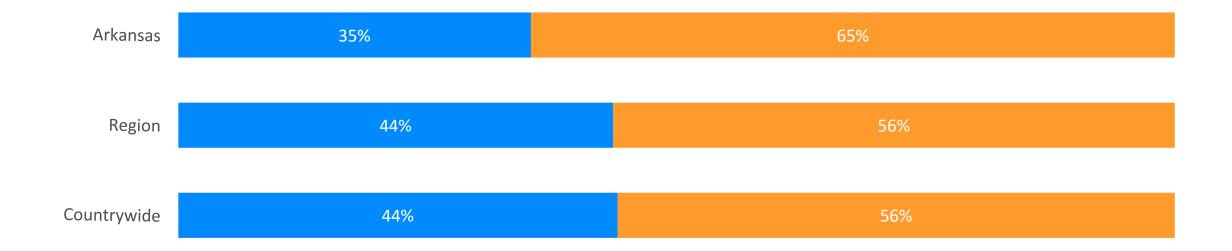




Arkansas March 2022

Total Benefit Costs in Arkansas

Indemnity vs. Medical

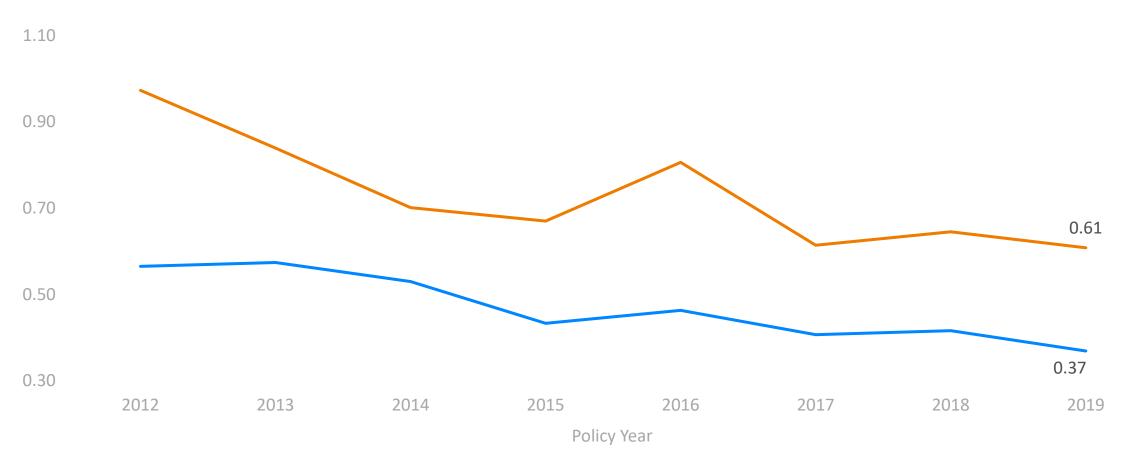


Regional states are LA, MO, MS, OK, TN, and TX. Based on NCCI's financial data.



Arkansas Loss Ratios

Indemnity vs. Medical

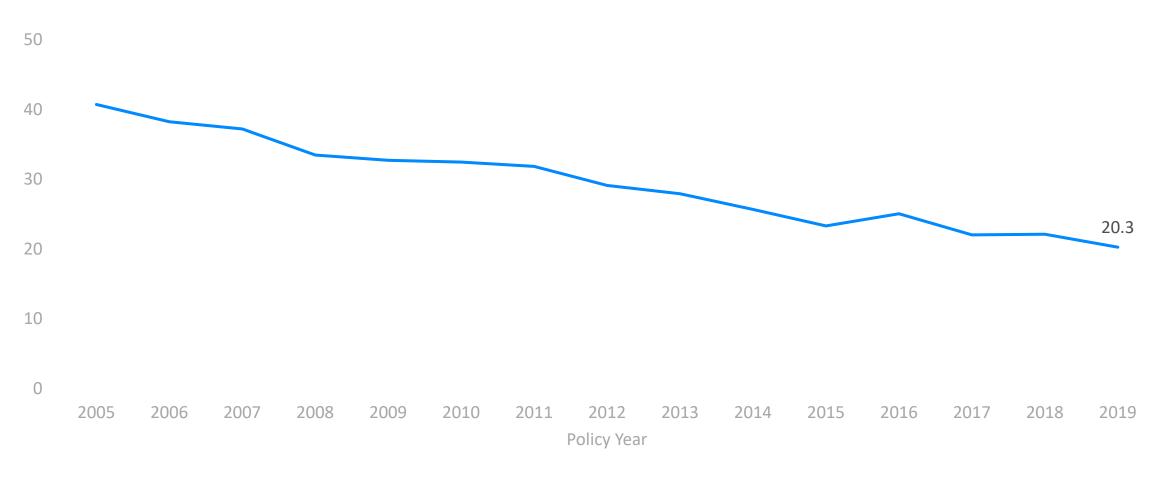


Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate.



Arkansas Claim Frequency

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



Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate, with premium adjusted to common wage level.

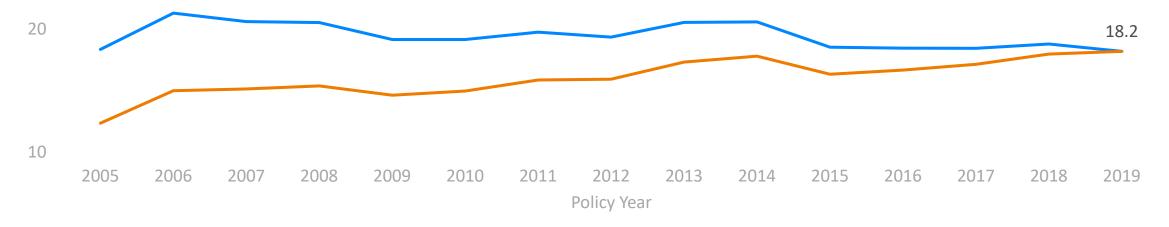


Arkansas Average Indemnity Claim Severity

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

40

30

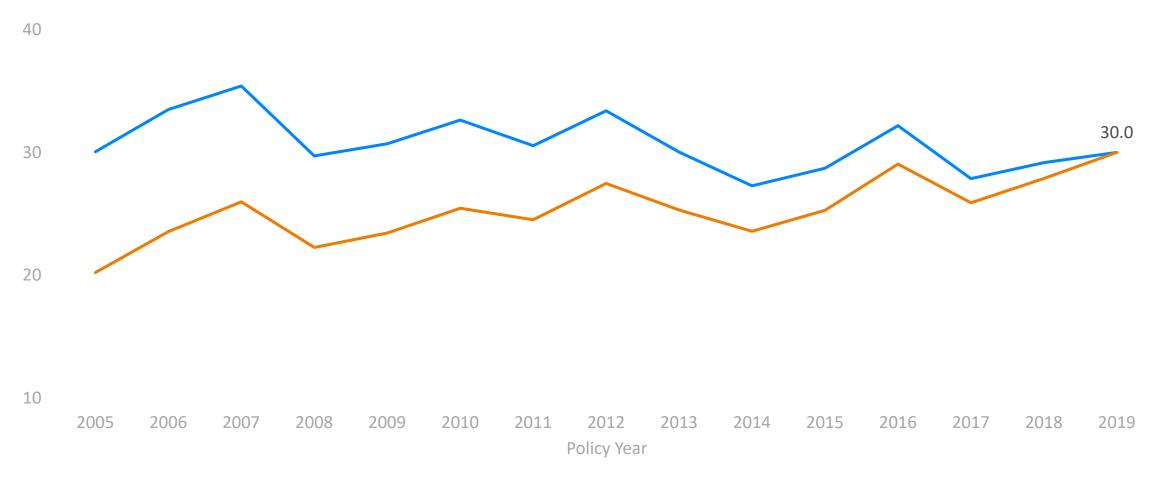


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate.



Arkansas Average Medical Claim Severity

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

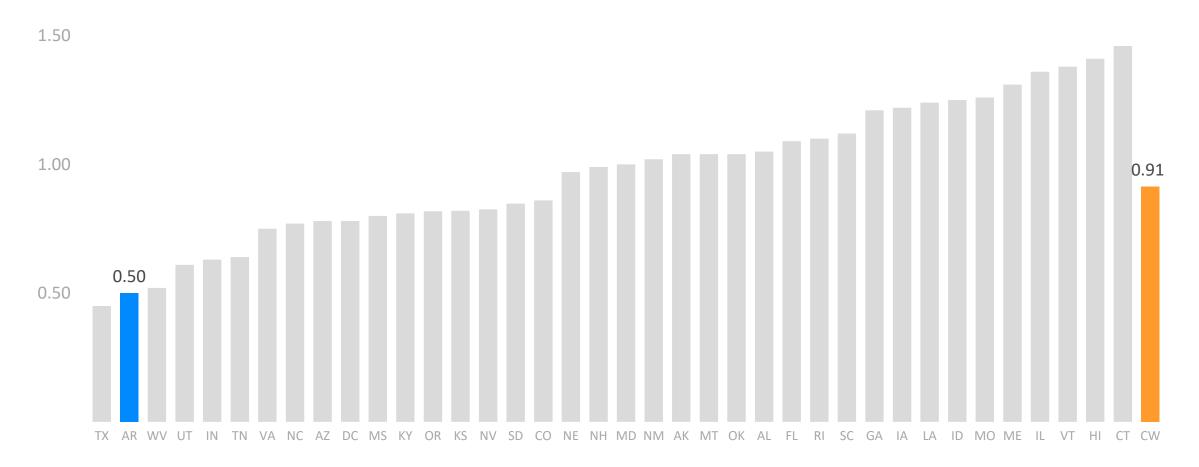


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate. Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using Arkansas Payroll Distribution

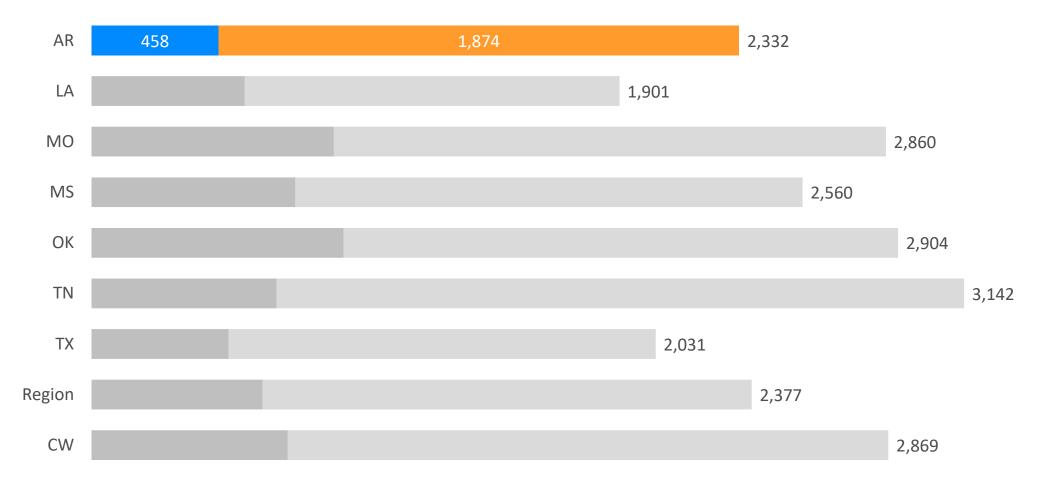


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2019.



Arkansas Average Claim Frequency

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

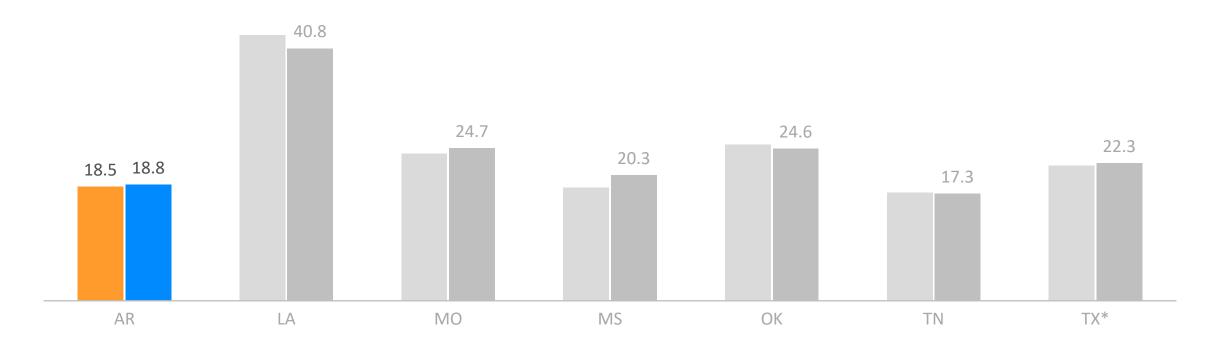


Based on NCCI's Statistical Plan data.



Average Indemnity Claim Severity in the Region

PY 2017 vs. PY 2018, in \$ Thousands



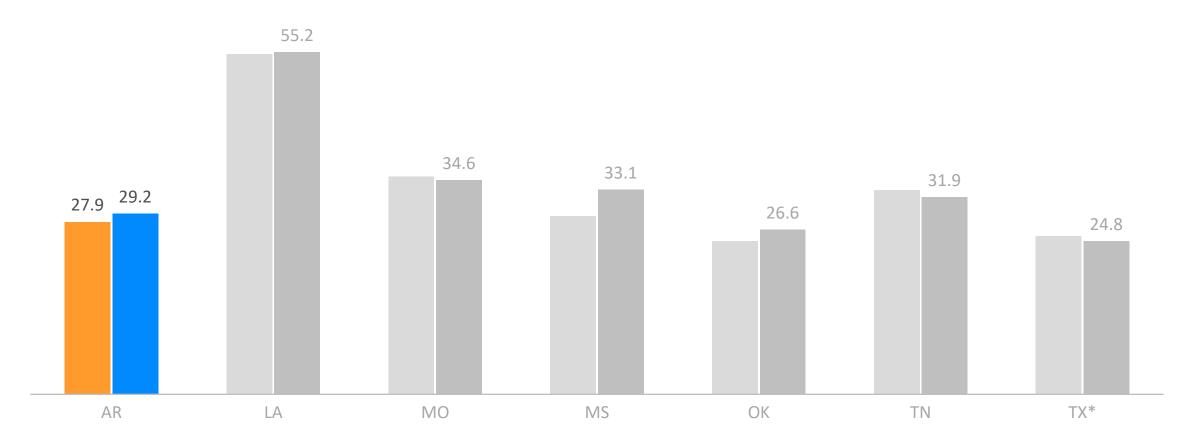
*Unlimited.

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 2017 vs. PY 2018, in \$ Thousands

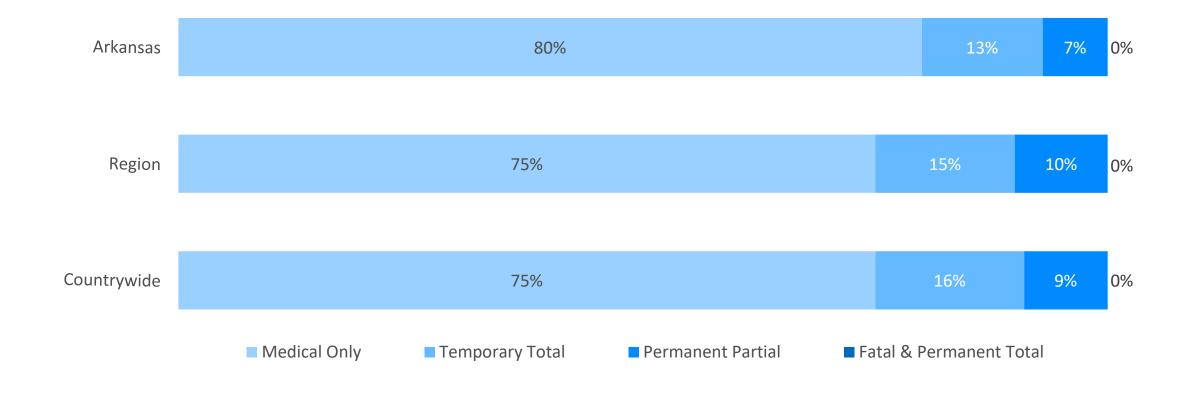


^{*}Unlimited

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.



Arkansas Distribution of Claims by Injury Type

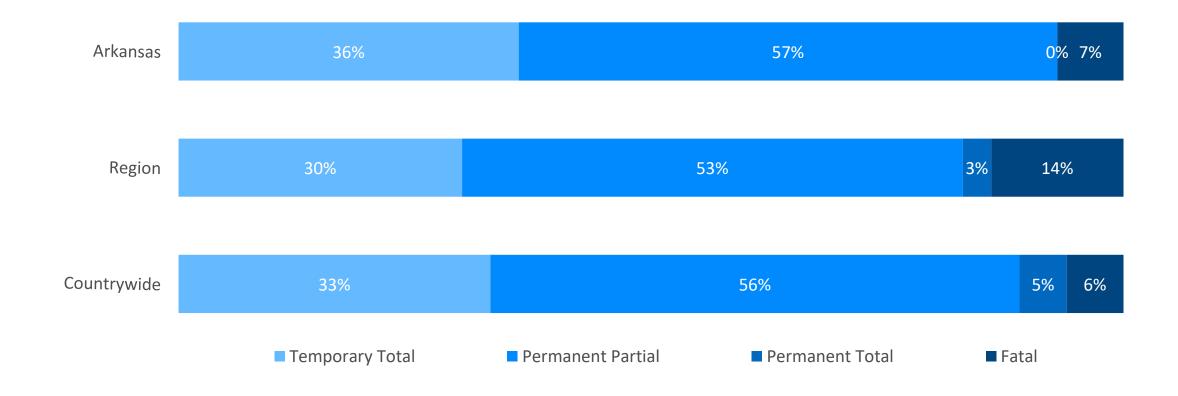


Regional states are LA, MO, MS, OK, TN, and TX.

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



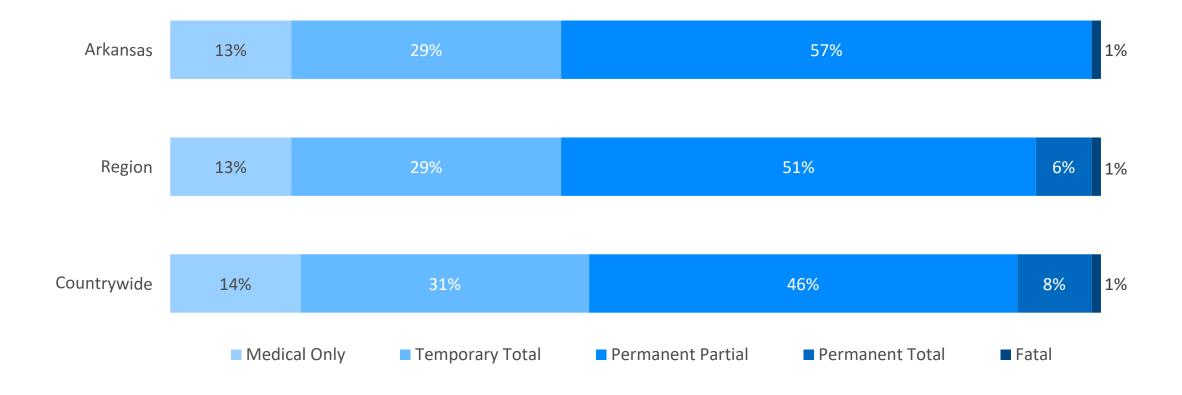
Arkansas Indemnity Loss Distribution by Injury Type



Regional states are LA, MO, MS, OK, TN, and TX.
Based on NCCI's **Statistical Plan** data for jurisdiction/claim type combinations for which three or more cases exist.



Arkansas Medical Loss Distribution by Injury Type



Regional states are LA, MO, MS, OK, TN, and TX.

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





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