

# STATE ADVISORY RESOURCES

Florida Supplemental Information  
November 2022



# Total Benefit Costs in Florida

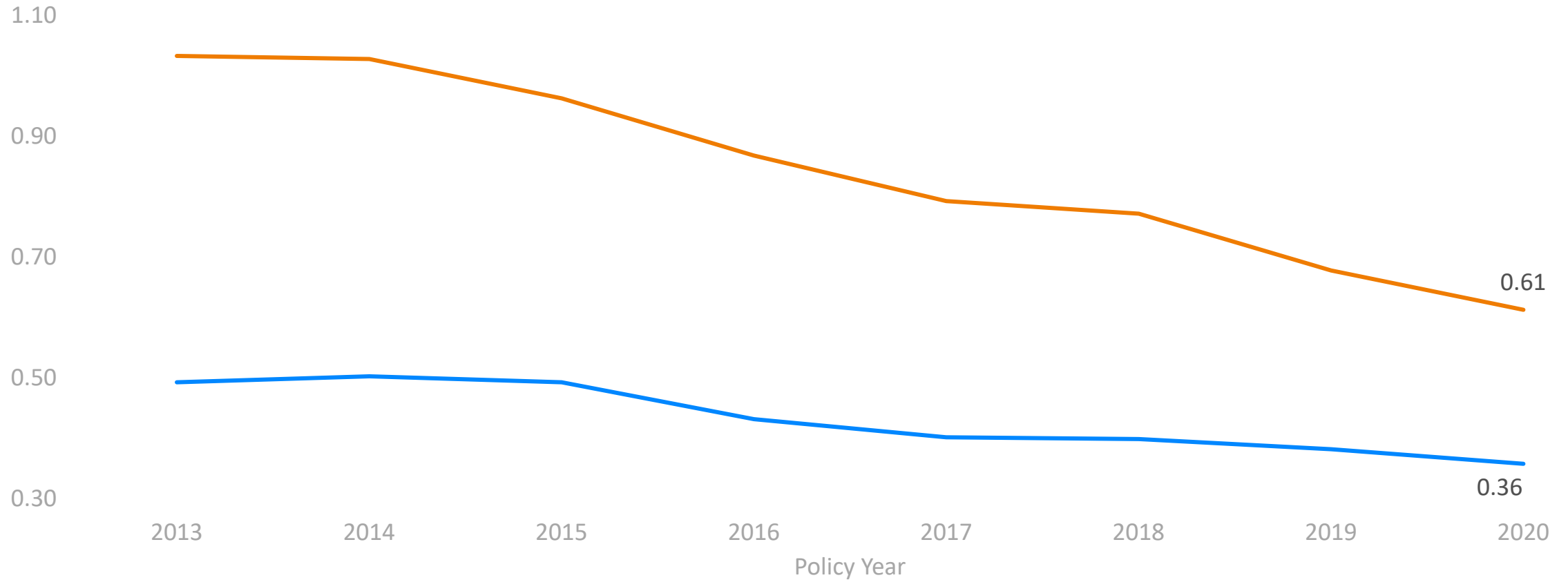
Indemnity vs. Medical



Regional states are AL, GA, NC, SC, and TN.  
Based on NCCI's Financial data.

# Florida Loss Ratios

Indemnity vs. Medical

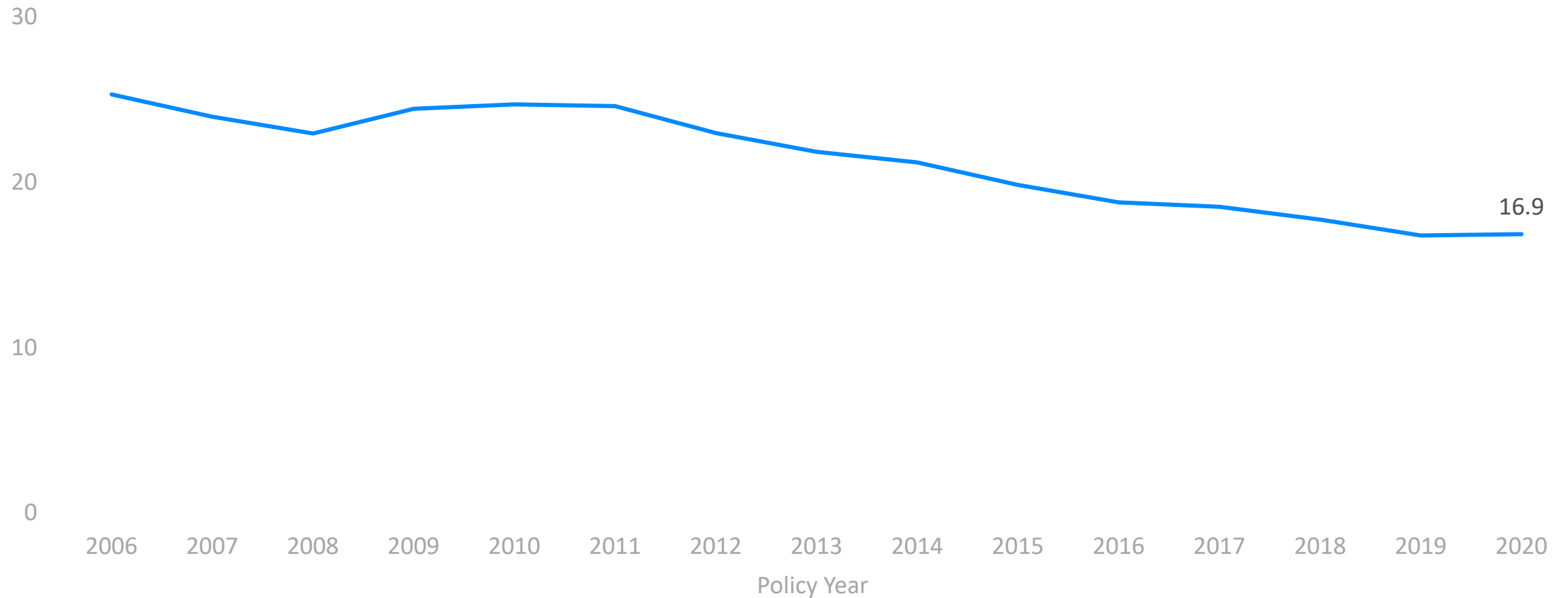


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



# Florida Claim Frequency

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

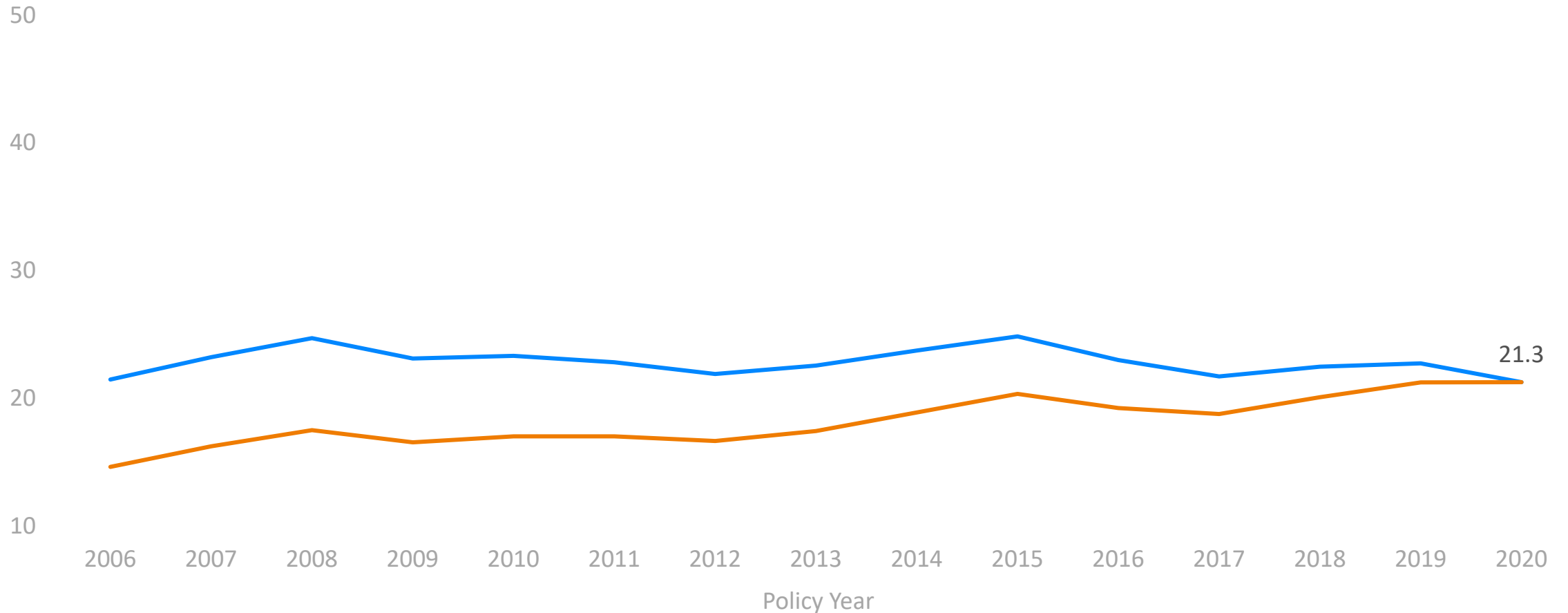


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



# Florida Average Indemnity Claim Severity

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

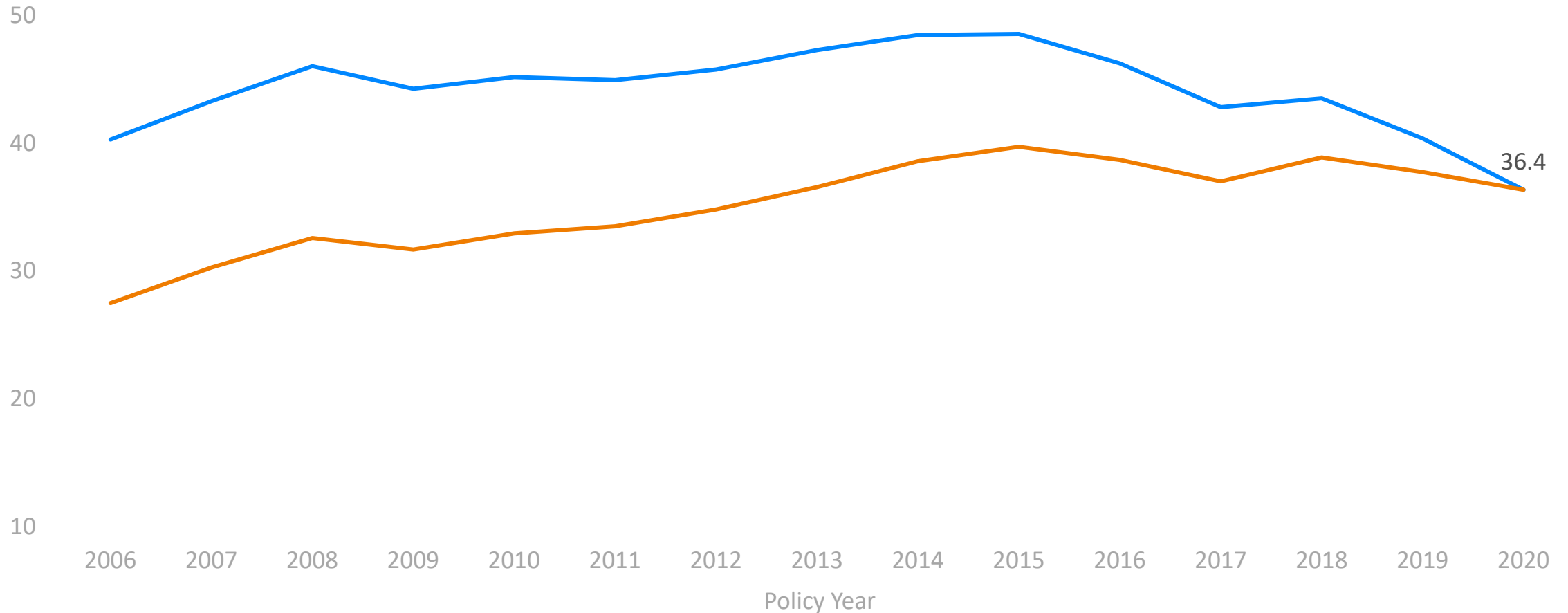


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



# Florida Average Medical Claim Severity

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

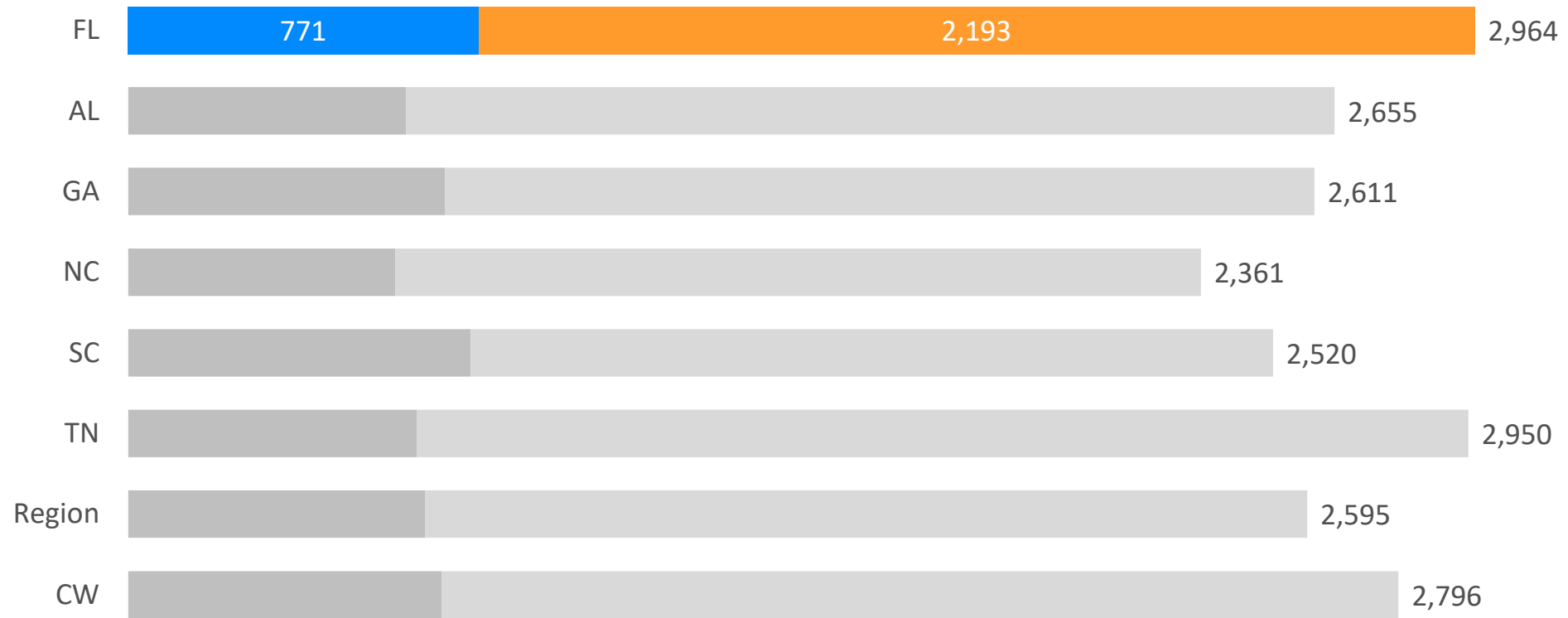


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.  
Note that medical-only losses are included in the numerator.



# Florida Average Claim Frequency

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

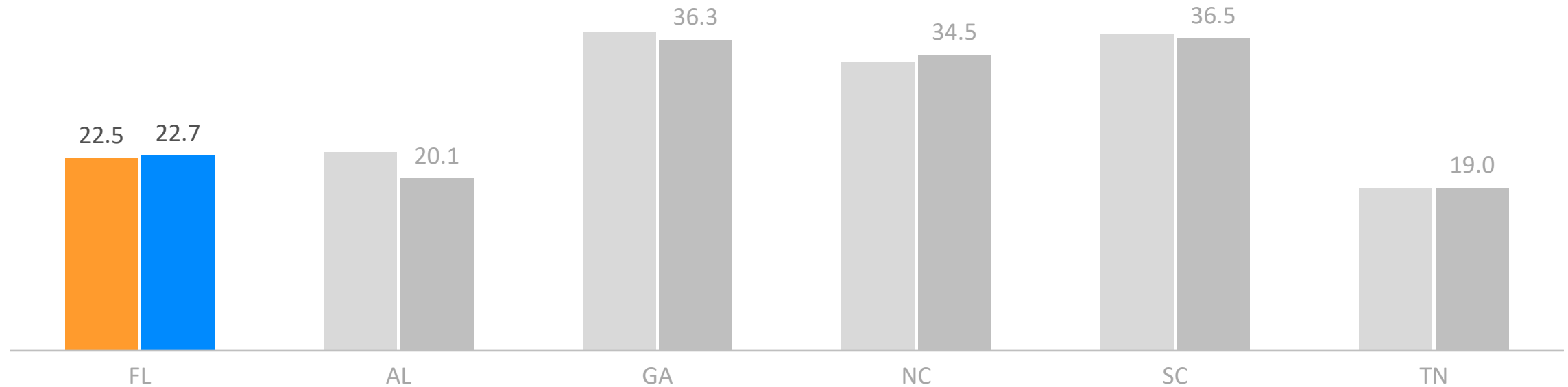


Based on NCCI's *Statistical Plan* data.



# Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

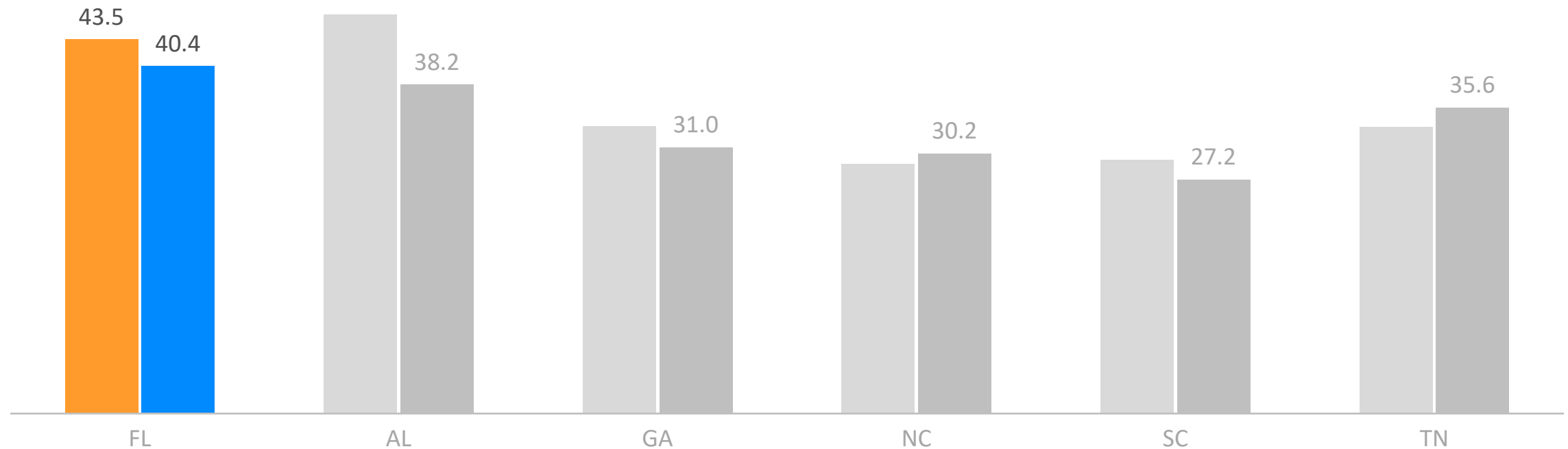


Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.



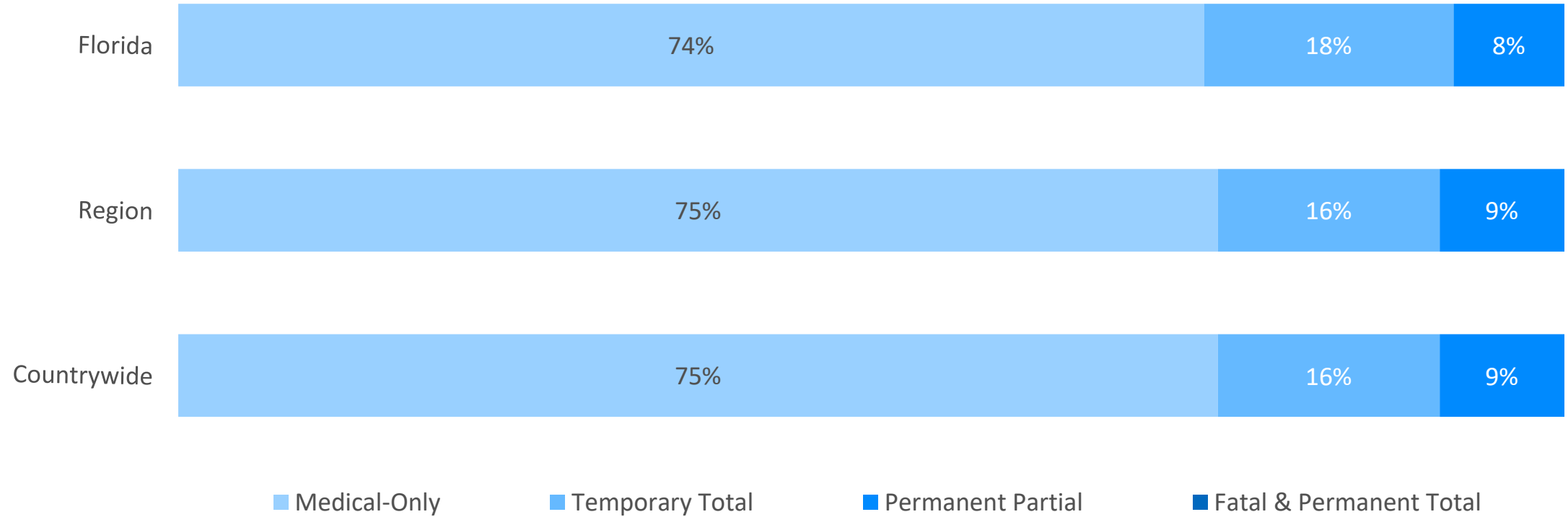
# Average Medical Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



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.

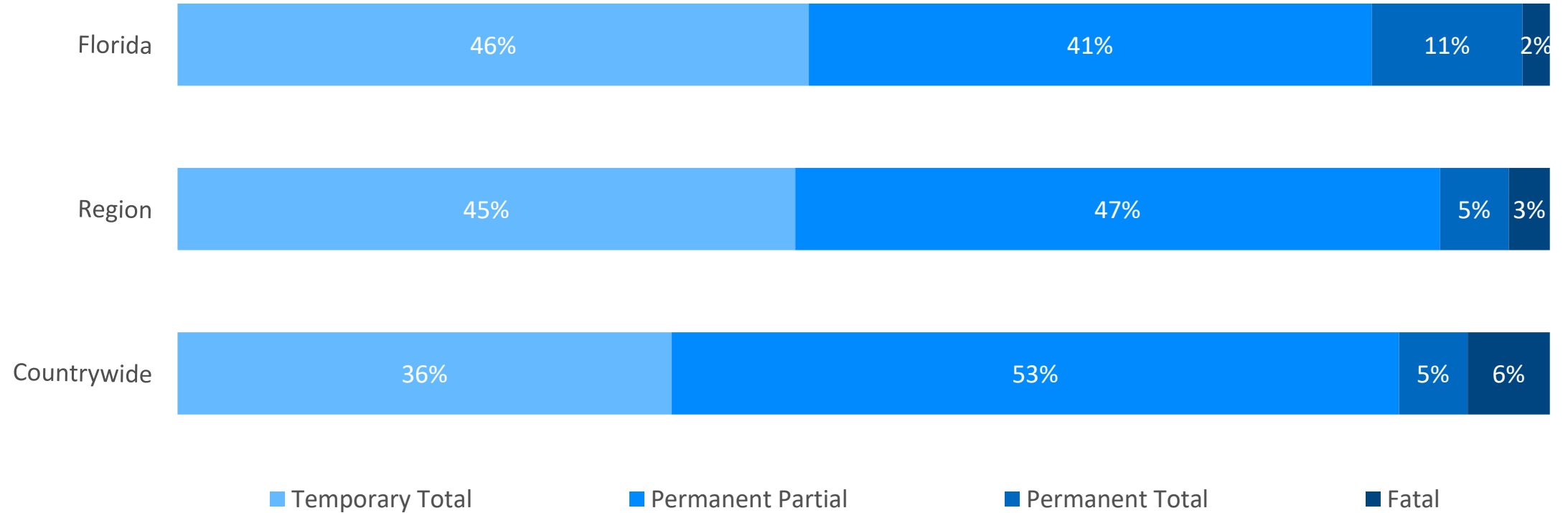
# Florida Distribution of Claims by Injury Type



Regional states are AL, GA, NC, SC, and TN.

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

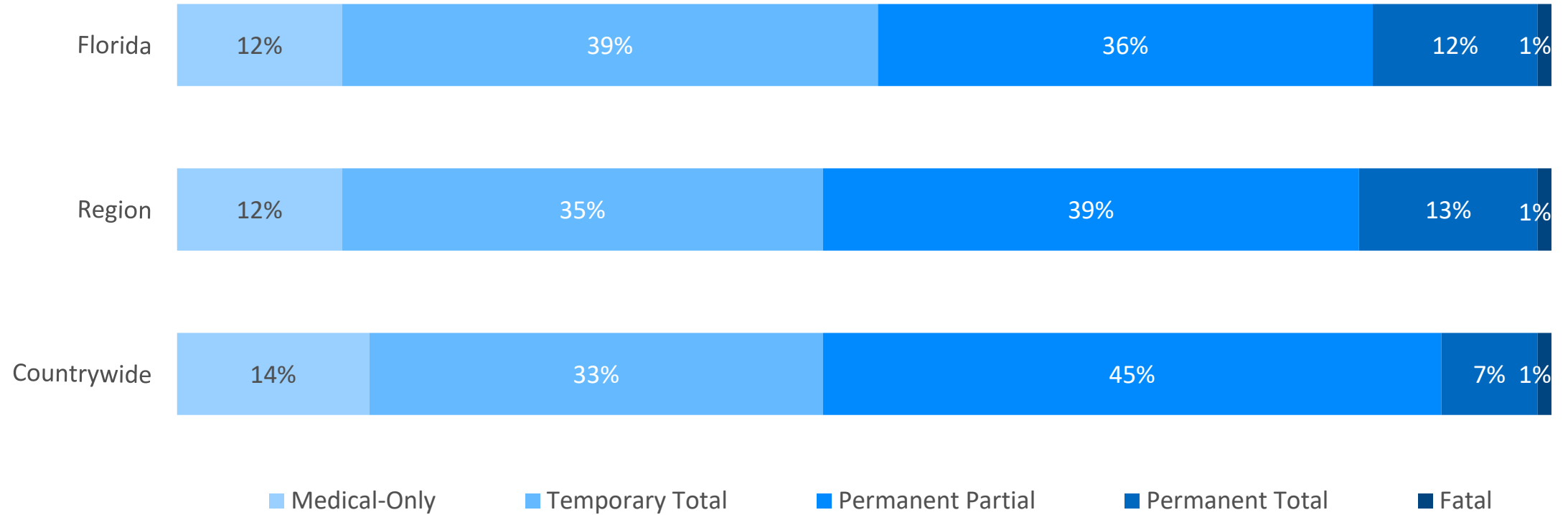
# Florida Indemnity Loss Distribution by Injury Type



Regional states are AL, GA, NC, SC, and TN.

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

# Florida Medical Loss Distribution by Injury Type



Regional states are AL, GA, NC, SC, and TN.

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

# CONTACT US



**Dawn Ingham**  
State Relations Executive  
[dawn\\_ingham@ncci.com](mailto:dawn_ingham@ncci.com)



**Jay Rosen**  
Practice Leader and Senior Actuary  
[jay\\_rosen@ncci.com](mailto:jay_rosen@ncci.com)