4,800	+4.2
Colorado	2,956	995	1,411	550	3,154	1,003	1,651	500	+6.7
Connecticut	9,244	8,320		924	9,438	8,498		940	+2.1
Delaware	627	527		100	670	560		110	+6.9
District of Columbia	1,972	1,816		156	2,279	2,089		190	+15.6
Florida	6,402	5,950		452	6,815	6,335		480	+6.5
Georgia	3,601	3,161		440	3,806	3,336		470	+5.7
Idaho	1,822	1,022	450	350	1,920	1,055	515	350	+5.4
Illinois	30,219	23,310		6,909	29,941	23,551		6,390	-0.9
Indiana	8,563	7,193		1,370	8,694	7,304		1,390	+1.5
Iowa	3,961	3,171		790	4,192	3,352		840	+5.8
Kansas	3,682	2,792		890	3,682	2,792		890	0
Kentucky	6,242	3,802		2,440	6,508	4,108		2,400	+4.3
Louisiana	9,139	7,679		1,460	9,915	8,335		1,580	+8.5
Maine	1,996	1,721		275	1,854	1,594		260	-7.1
Maryland	6,379	4,779	528	1,072	6,506	4,815	601	1,090	+2.0
Massachusetts	19,516	17,746		1,770	20,916	19,016		1,900	+7.2
Michigan	20,079	12,185	1,204	6,690	20,007	12,133	1,204	6,670	-0.4
Minnesota	8,680	7,074		1,606	9,512	7,752		1,760	+9.6
Mississippi	95	95			1,383	1,183		200	+1,355.8
Missouri	9,777	8,017		1,760	10,170	8,270		1,900	+4.0
Montana	2,353	543	1,299	511	2,709	809	1,400	500	+15.1
Nebraska	1,987	1,902		85	2,178	2,088		90	+9.6
Nevada	1,340	2	1,238	100	1,571	1	1,500	70	+17.2
New Hampshire	1,550	1,520		30	1,546	1,516		30	-0.3
New Jersey	27,200	23,386		3,814	27,681	23,801		3,880	+1.8
New Mexico	1,303	1,183		120	1,700	1,000		100	+35.1
New York	100,139	63,320	20,469	16,350	112,051	69,457	24,294	18,300	+11.9
North Carolina	5,791	4,761		1,030	5,812	4,772		1,040	+0.4
North Dakota	891	1	890		1,060	(5)	1,060		+19.0
Ohio	35,464	2	30,862	4,600	38,065	65	33,000	5,000	+7.3
Oklahoma	6,985	5,785	353	860	7,525	6,225	400	900	+7.5
Oregon	6,875	772	6,103		7,923	913	7,010		+15.2
Pennsylvania	28,907	17,188	2,329	9,390	29,138	17,155	2,523	9,460	+0.8
Rhode Island	3,730	3,560		170	3,516	3,356		160	-5.7
South Carolina	3,933	3,303		630	3,968	3,338		630	+0.9
South Dakota	686	576		110	802	672		130	+16.9
Tennessee	4,406	3,510		896	4,721	3,731		990	+7.1
Texas	28,133	28,133			30,437	30,437			+8.2
Utah	1,657	622	765	270	1,781	681	800	300	+7.5
Vermont	750	680		70	842	762		80	+12.3
Virginia	5,067	3,951		1,106	5,256	4,106		1,150	+3.9
Washington	14,147	369	13,278	500	14,656	357	13,799	500	+3.6
West Virginia	8,800	3	8,382	415	9,423	13	9,010	400	+7.1
Wisconsin	11,881	9,615		2,266	12,362	9,982		2,380	+4.0
Wyoming	878	4	874		930	11		919	+5.9
Federal employees	13,672		13,672		14,210		14,210		+3.9

¹ Data for 1949 preliminary. Calendar-year figures except for West Virginia, for Federal employees, and for State fund disbursements in Maryland, Montana, North Dakota, Oregon, and Utah, for which actual or estimated data for fiscal years ended in 1948 and 1949 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Base Compensation Act for the States in which such payments are made.

² Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data from the *Spectator: Pre-*

miums and Losses by States of Casually, Surety and Miscellaneous Lines, 1949 and 1950 editions.

³ Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

⁴ Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

⁵ Less than \$500.