

STATE ADVISORY RESOURCES

Alabama Supplemental Information
November 2022



Total Benefit Costs in Alabama

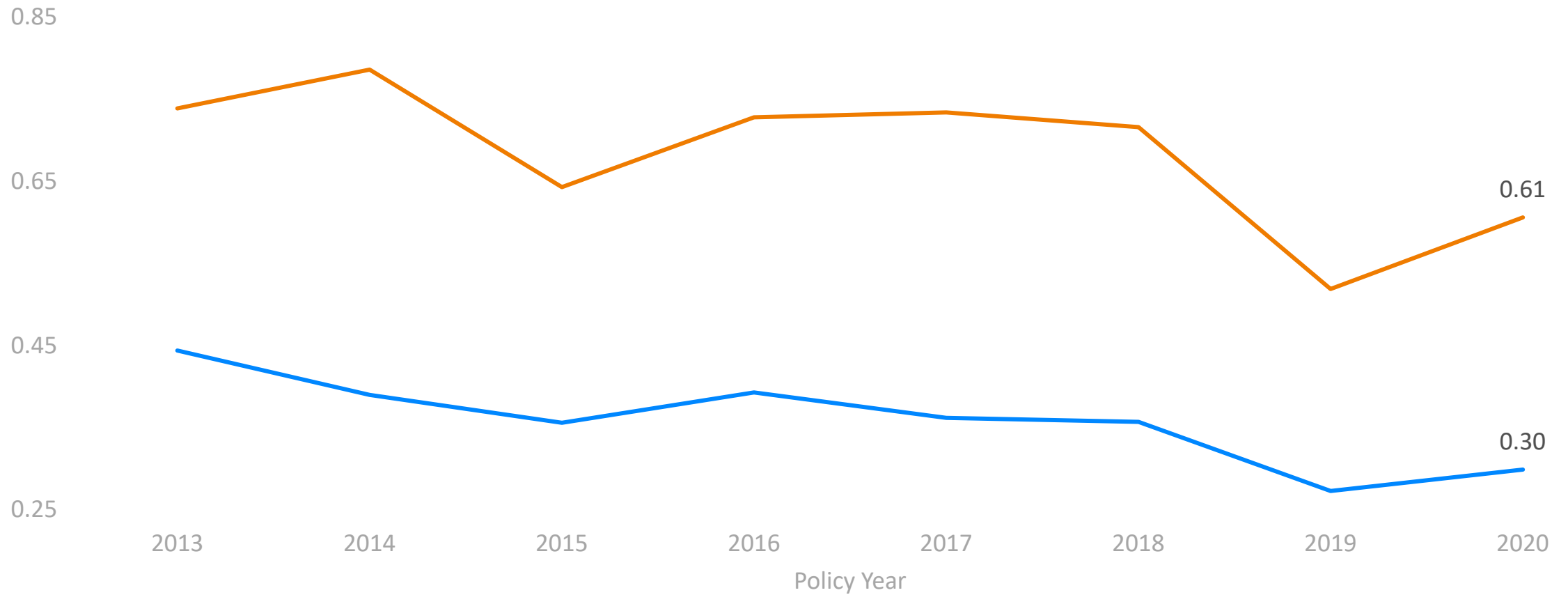
Indemnity vs. Medical



Regional states are FL, GA, MS, and TN.
Based on NCCI's Financial data.

Alabama Loss Ratios

Indemnity vs. Medical

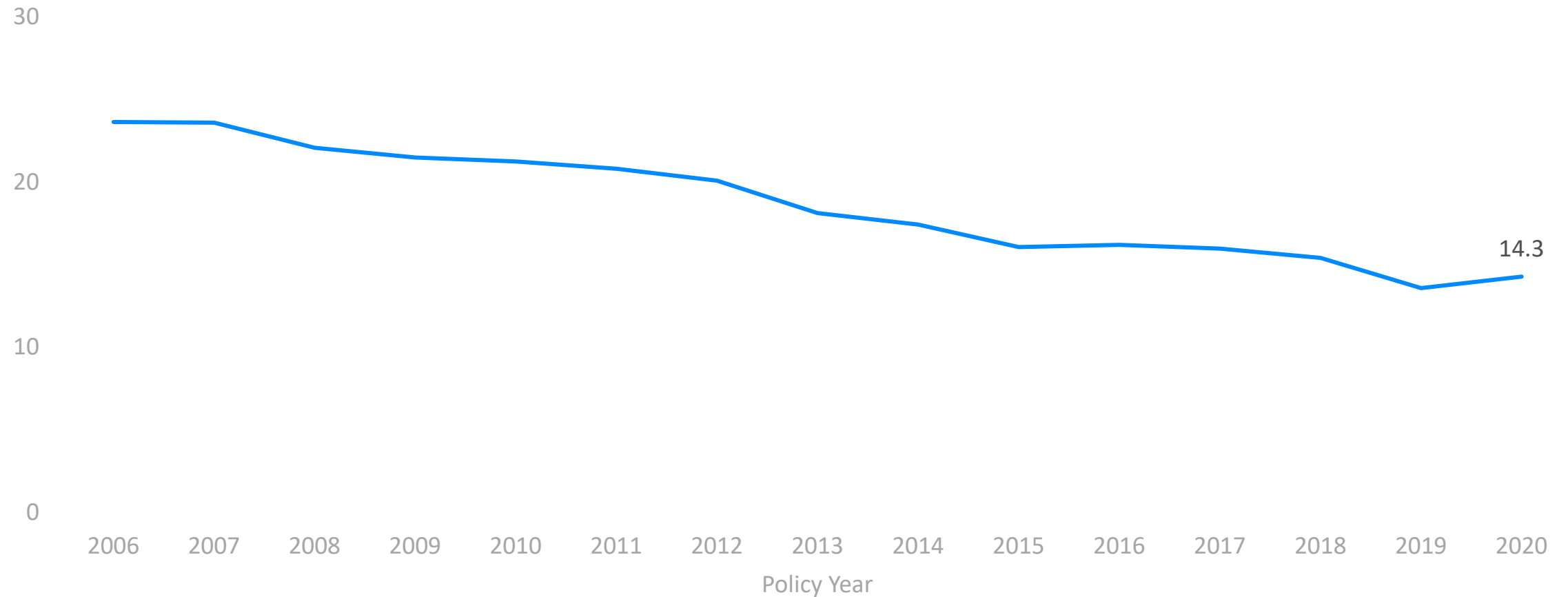


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Alabama Claim Frequency

Lost-Time Claims, per \$ Million of On-Leveled Premium

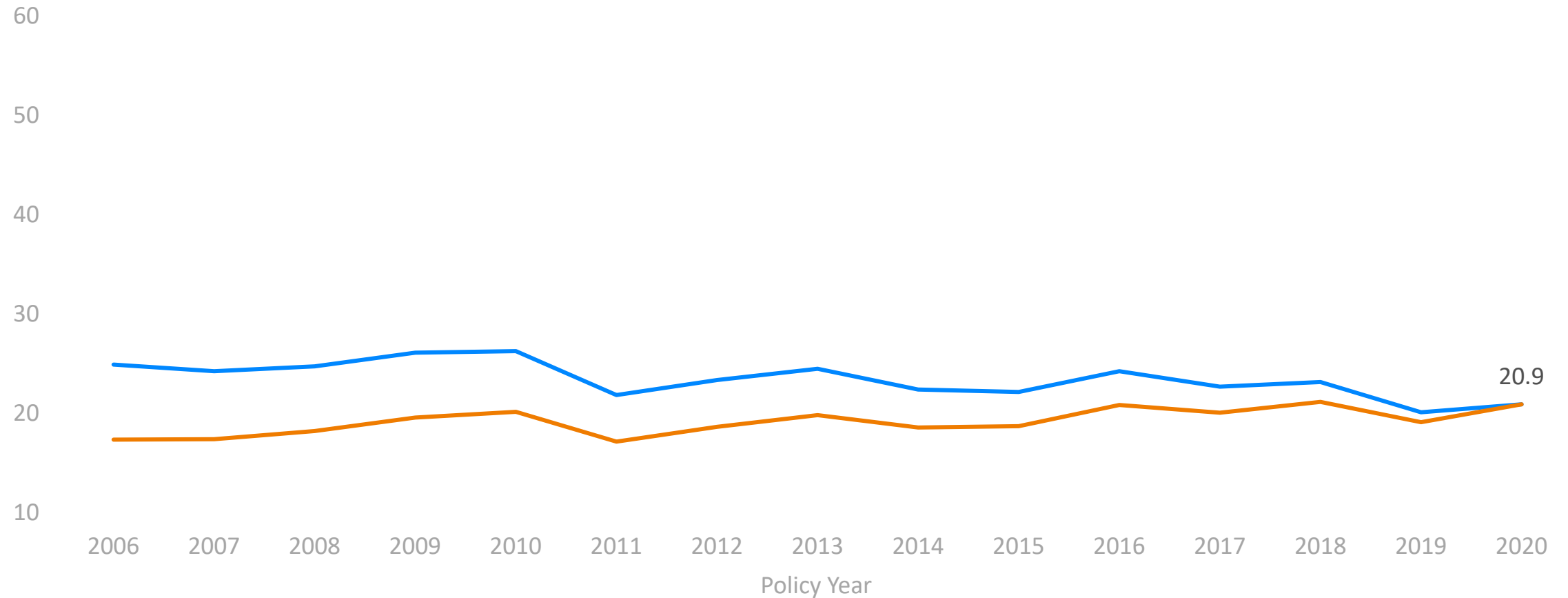


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Alabama Average Indemnity Claim Severity

Adjusted to Common Wage Level vs. Actual, in \$ Thousands

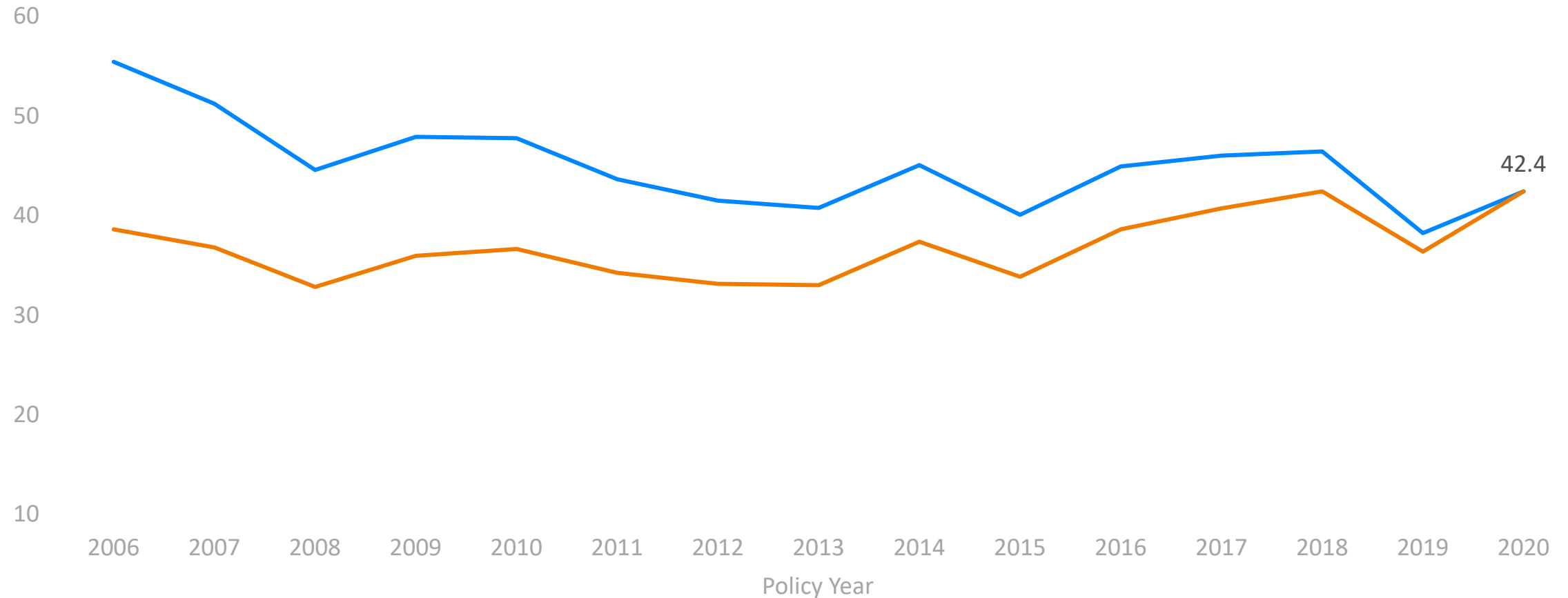


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Alabama Average Medical Claim Severity

Adjusted to Common Wage Level vs. Actual, in \$ Thousands

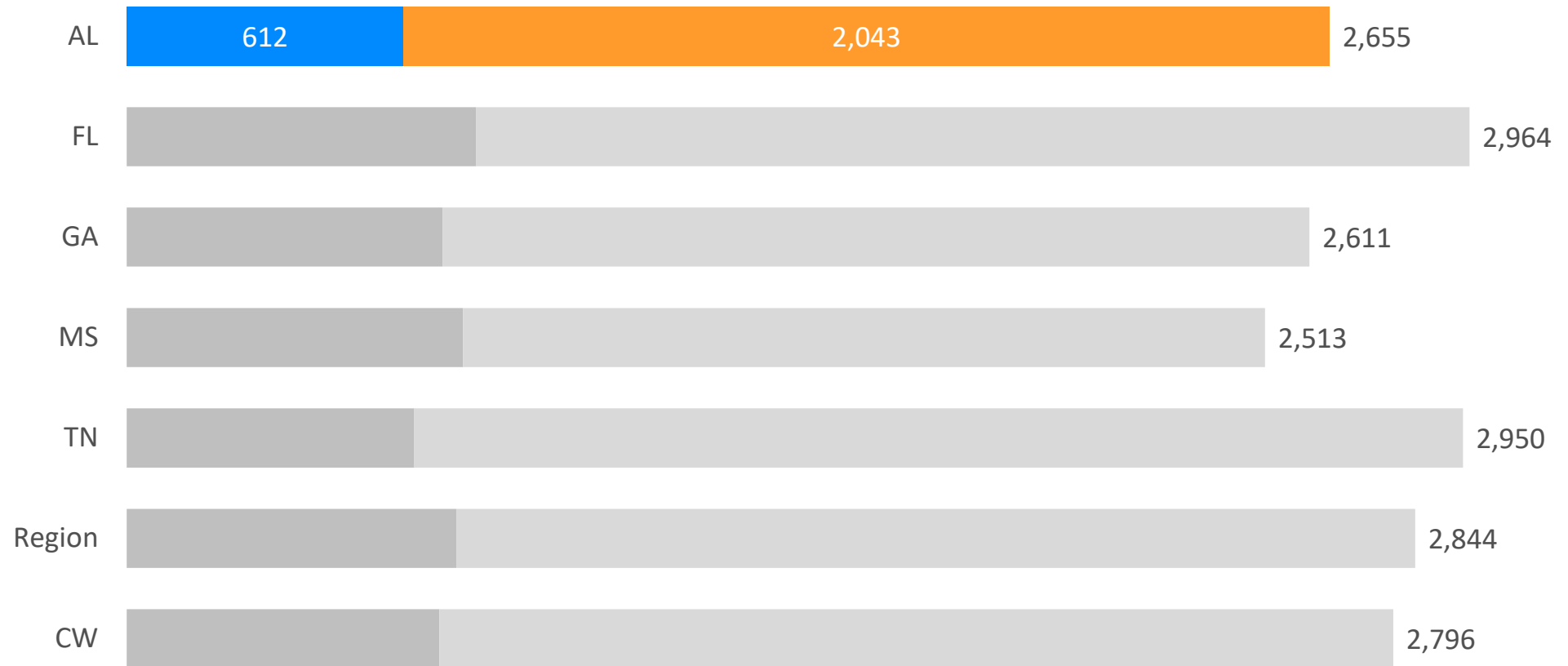


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Alabama Average Claim Frequency

Lost-Time vs. Medical-Only, per 100,000 Workers

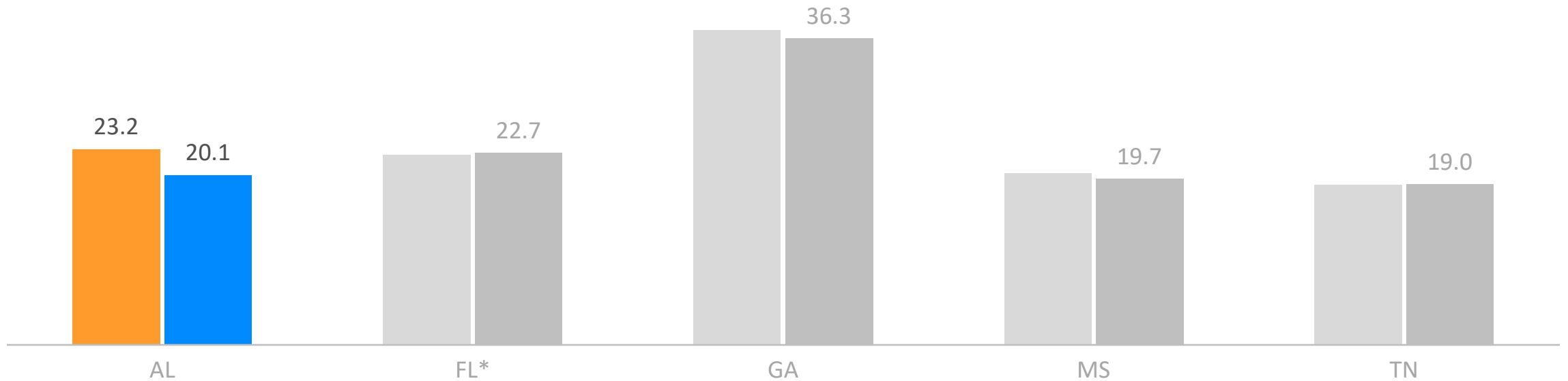


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

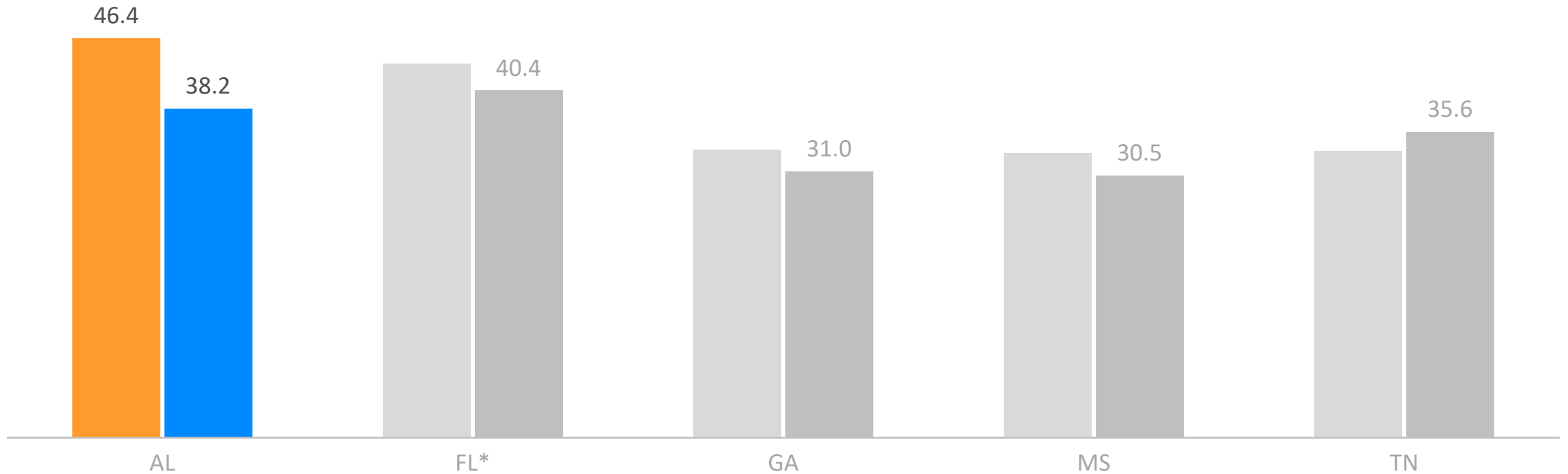


*Unlimited.

Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.

Average Medical Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

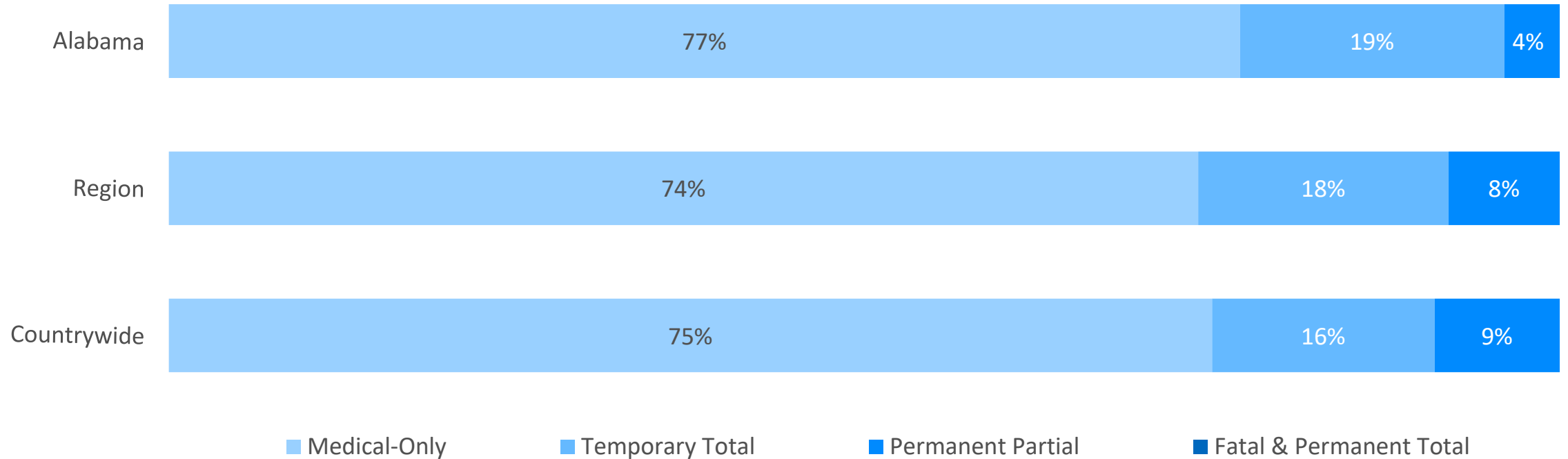


*Unlimited.

Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.

Note that medical-only losses are included in the numerator.

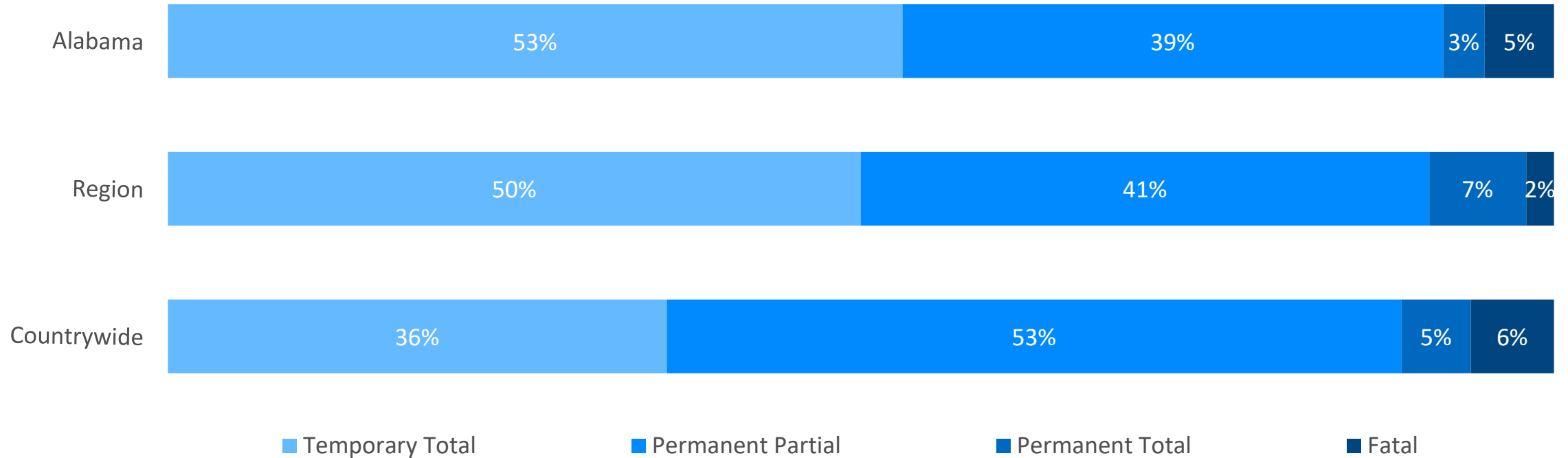
Alabama Distribution of Claims by Injury Type



Regional states are FL, GA, MS, and TN.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.

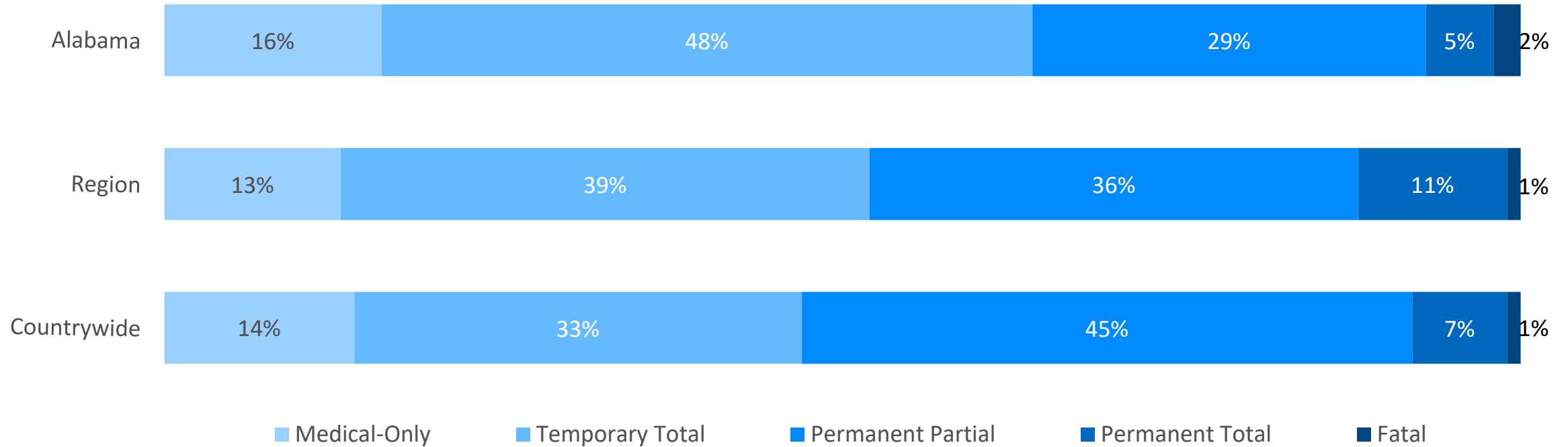
Alabama Indemnity Loss Distribution by Injury Type



Regional states are FL, GA, MS, and TN.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.

Alabama Medical Loss Distribution by Injury Type



Regional states are FL, GA, MS, and TN.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.

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