

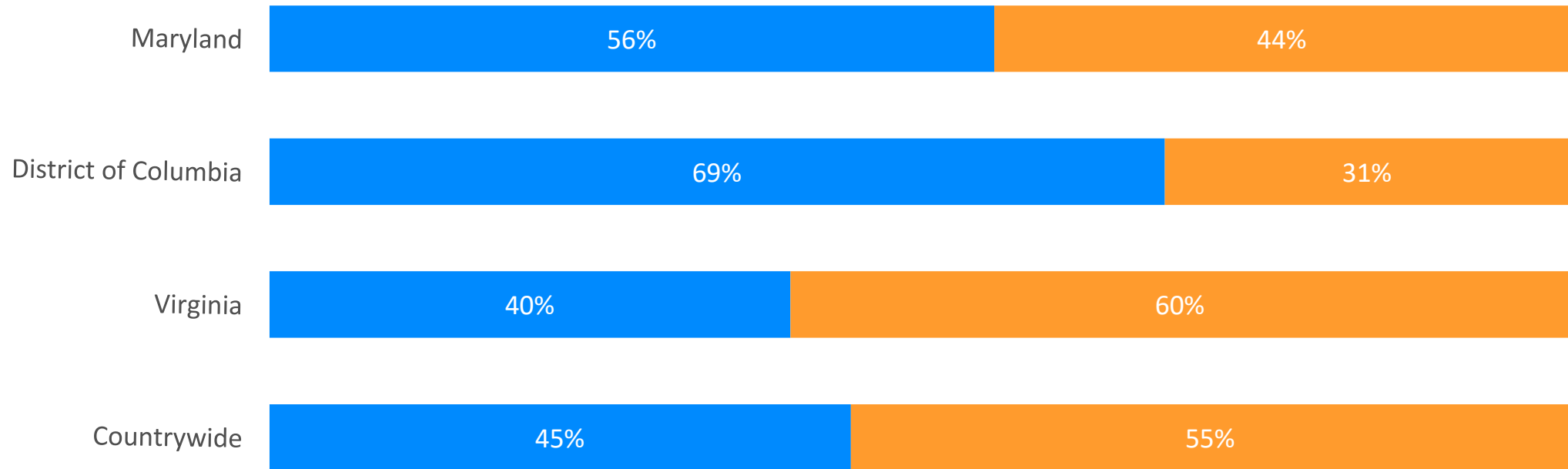
STATE ADVISORY RESOURCES

Maryland Supplemental Information
October 2022



Total Benefit Costs in Maryland

Indemnity vs. Medical

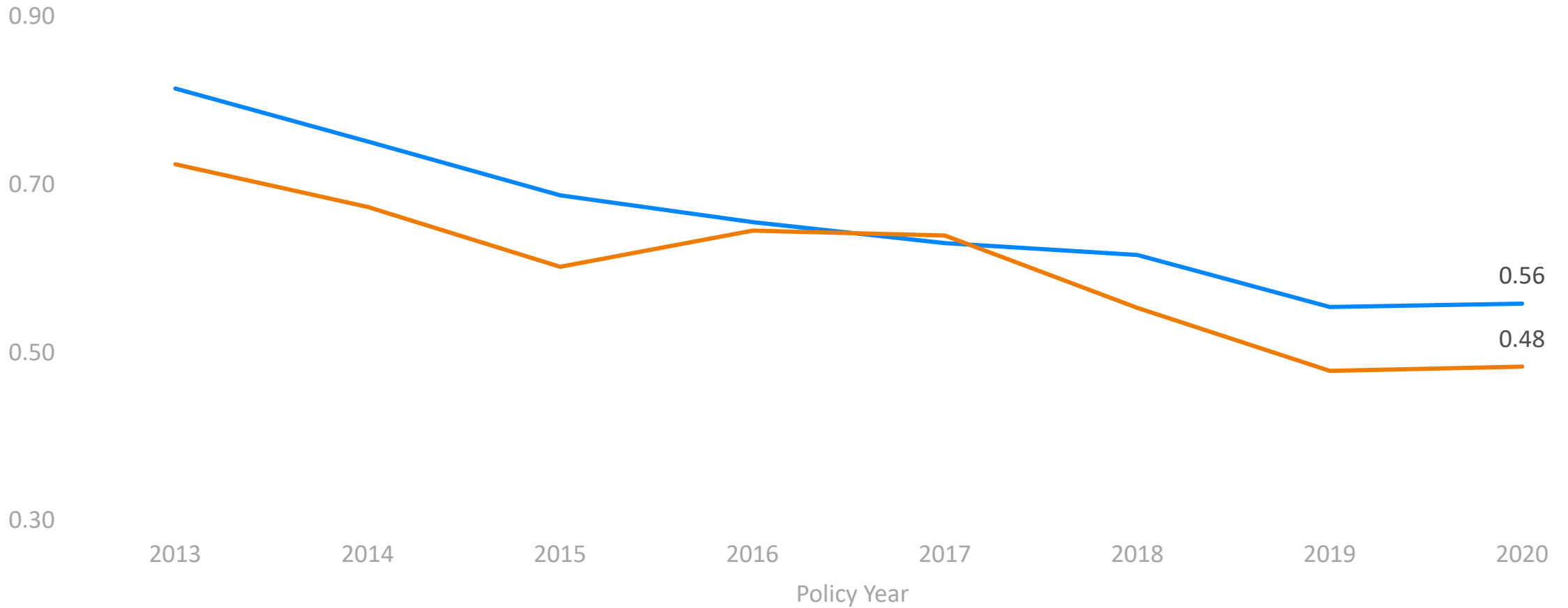


Based on NCCI's Financial data.



Maryland Loss Ratios

Indemnity vs. Medical

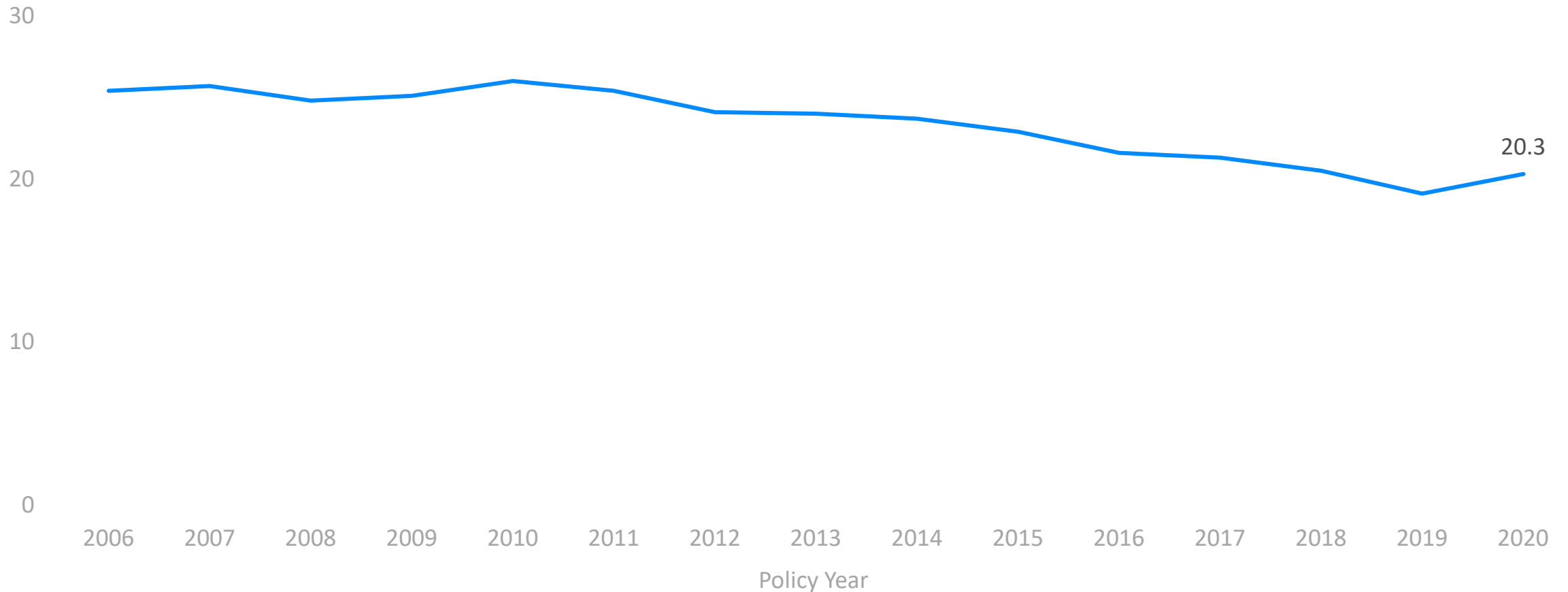


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.
Private-carrier data only is included.



Maryland Claim Frequency

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

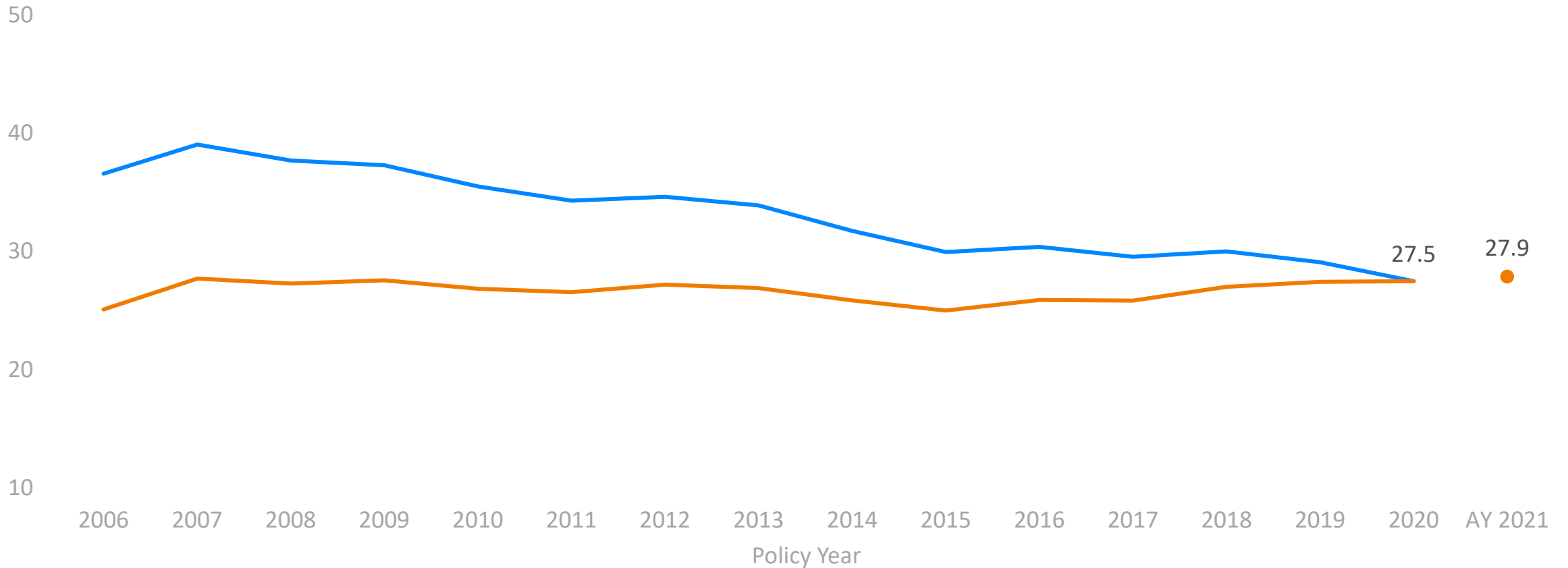


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level. Private-carrier data only is included.



Maryland Average Indemnity Claim Severity

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

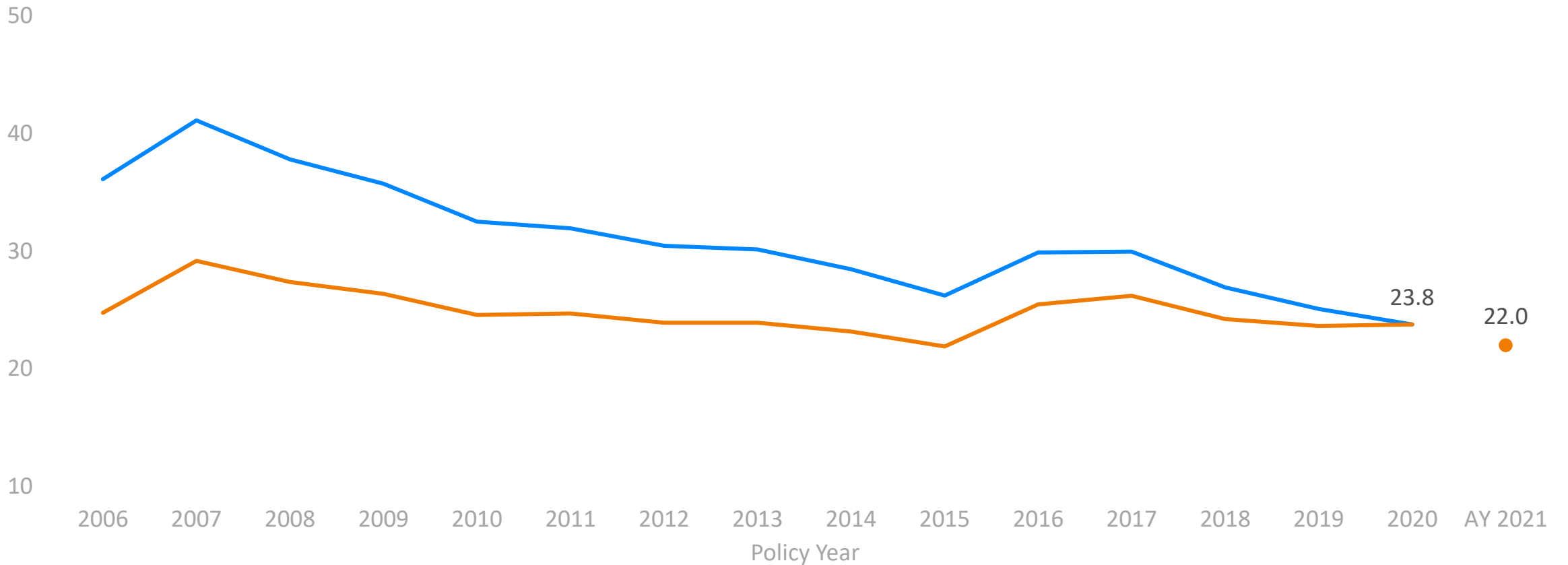


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Private-carrier data only is included.



Maryland Average Medical Claim Severity

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

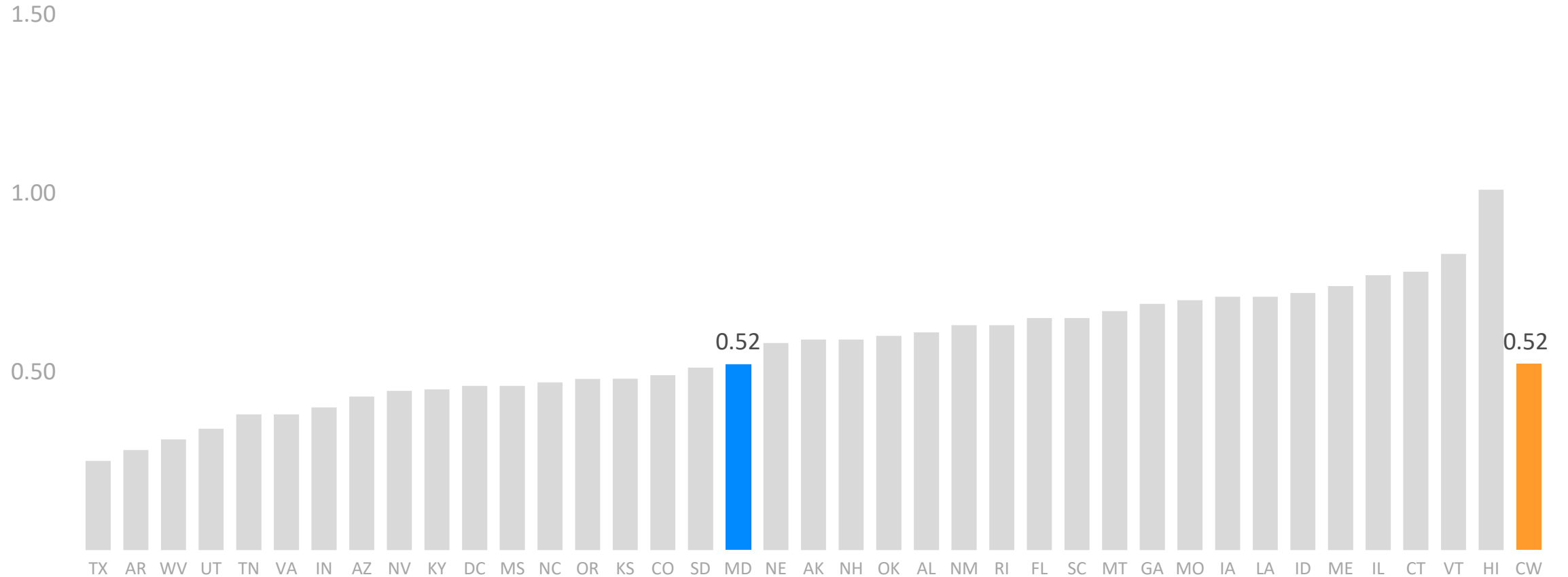


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.
Private-carrier data only is included.



Average Pure Loss Costs

Using Maryland Payroll Distribution

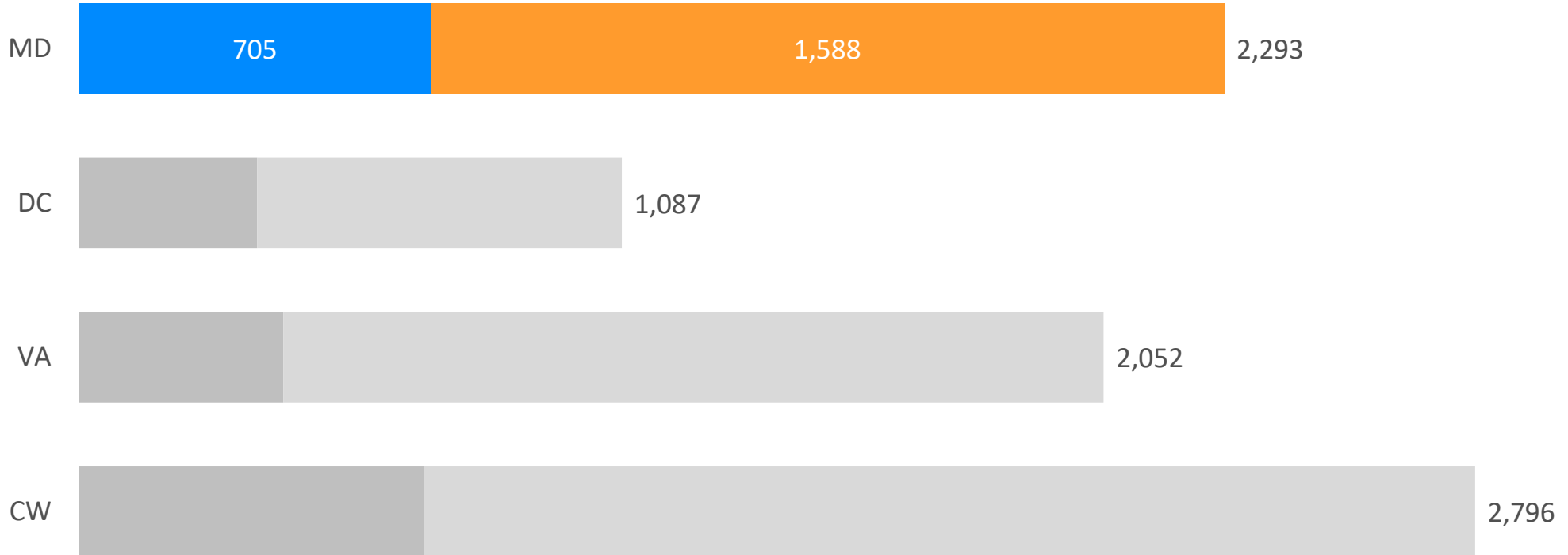


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Maryland Average Claim Frequency

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

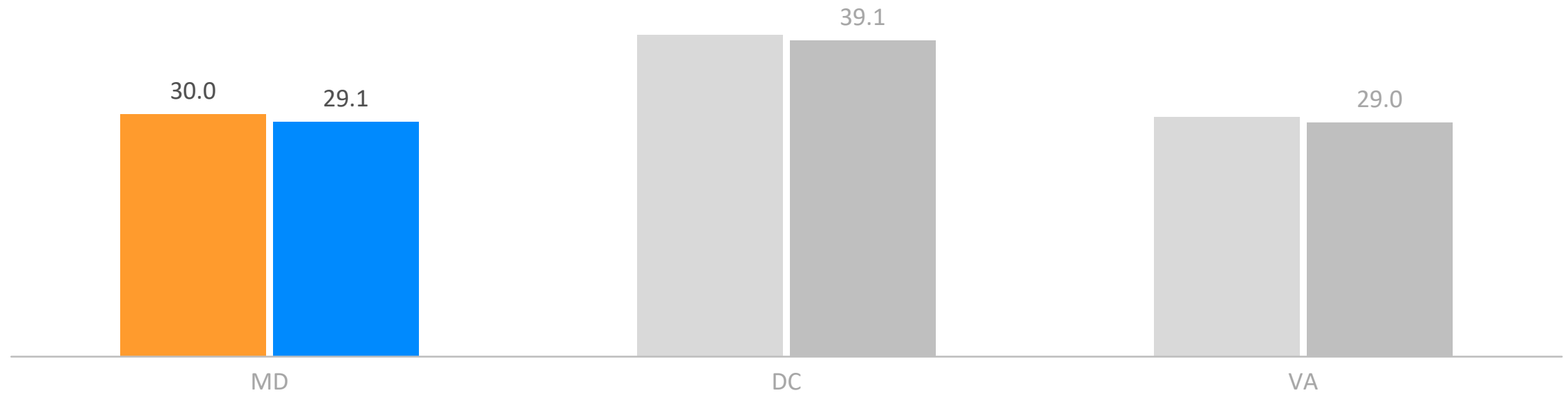


Based on NCCI's *Statistical Plan* data; For Maryland, private-carrier data only is included.



Average Indemnity Claim Severity in the Region

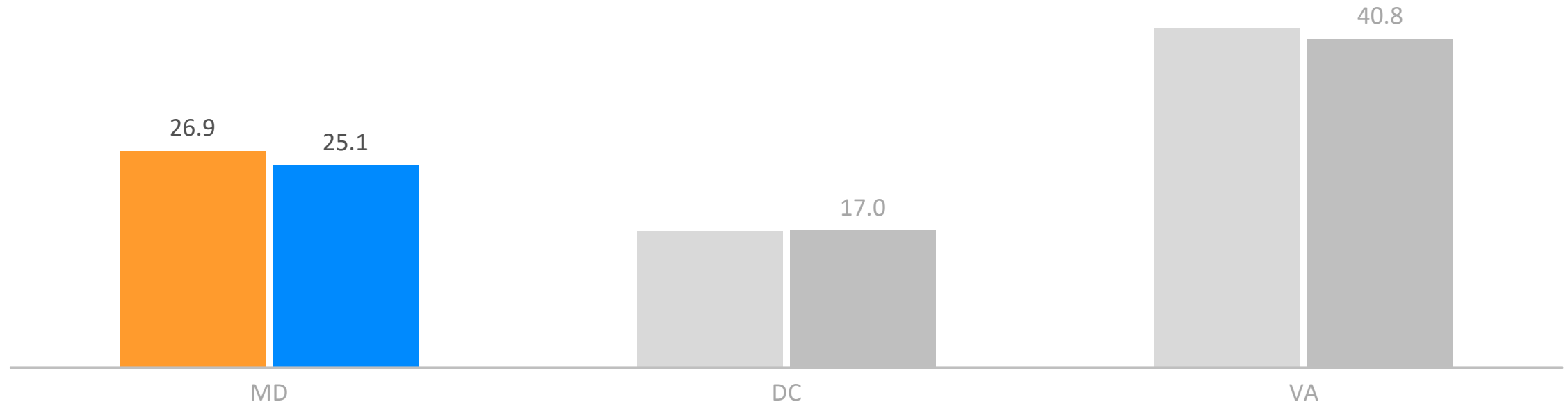
PY 2018 vs. PY 2019, in \$ Thousands



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

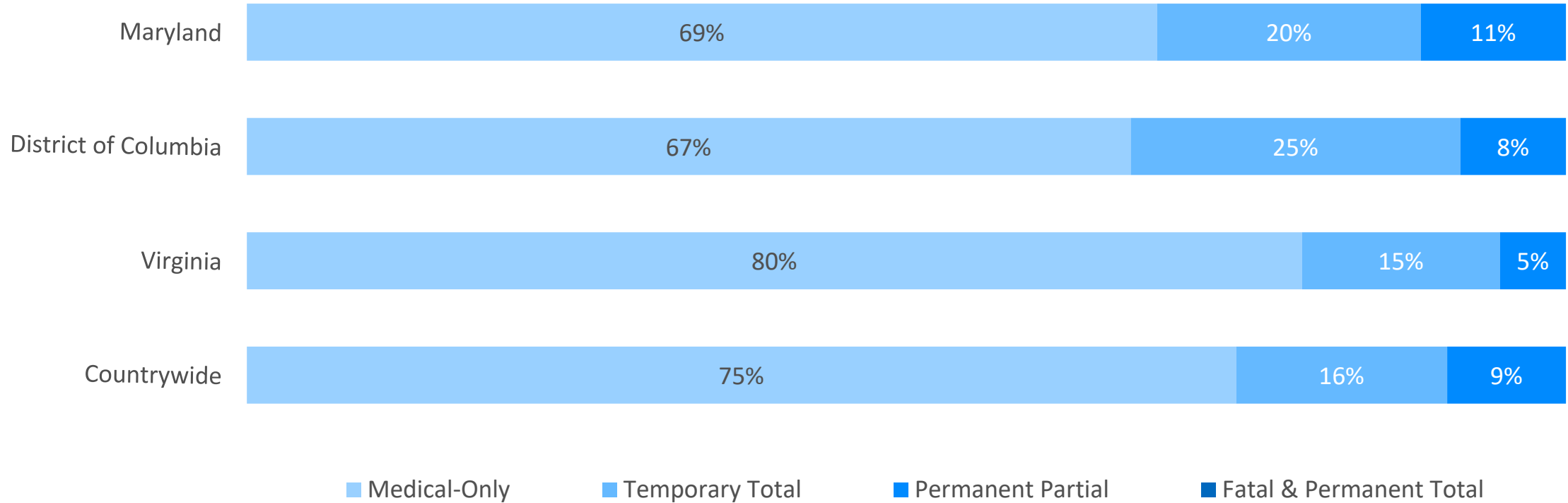
Average Medical Claim Severity in the Region

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.
Private-carrier data only is included.

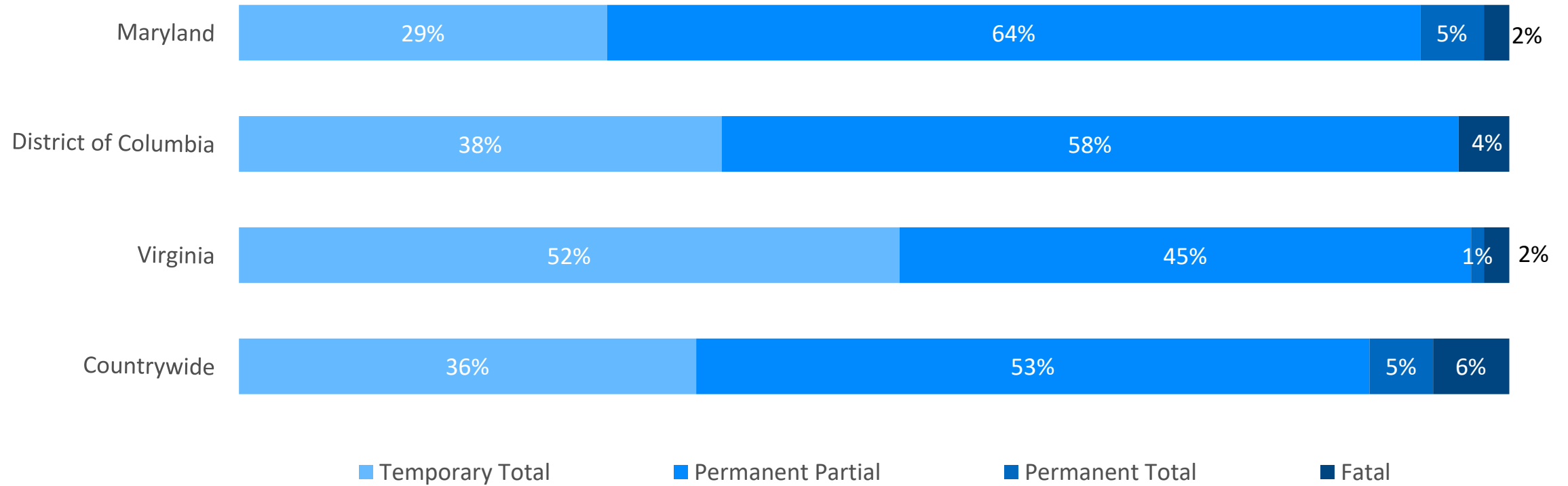
Maryland Distribution of Claims by Injury Type



Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist. For Maryland, private-carrier data only is included.



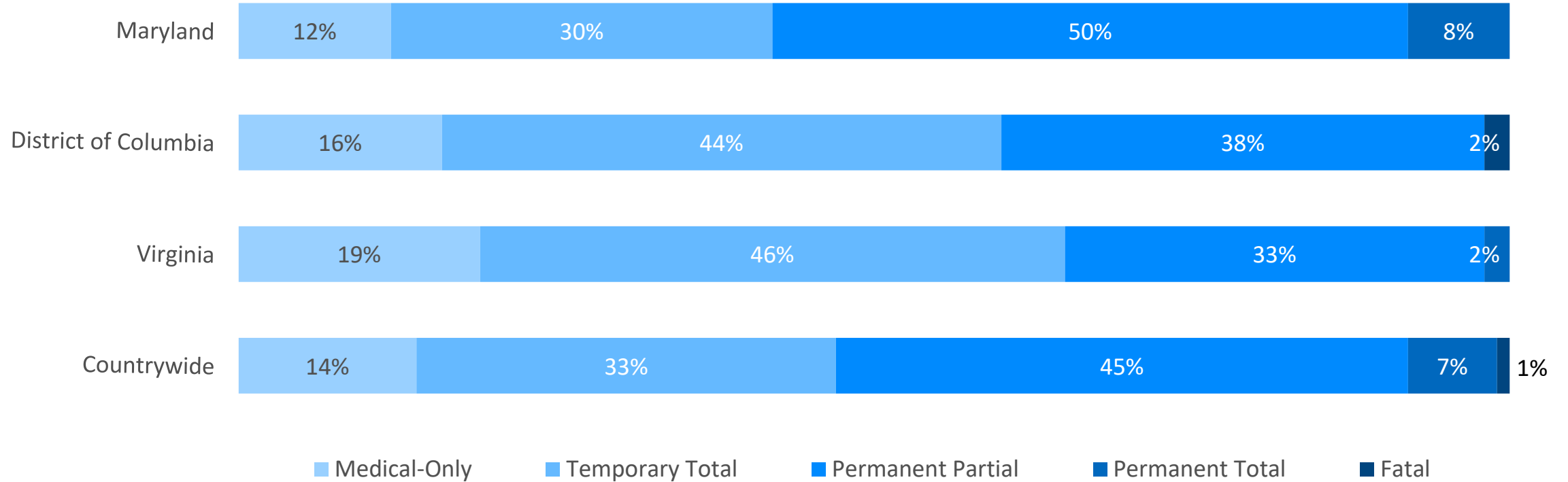
Maryland Indemnity Loss Distribution by Injury Type



Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.
For Maryland, private-carrier data only is included.



Maryland Medical Loss Distribution by Injury Type



Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist. For Maryland, private-carrier data only is included.



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