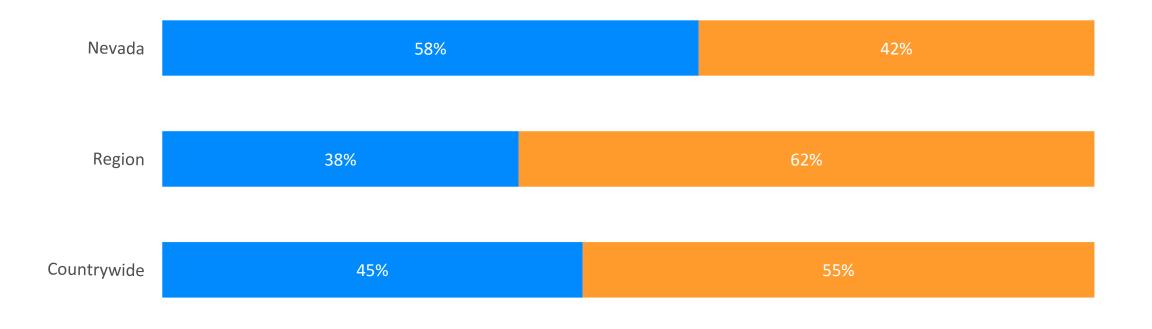


STATE ADVISORY RESOURCES

Nevada Supplemental Information January 2023

Total Benefit Costs in Nevada

Indemnity vs. Medical



Regional states are AZ, CO, NM, and UT. Based on NCCI's Financial data.



Nevada Loss Ratios

Indemnity vs. Medical

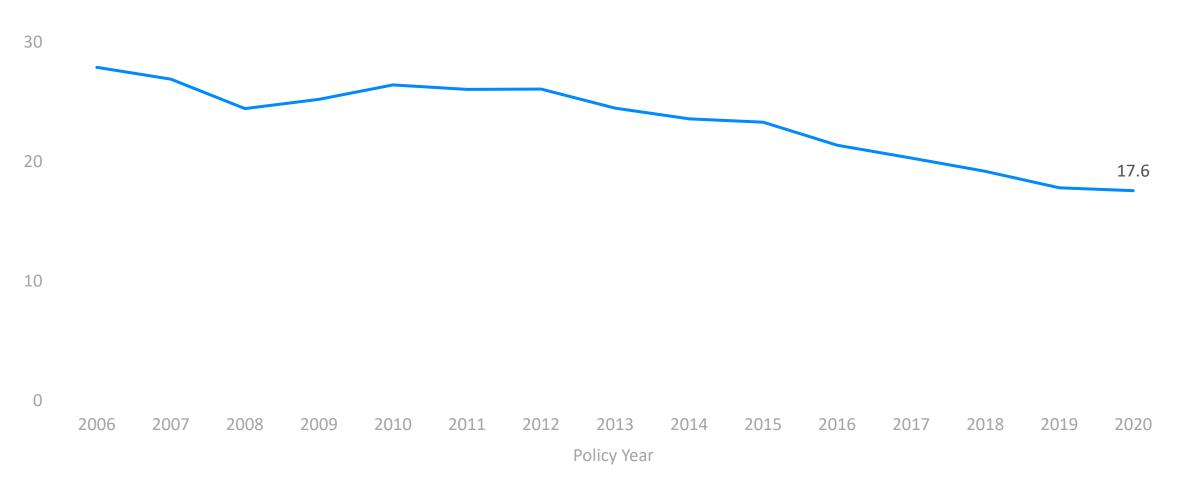
0.90 0.70 0.58 0.50 0.44 0.30 2013 2014 2015 2016 2017 2018 2019 2020 Policy Year

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



Nevada Claim Frequency

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

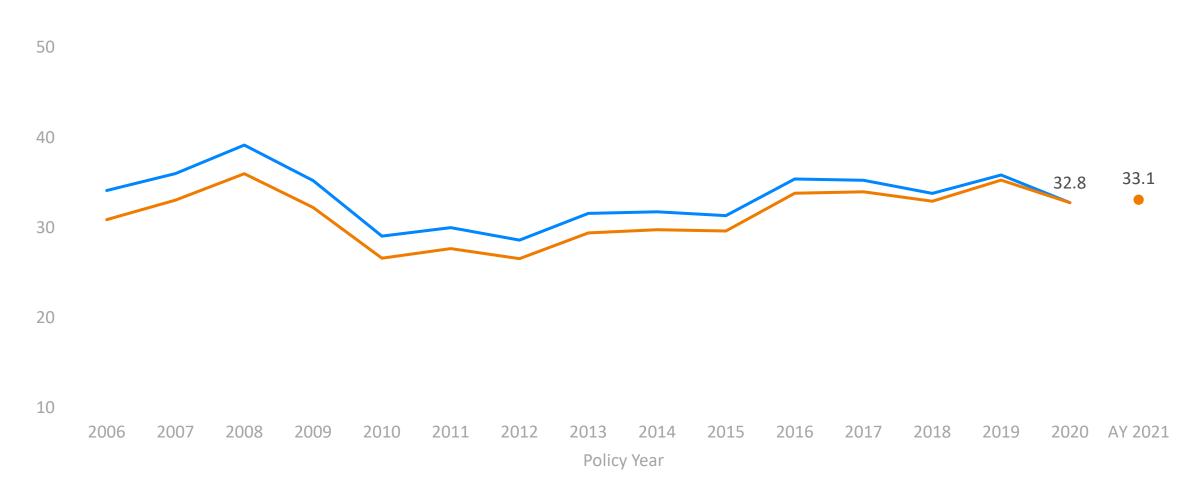


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Nevada Average Indemnity Claim Severity

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

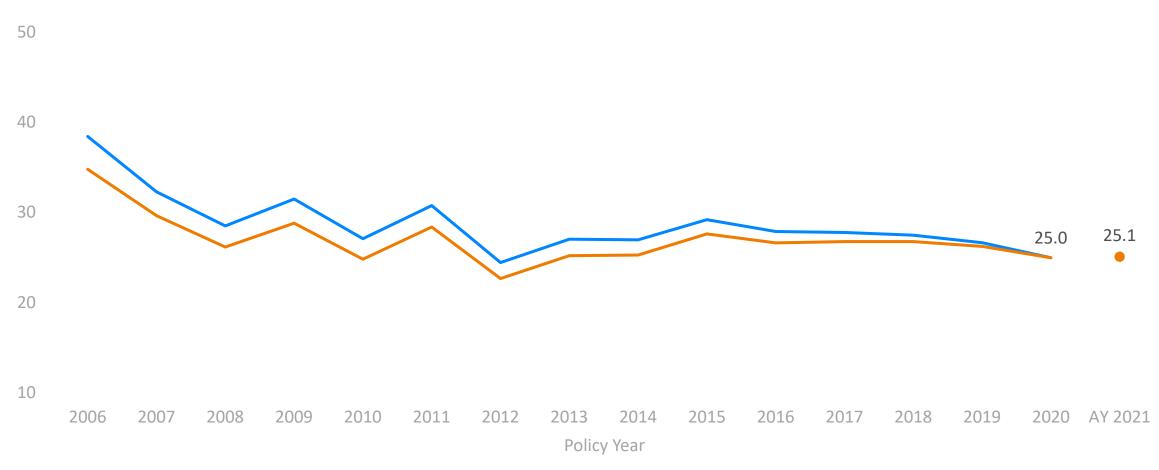


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Nevada Average Medical Claim Severity

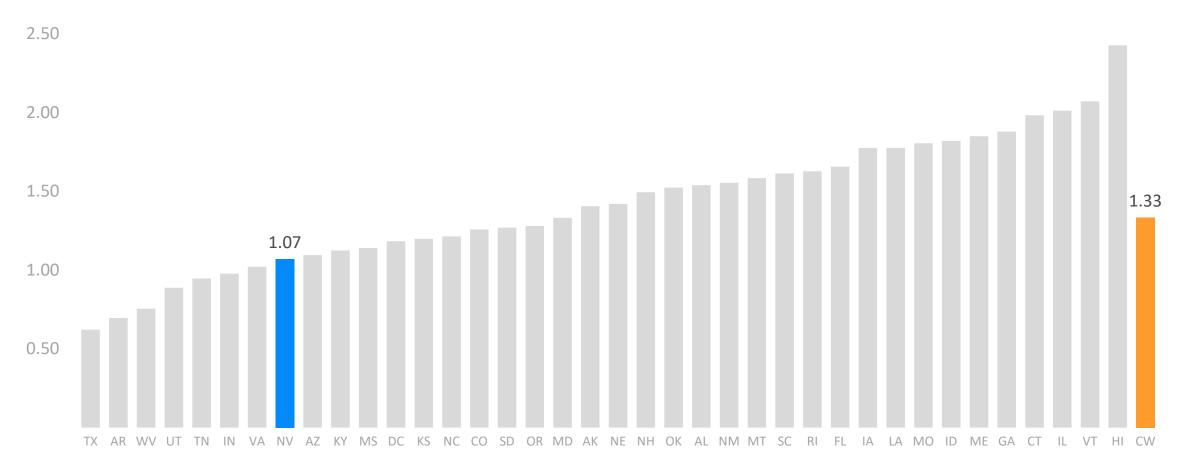
Adjusted to Common Wage Level vs. Actual, in \$ Thousands



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 Nevada Payroll Distribution

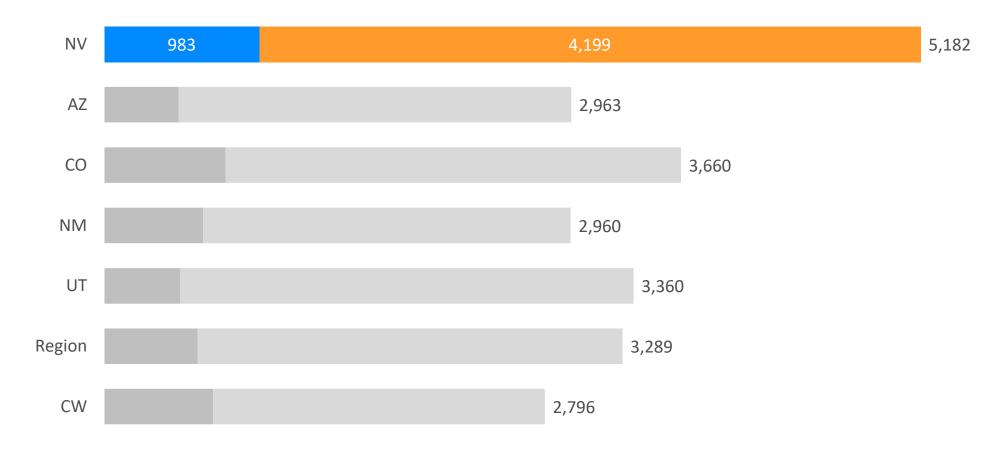


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Nevada Average Claim Frequency

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

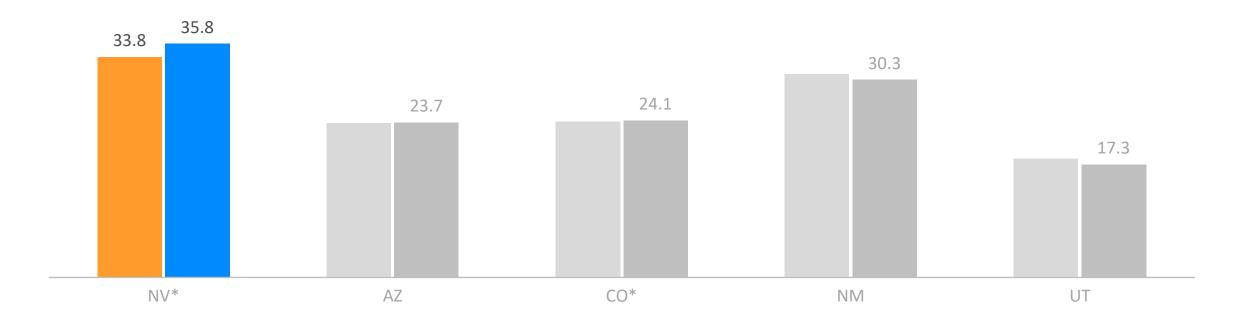


Based on NCCI's Statistical Plan data.

INCEI

Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

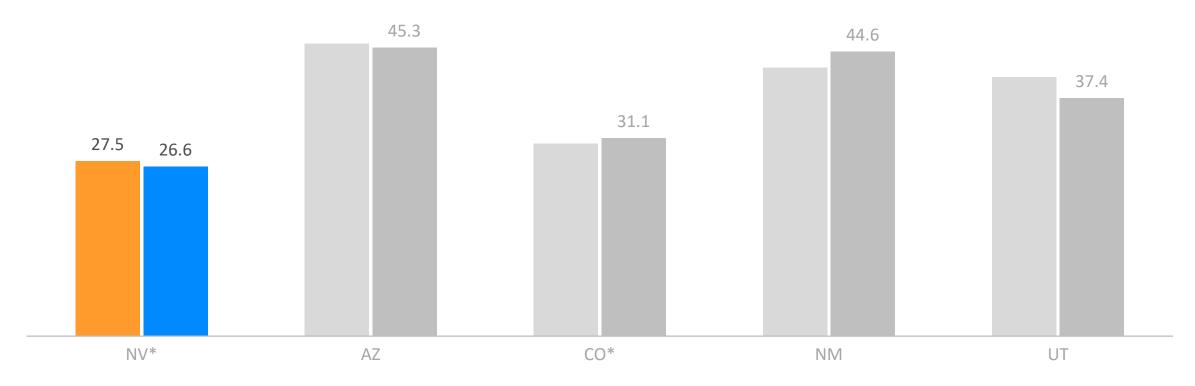


*Unlimited.

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

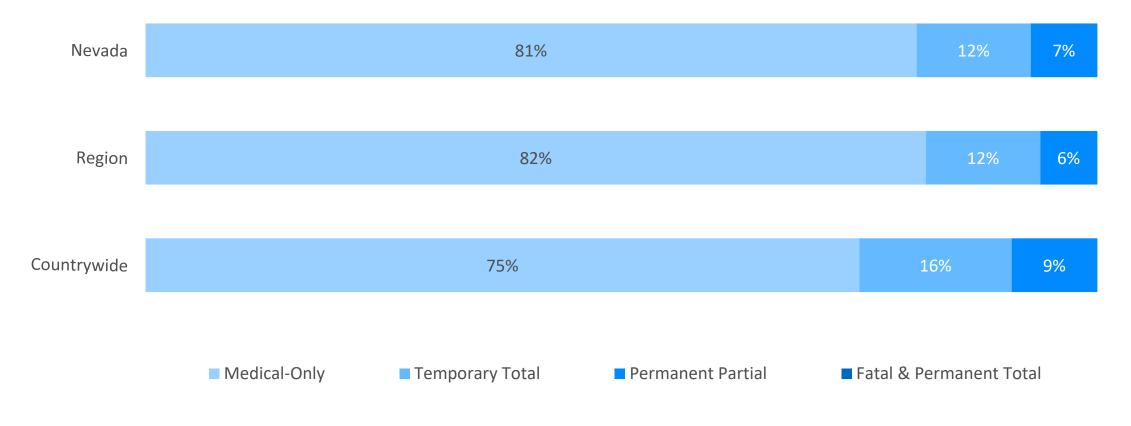
PY 2018 vs. PY 2019, in \$ Thousands



*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.

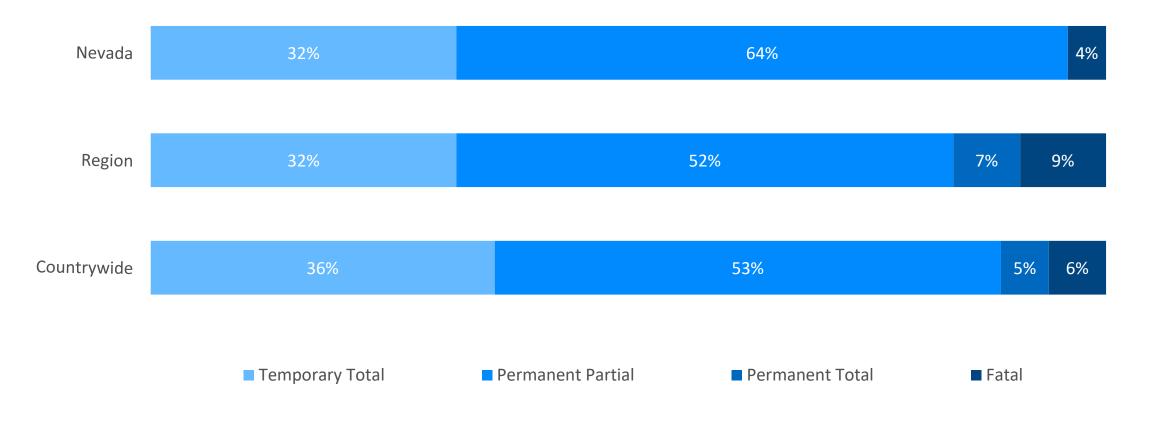
Nevada Distribution of Claims by Injury Type



Regional states are AZ, CO, NM, and UT.

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

Nevada Indemnity Loss Distribution by Injury Type

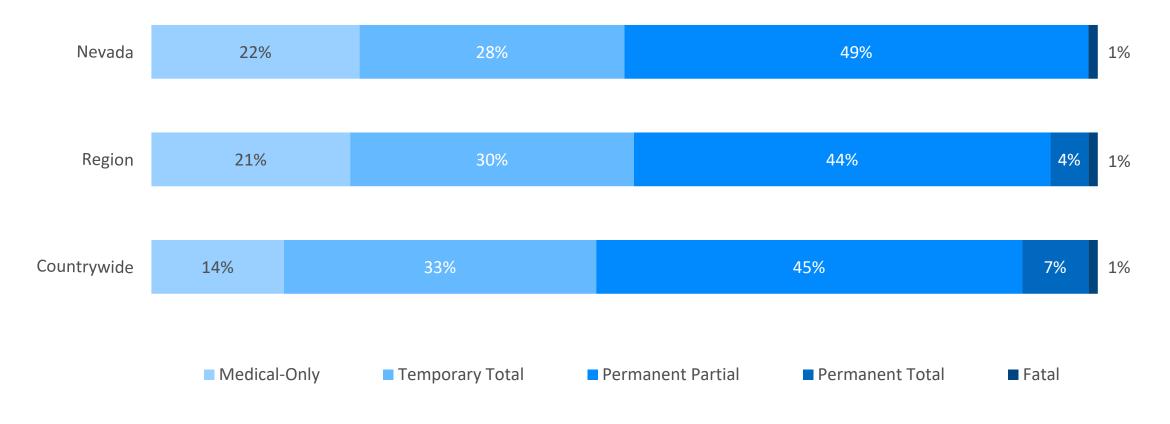


Regional states are AZ, CO, NM, and UT.

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



Nevada Medical Loss Distribution by Injury Type



Regional states are AZ, CO, NM, and UT.

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



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