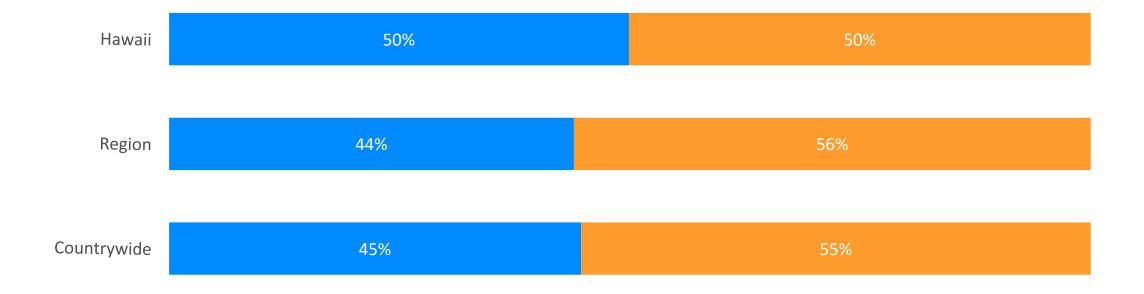


STATE ADVISORY RESOURCES

Hawaii Supplemental Information October 2022

Total Benefit Costs in Hawaii

Indemnity vs. Medical



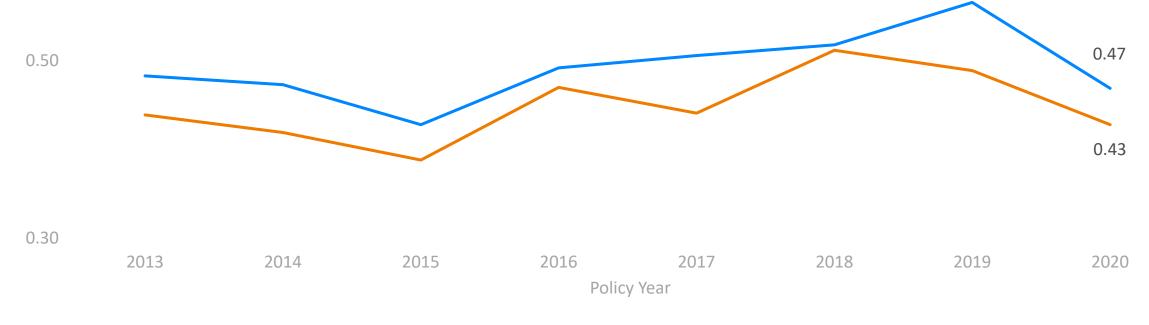
Regional states are AZ, CO, ID, NV, and OR. Based on NCCI's Financial data.



Hawaii Loss Ratios

Indemnity vs. Medical

0.70

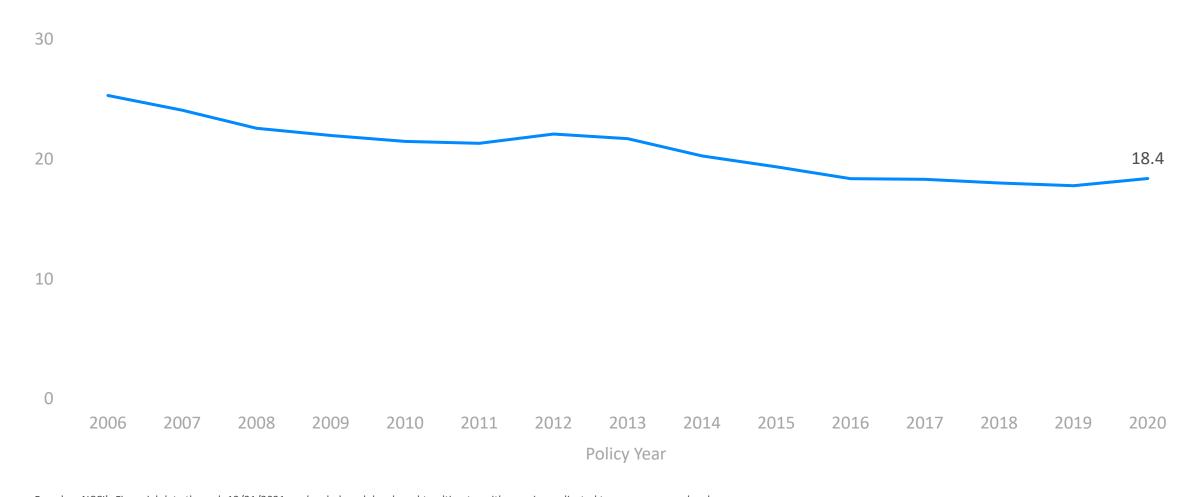


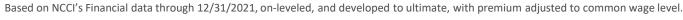
Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Hawaii Claim Frequency

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

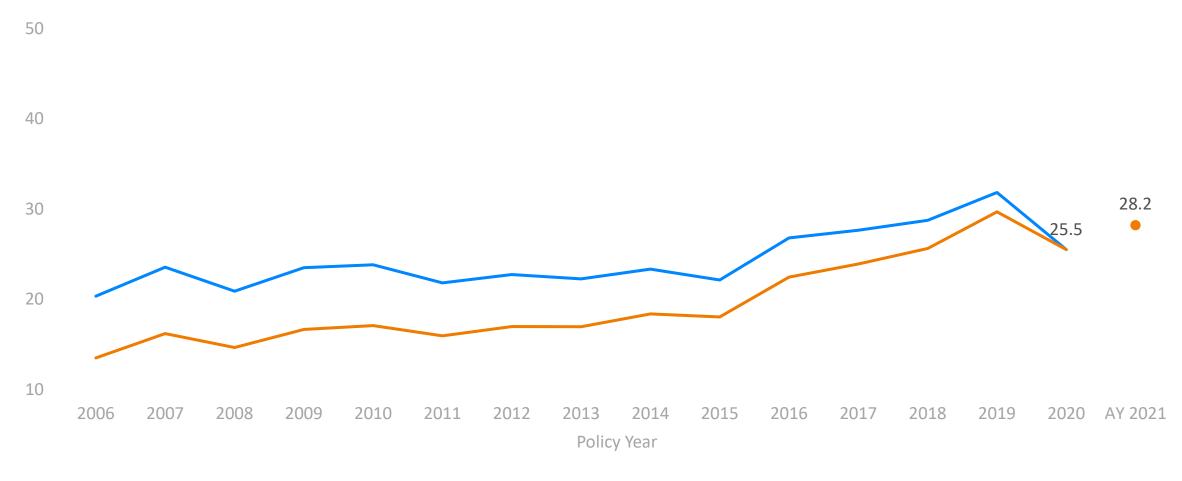






Hawaii Average Indemnity Claim Severity

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

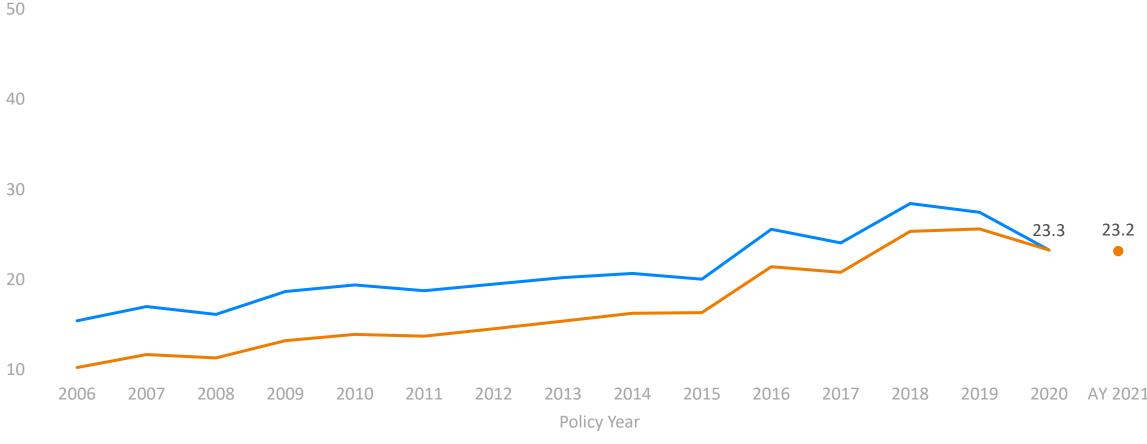


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Hawaii 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.

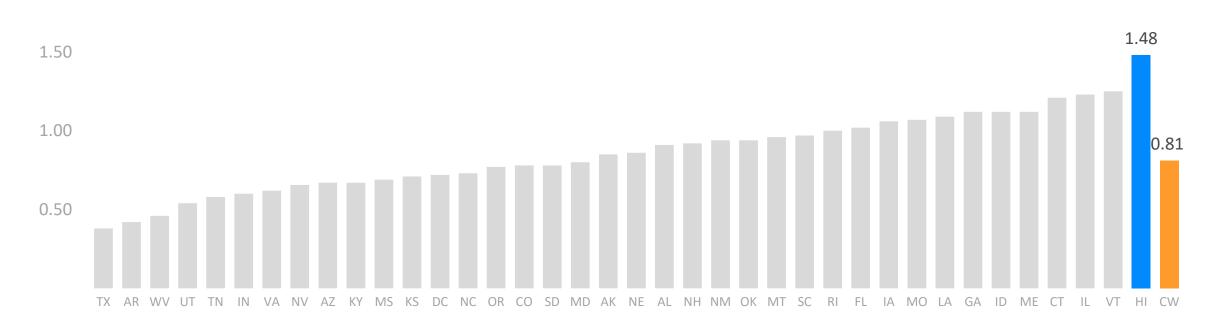


Average Voluntary Pure Loss Costs

Using Hawaii Payroll Distribution

2.50

2.00

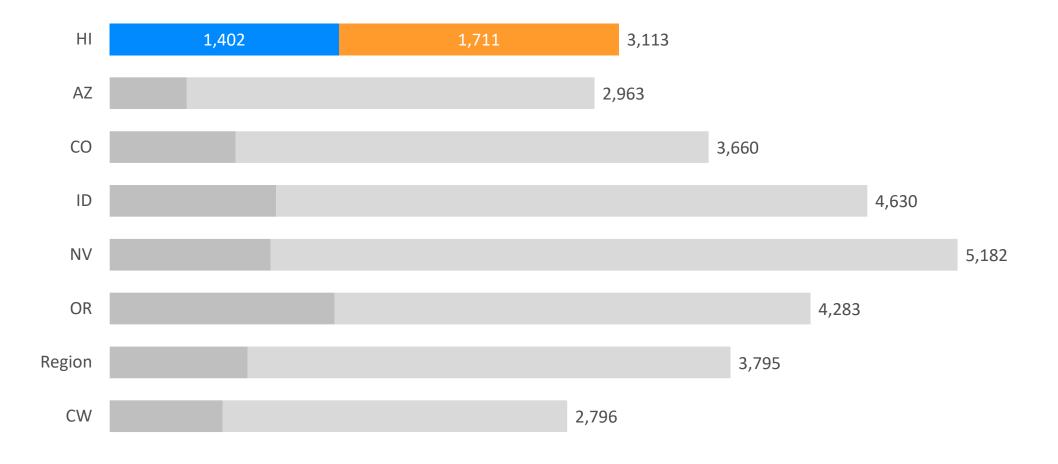


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Hawaii Average Claim Frequency

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

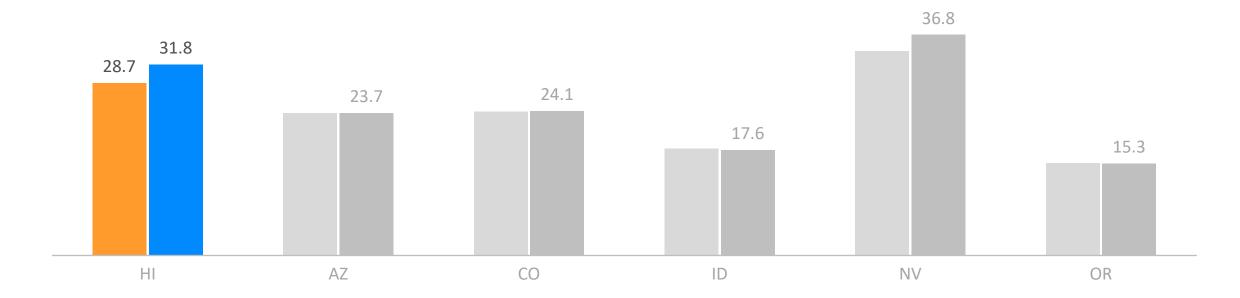


Based on NCCI's Statistical Plan data.



Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



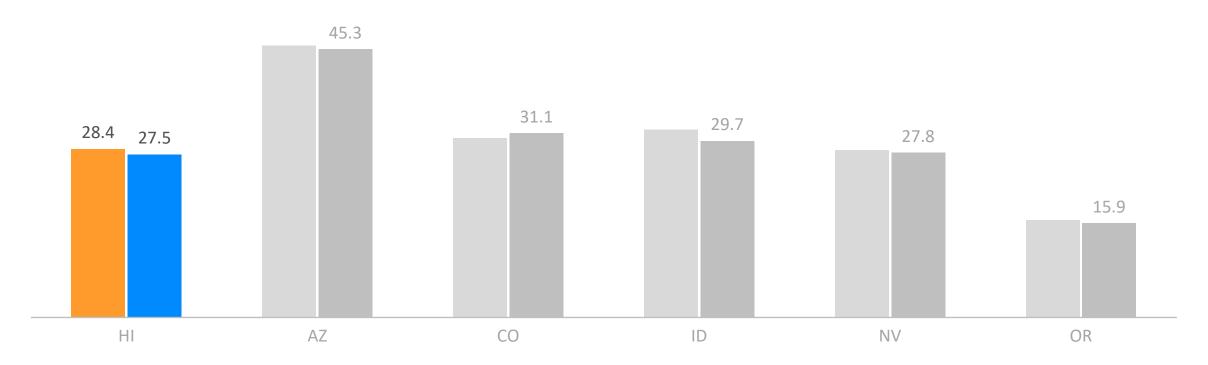
^{*}I Inlimited

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

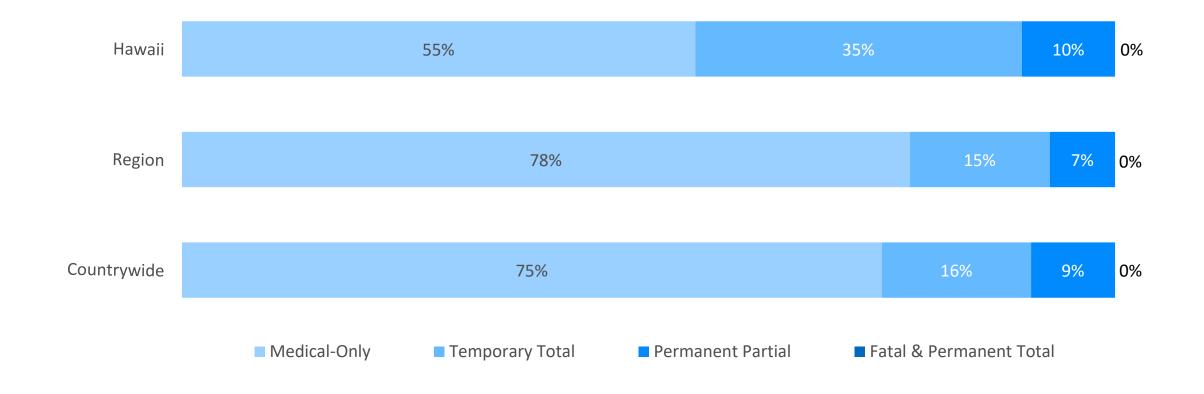


^{*}Unlimited

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.



Hawaii Distribution of Claims by Injury Type

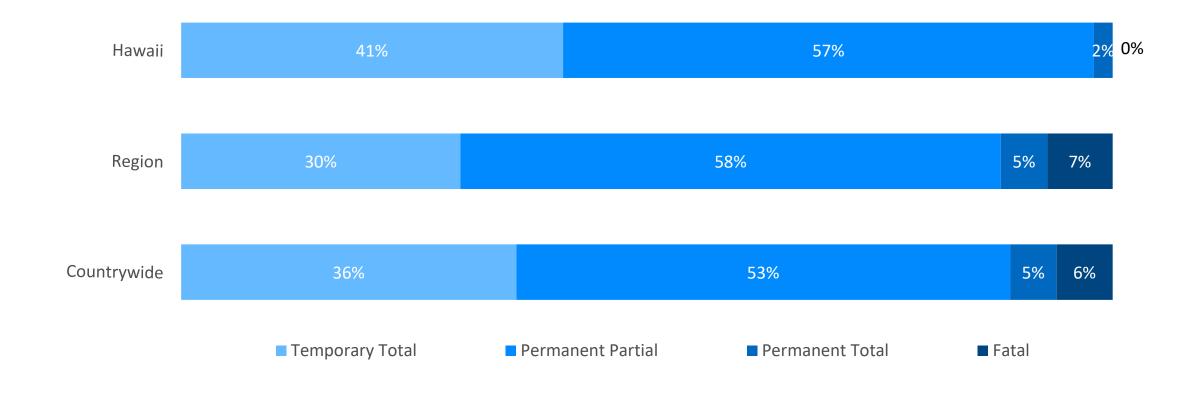


Regional states are AZ, CO, ID, NV, and OR.

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



Hawaii Indemnity Loss Distribution by Injury Type

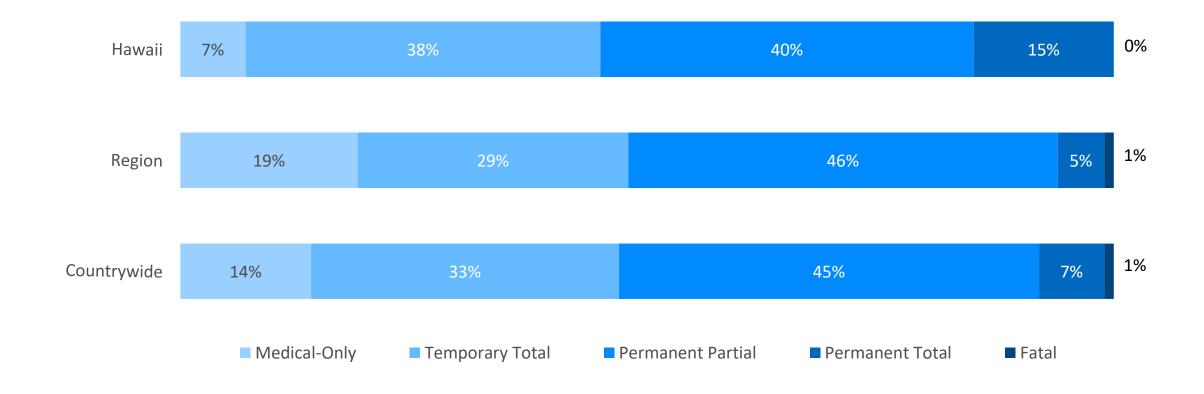


Regional states are AZ, CO, ID, NV, and OR.

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



Hawaii Medical Loss Distribution by Injury Type



Regional states are AZ, CO, ID, NV, and OR.

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





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