

# STATE ADVISORY RESOURCES

Kentucky Supplemental Information  
October 2022



# Total Benefit Costs in Kentucky

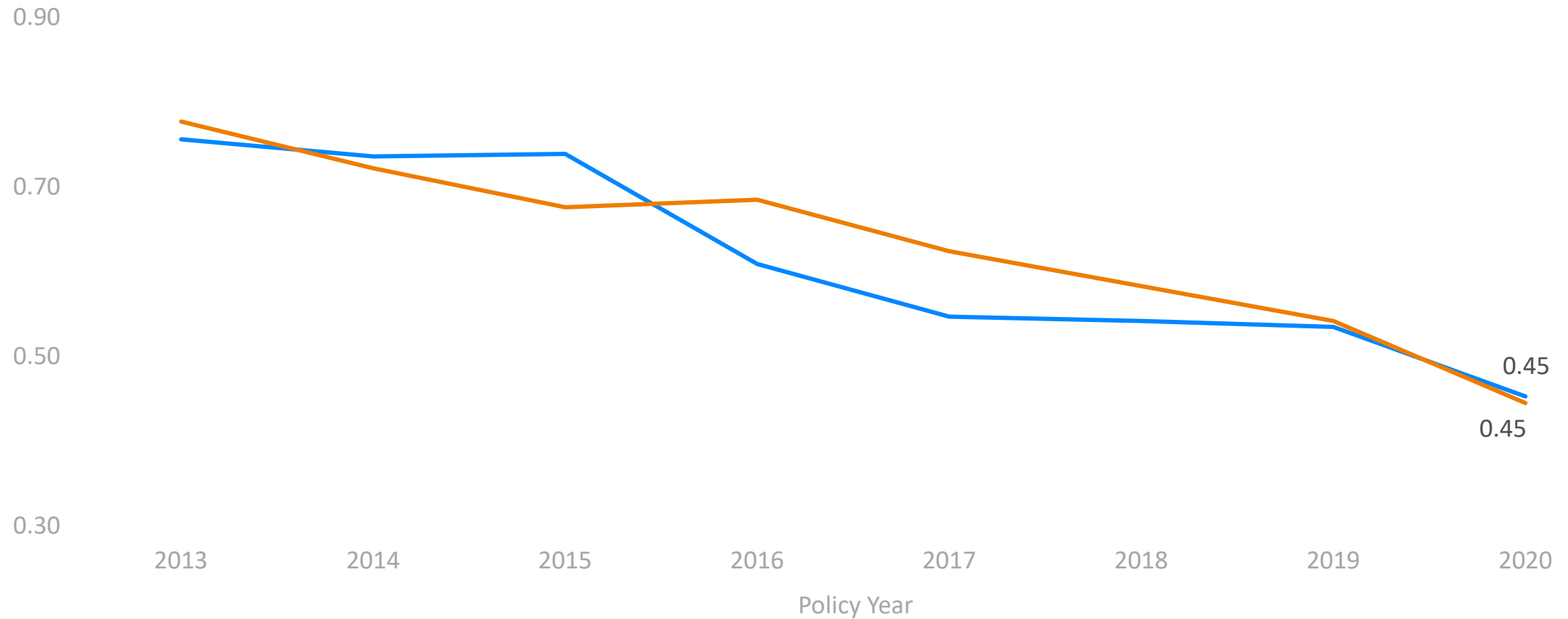
Indemnity vs. Medical



Regional states are IL, IN, TN, VA, and WV.  
Based on NCCI's Financial data.

# Kentucky Loss Ratios

Indemnity vs. Medical

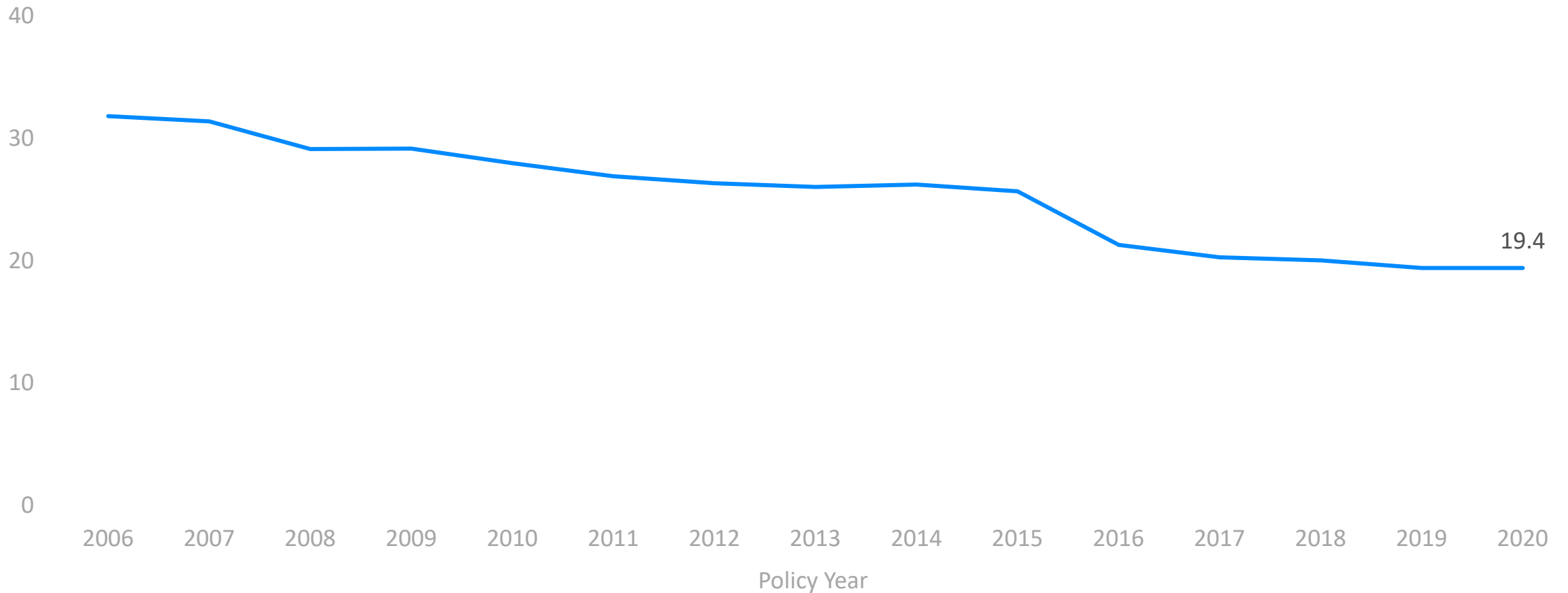


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



# Kentucky Claim Frequency

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

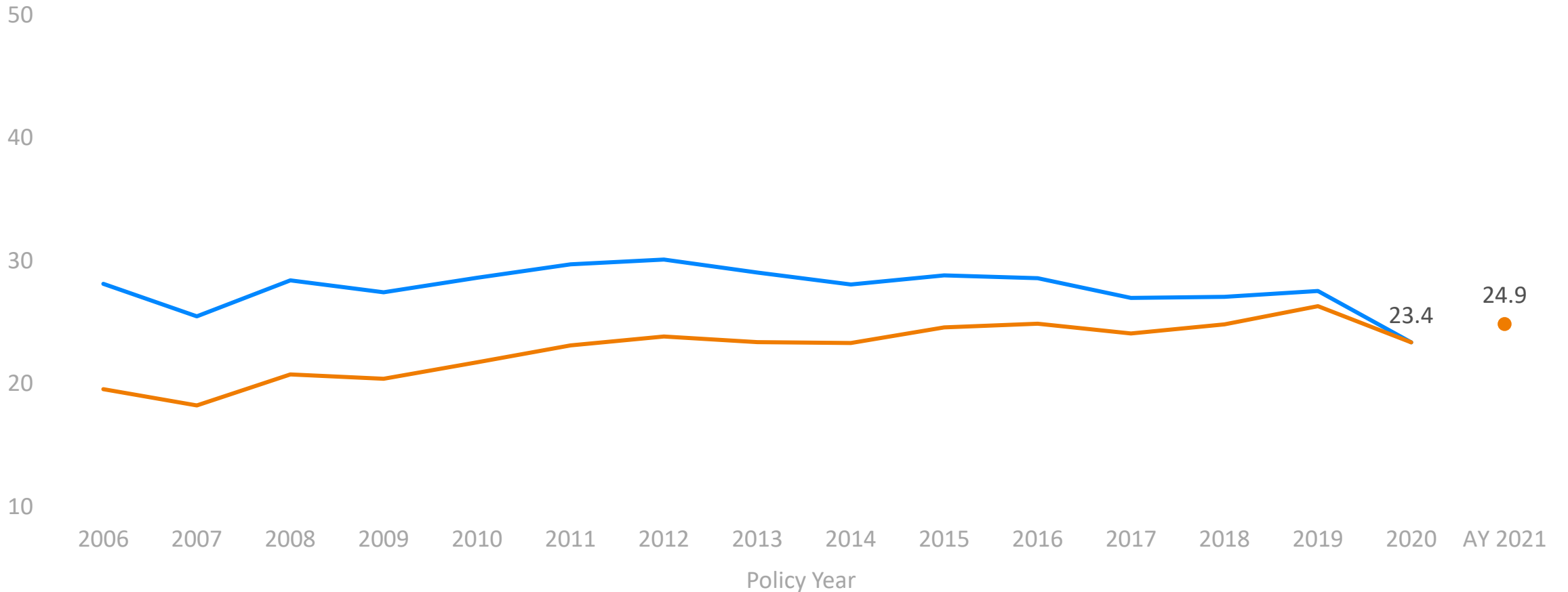


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



# Kentucky Average Indemnity Claim Severity

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

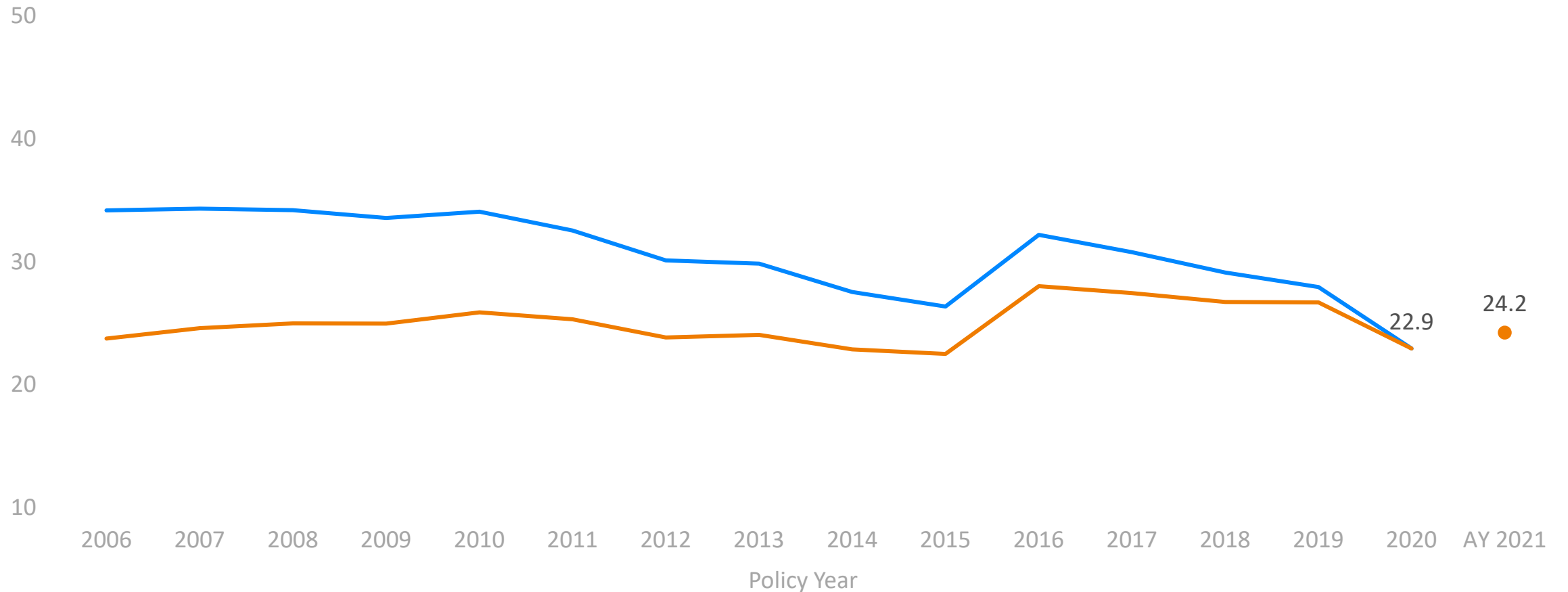


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



# Kentucky Average Medical Claim Severity

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

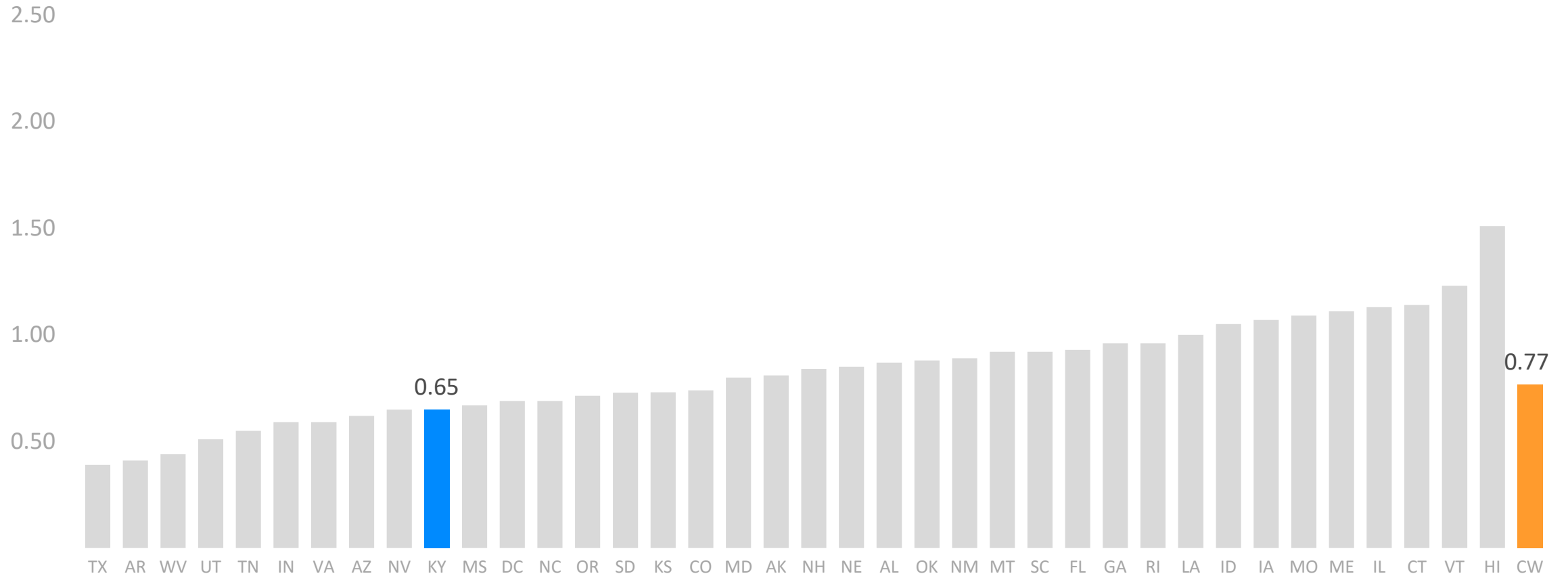


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.  
Note that medical-only losses are included in the numerator.



# Average Voluntary Pure Loss Costs

Using Kentucky Payroll Distribution

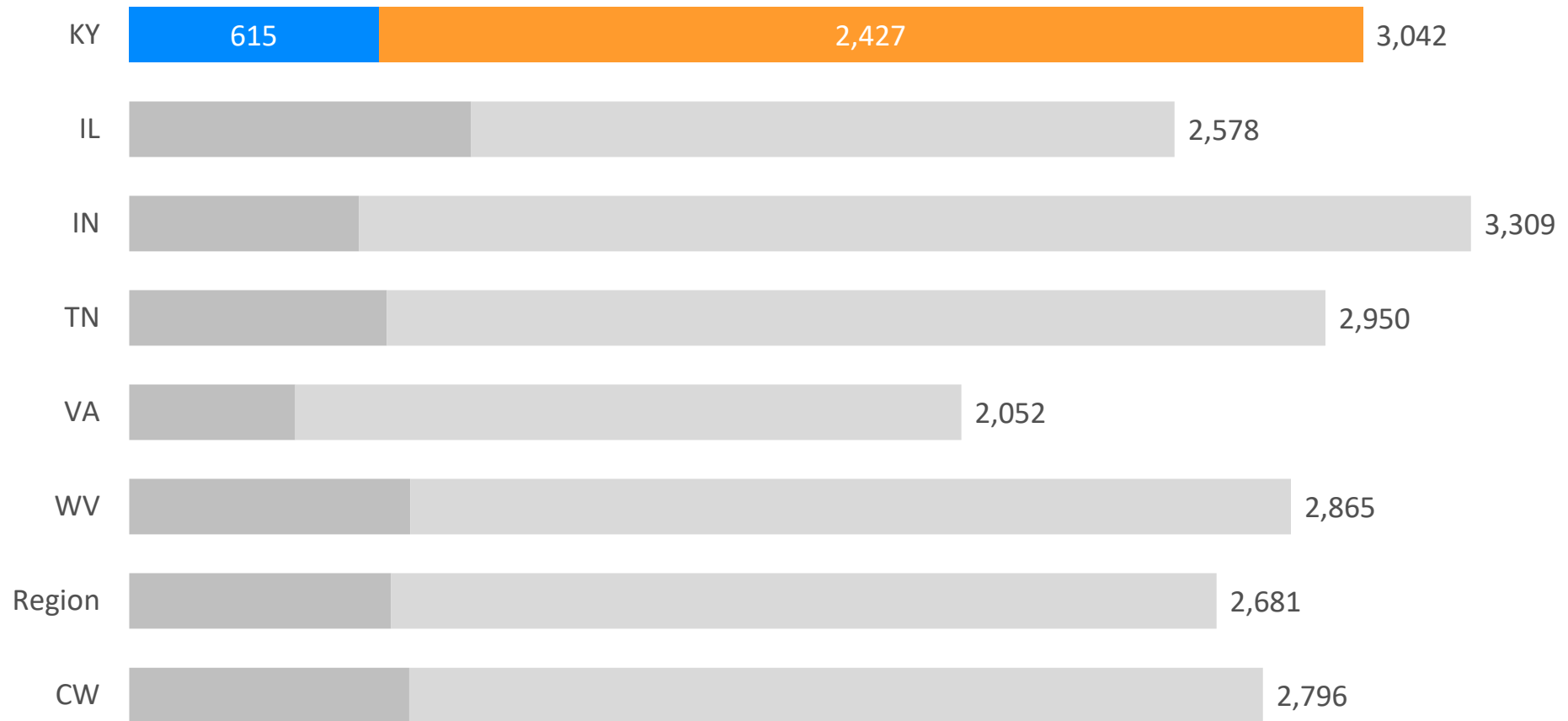


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



# Kentucky Average Claim Frequency

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



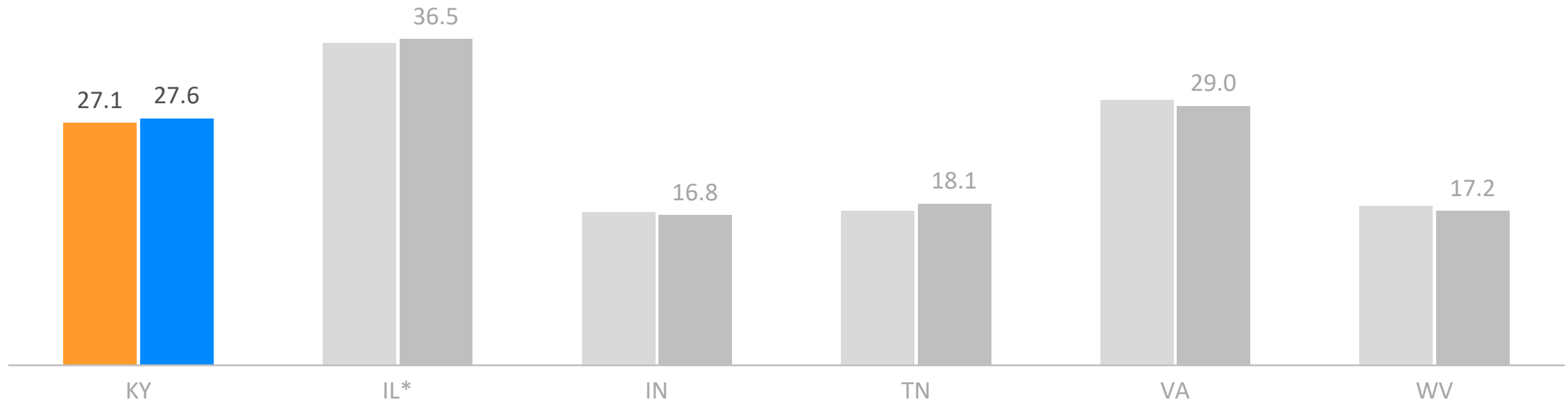
Based on NCCI's *Statistical Plan* data.





# Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

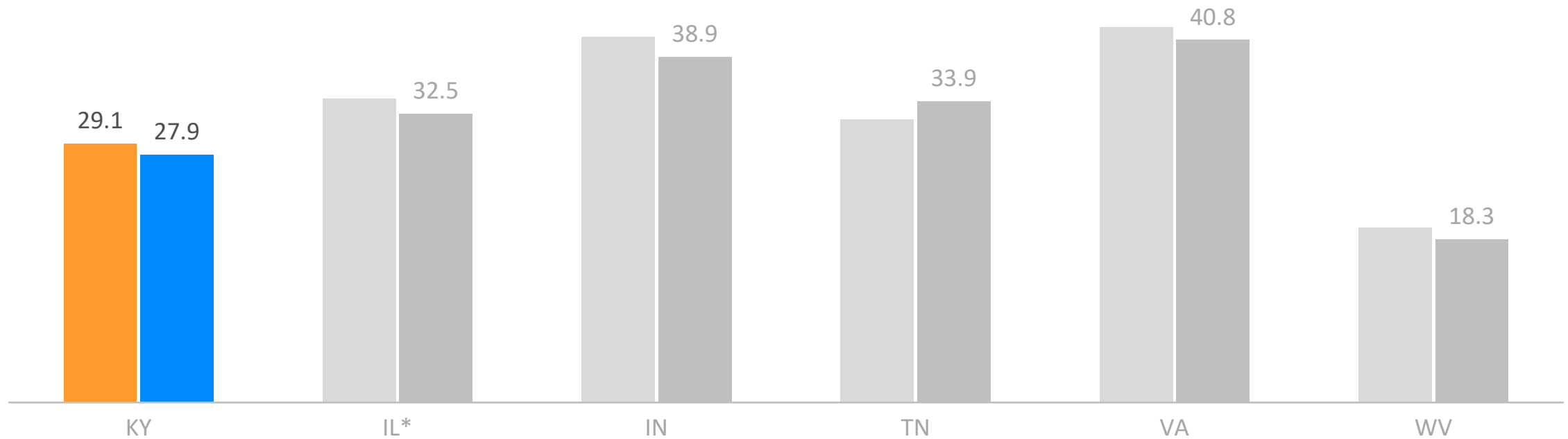


\*Unlimited.

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

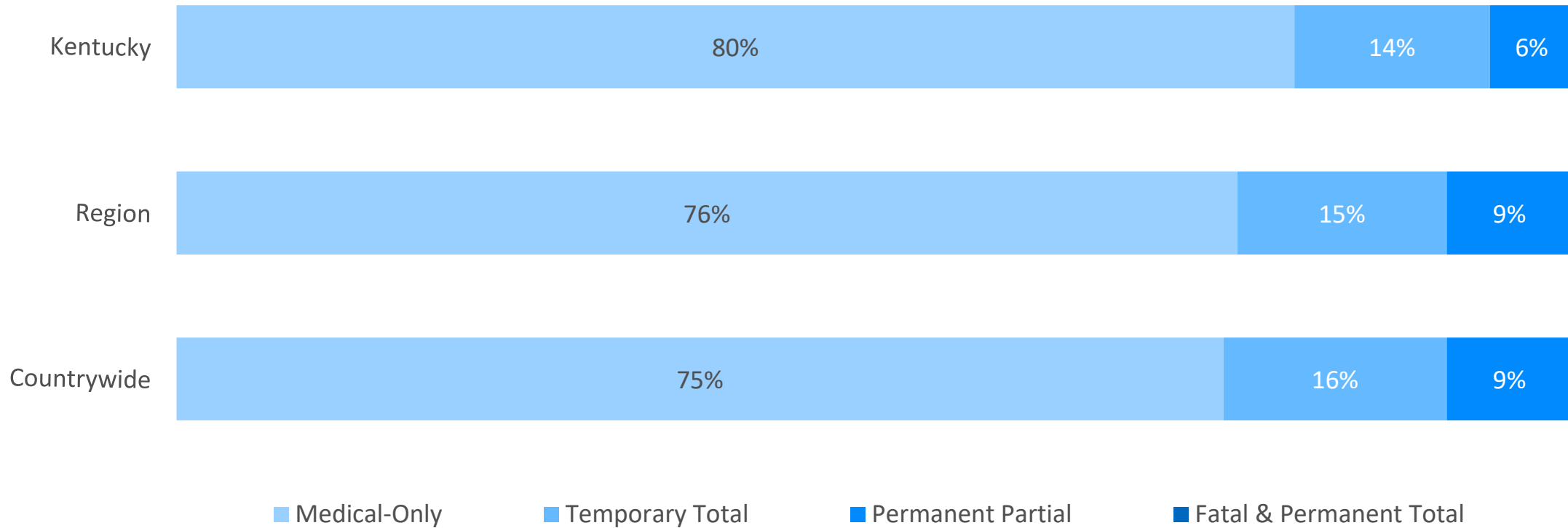


\*Unlimited.

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.

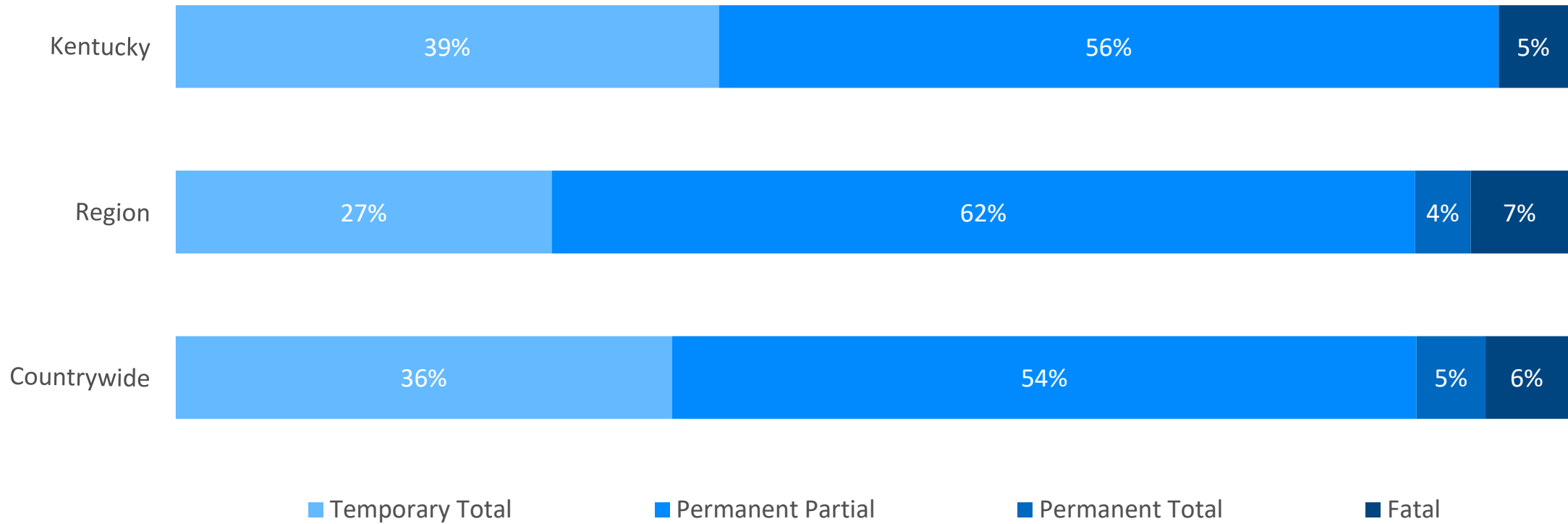
# Kentucky Distribution of Claims by Injury Type



Regional states are IL, IN, TN, VA, and WV.

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

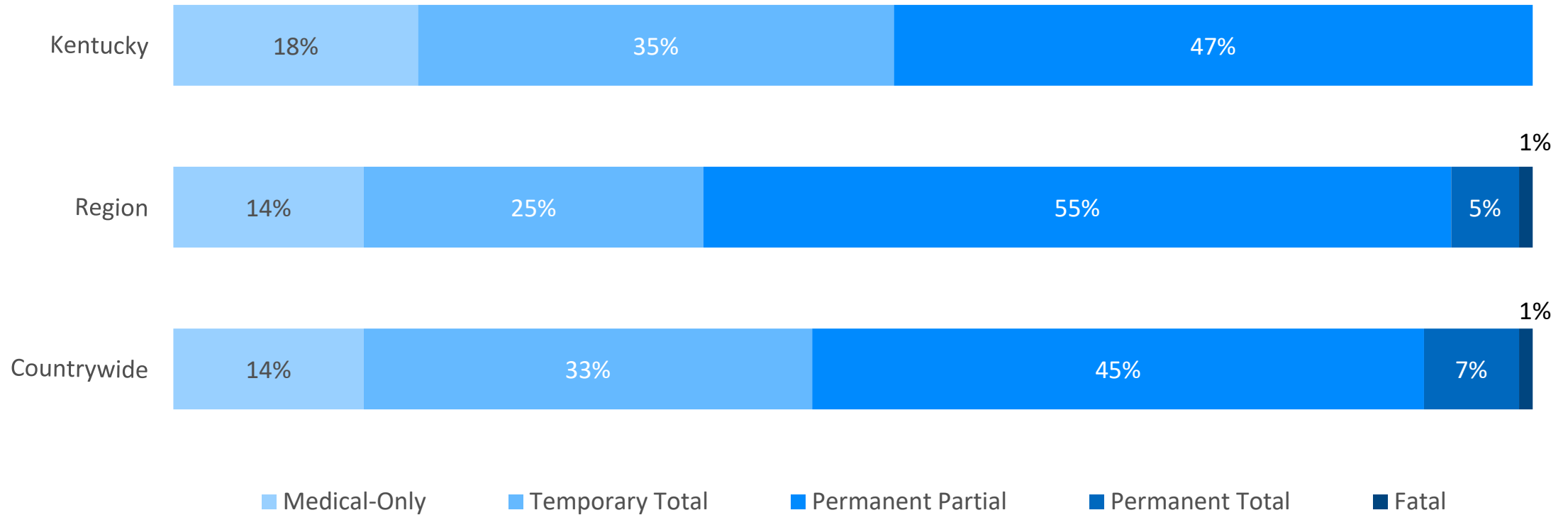
# Kentucky Indemnity Loss Distribution by Injury Type



Regional states are IL, IN, TN, VA, and WV.

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

# Kentucky Medical Loss Distribution by Injury Type



Regional states are IL, IN, TN, VA, and WV.

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

# CONTACT US



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