

STATE ADVISORY RESOURCES

Oklahoma Supplemental Information
October 2022



Total Benefit Costs in Oklahoma

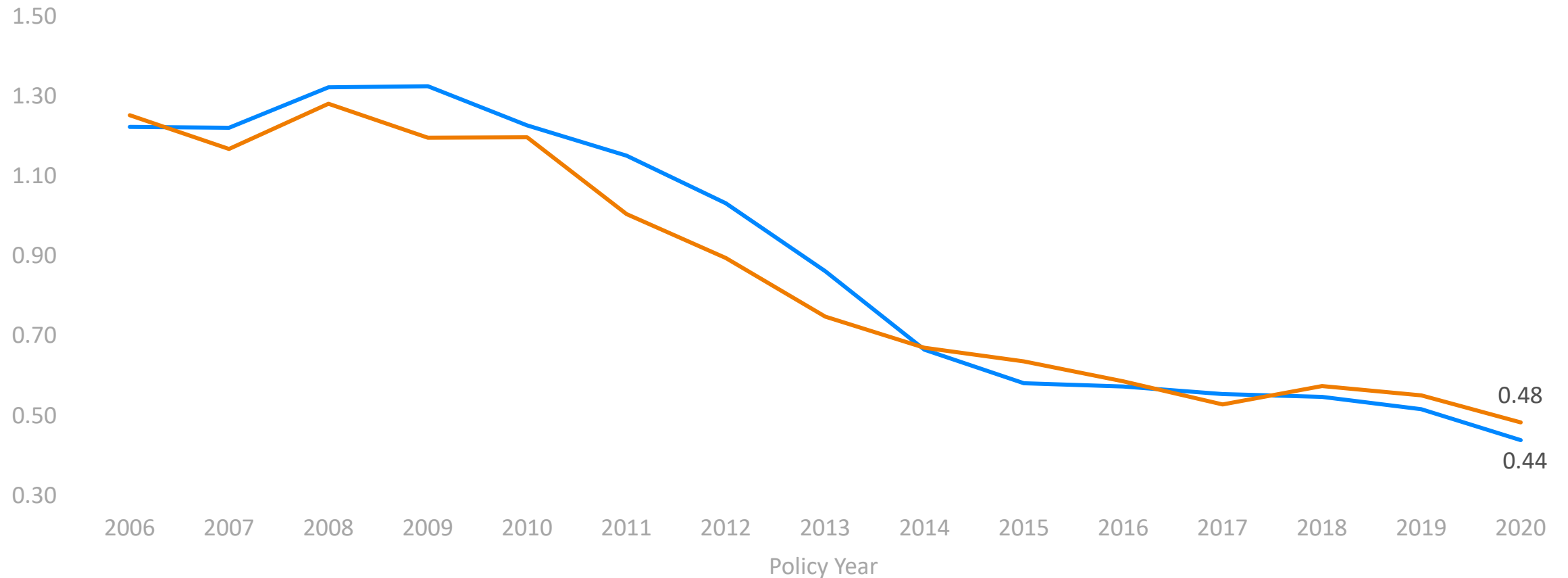
Indemnity vs. Medical



Regional states are AR, CO, KS, MO, NM, and TX.
Based on NCCI's Financial data.

Oklahoma Loss Ratios

Indemnity vs. Medical

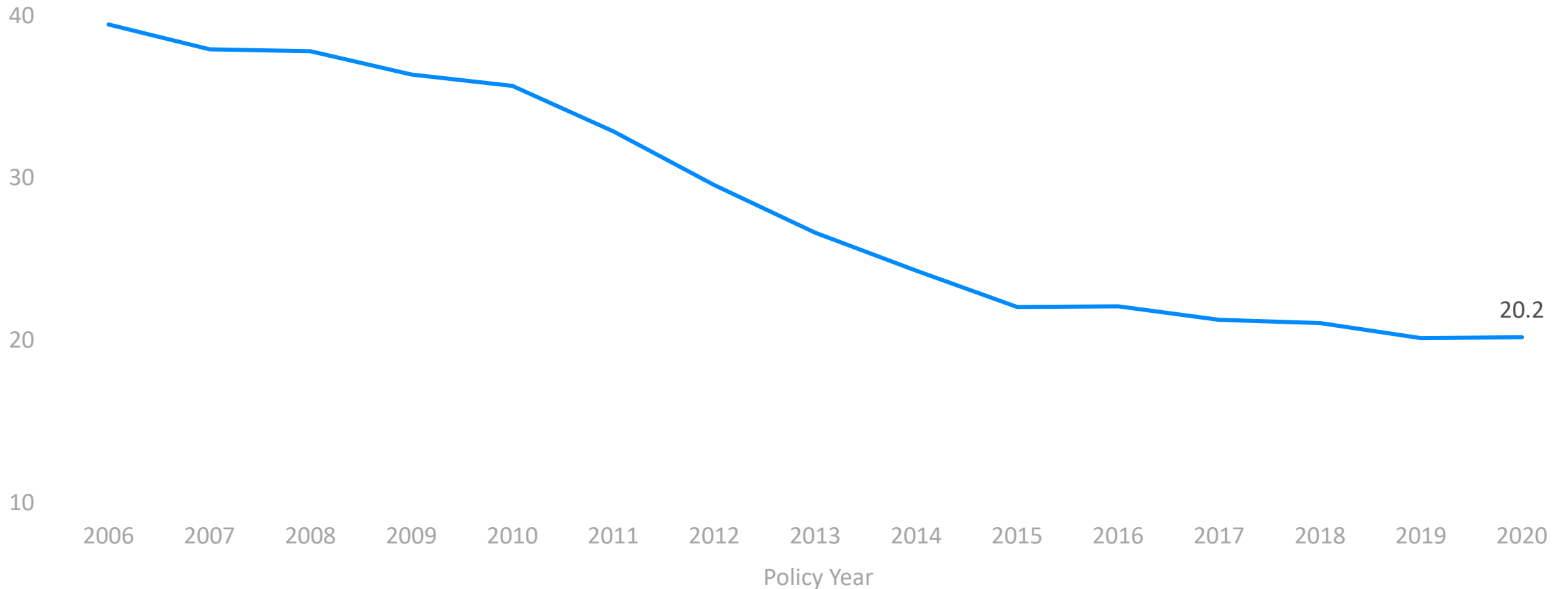


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Oklahoma Claim Frequency

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

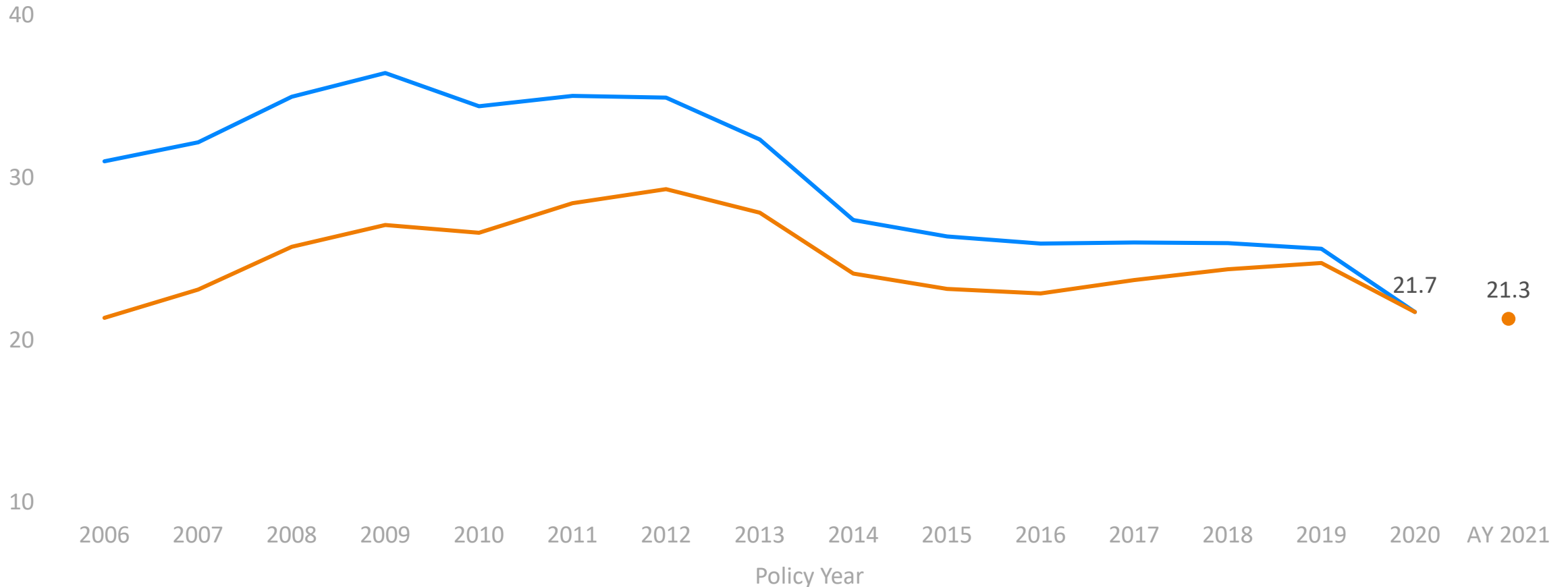


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Oklahoma Average Indemnity Claim Severity

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

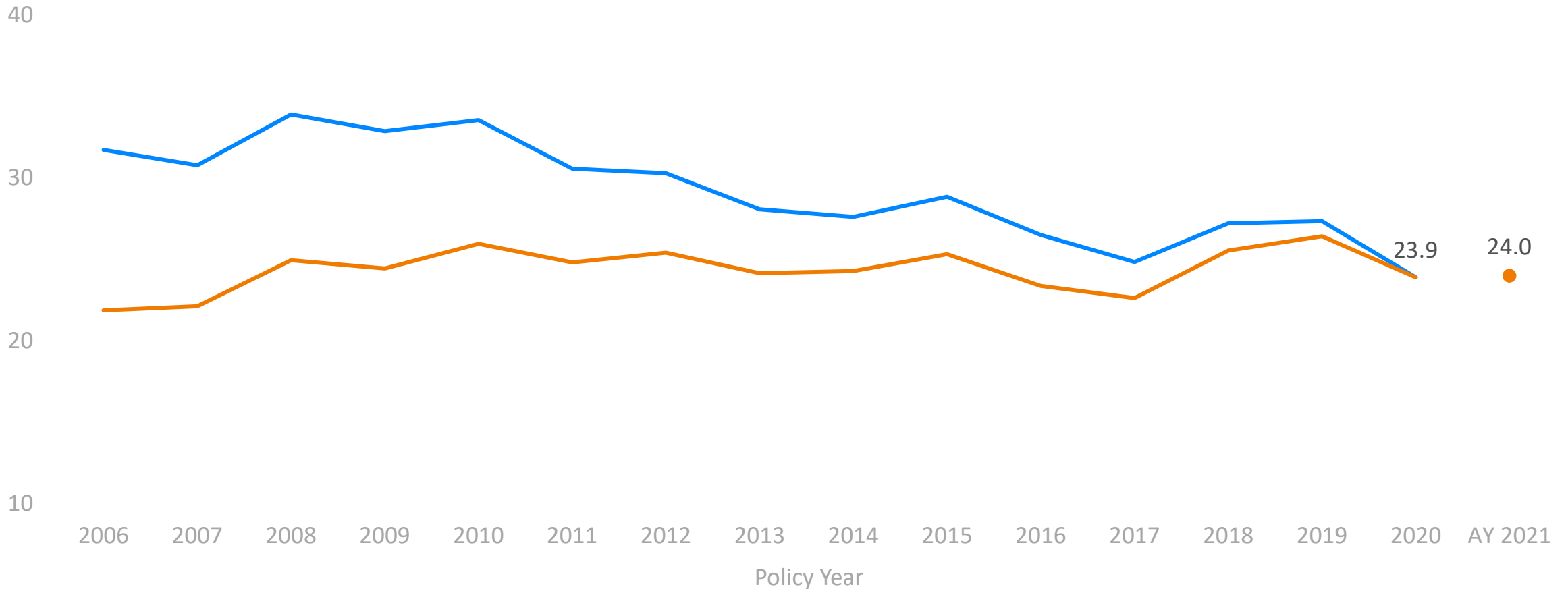


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Oklahoma Average Medical Claim Severity

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

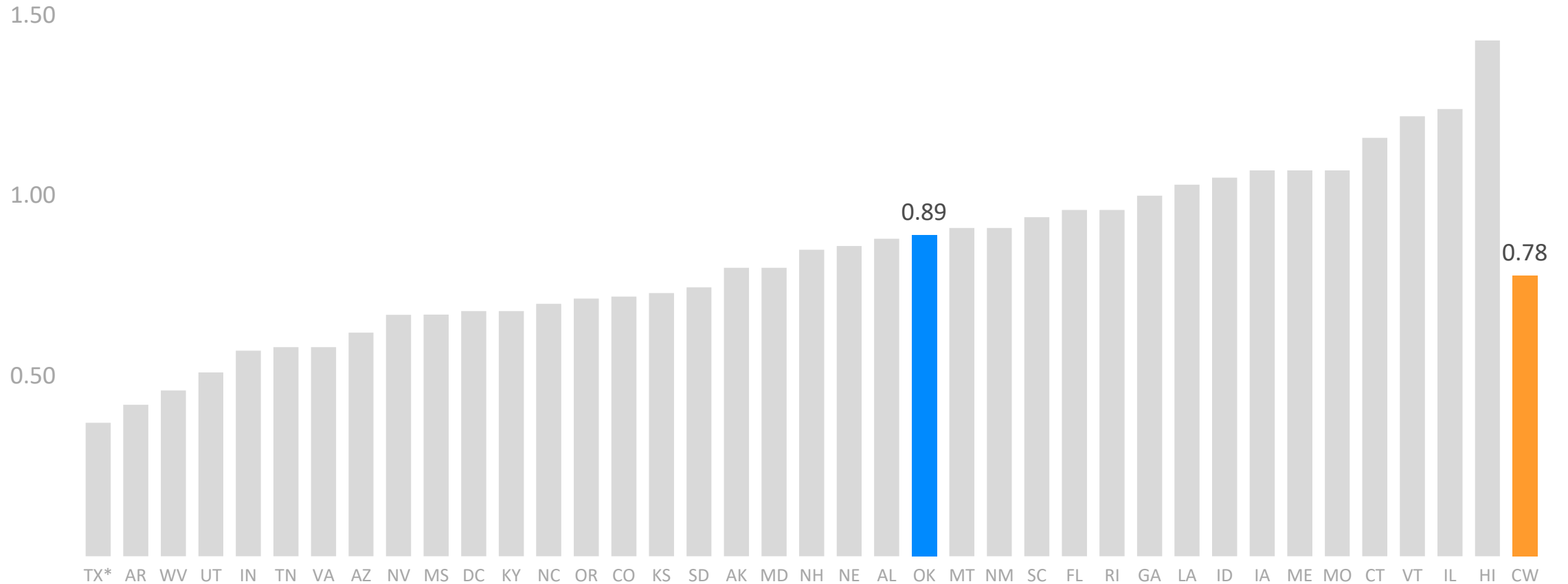


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

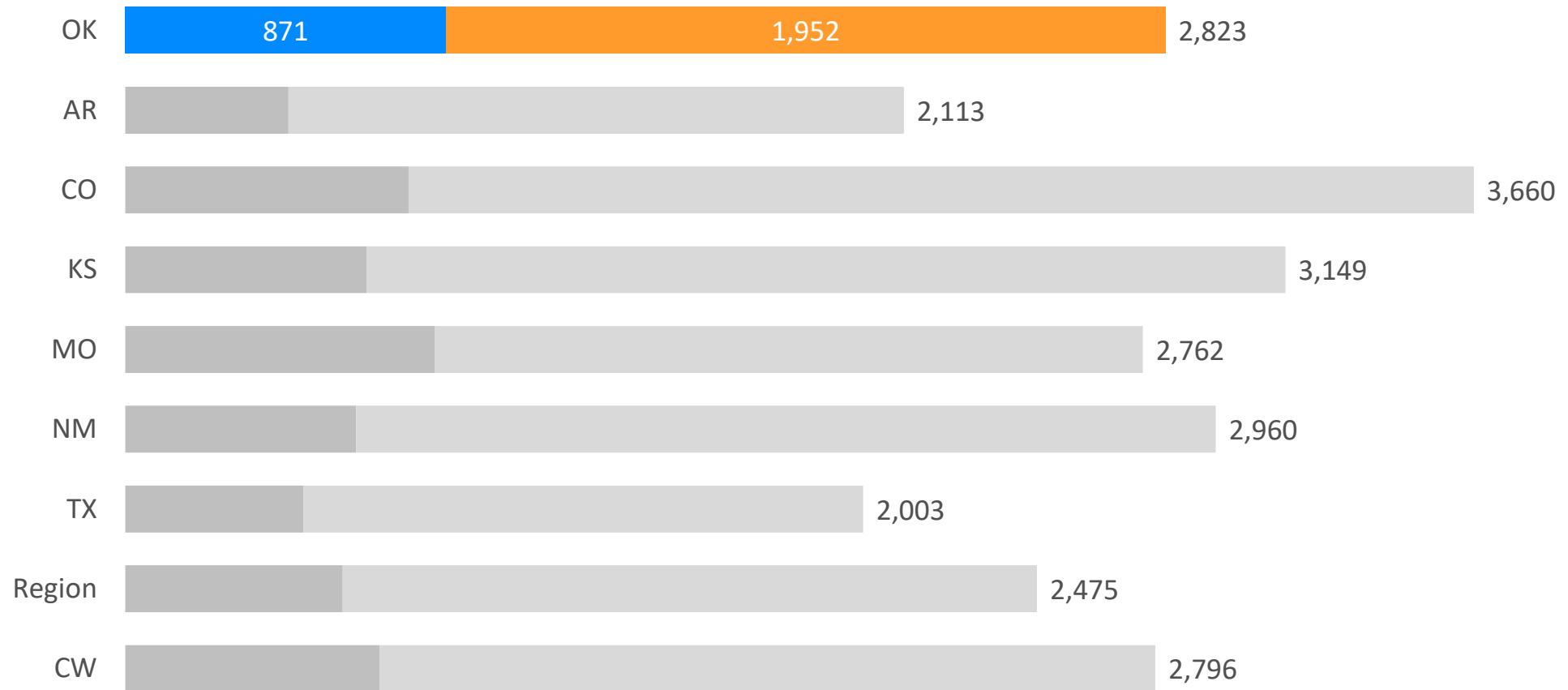
Using Oklahoma Payroll Distribution



*Texas uses a classification plan that can vary significantly from other NCCI states, potentially affecting the magnitude of its loss cost in relation to other states. Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.

Oklahoma Average Claim Frequency

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

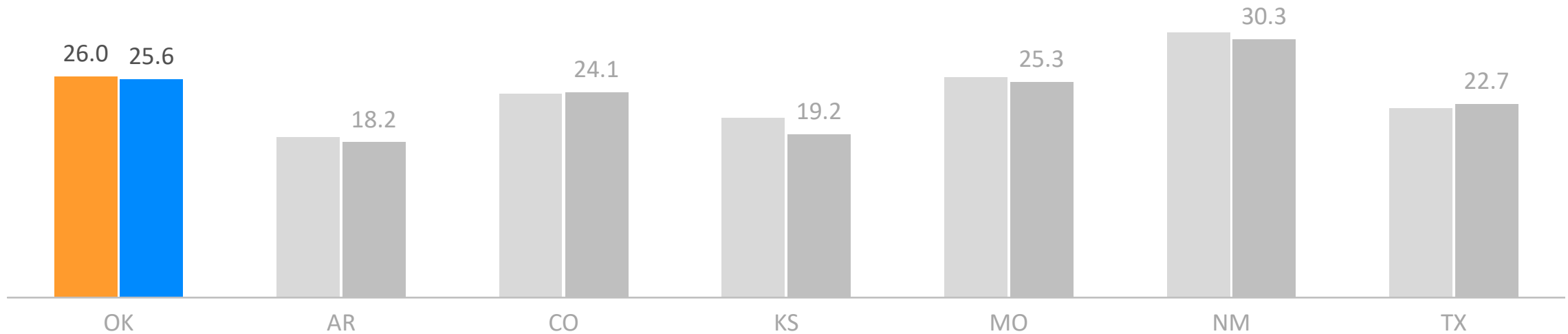


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

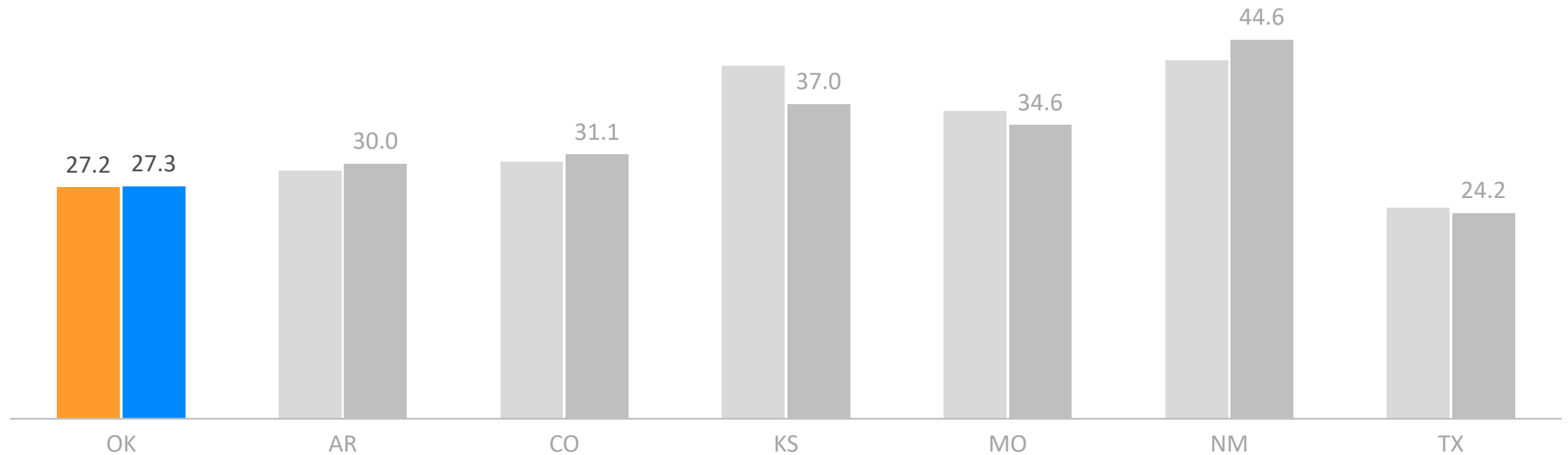
PY 2018 vs. PY 2019, in \$ Thousands



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

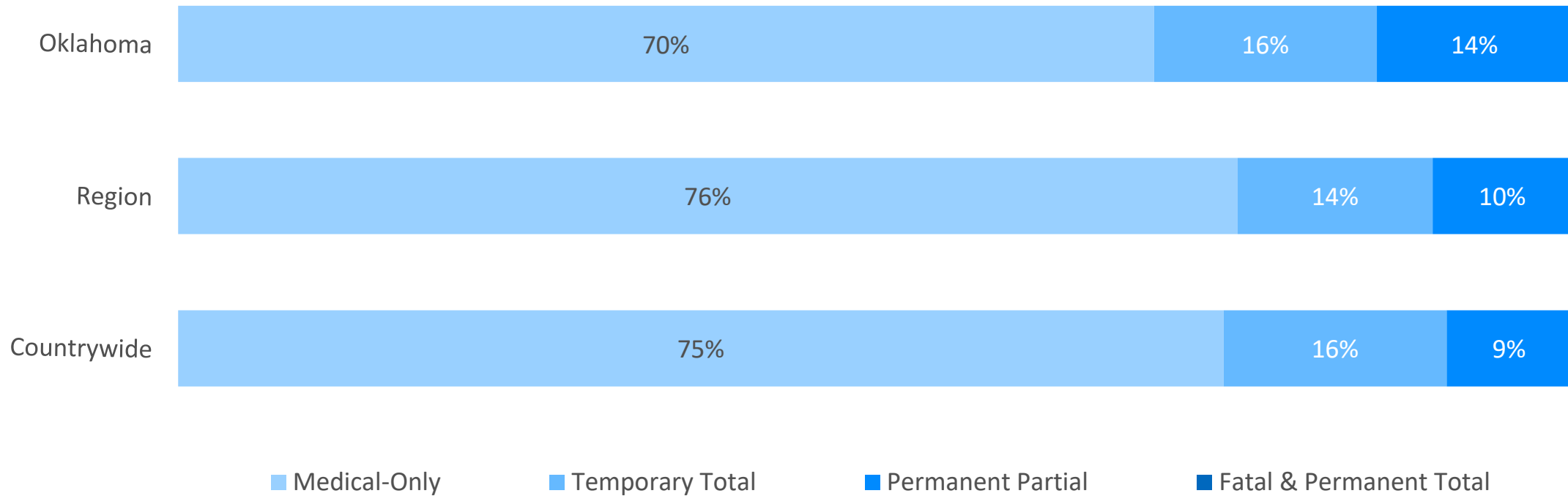
Average Medical Claim Severity in the Region

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.

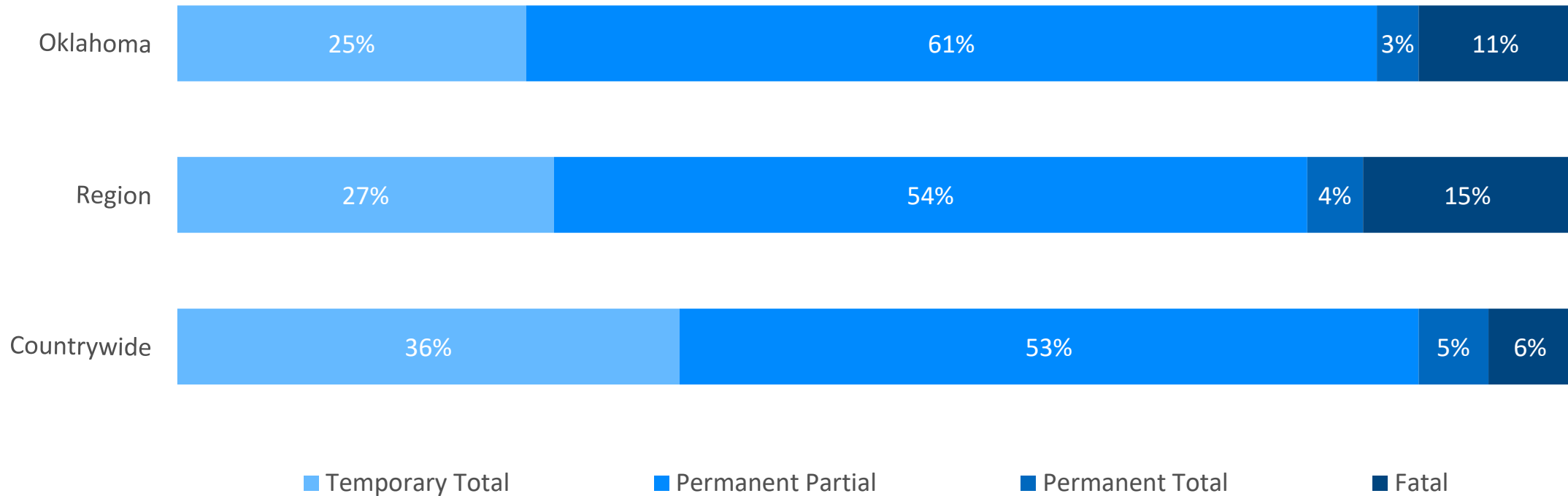
Oklahoma Distribution of Claims by Injury Type



Regional states are AR, CO, KS, MO, NM, and TX.

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

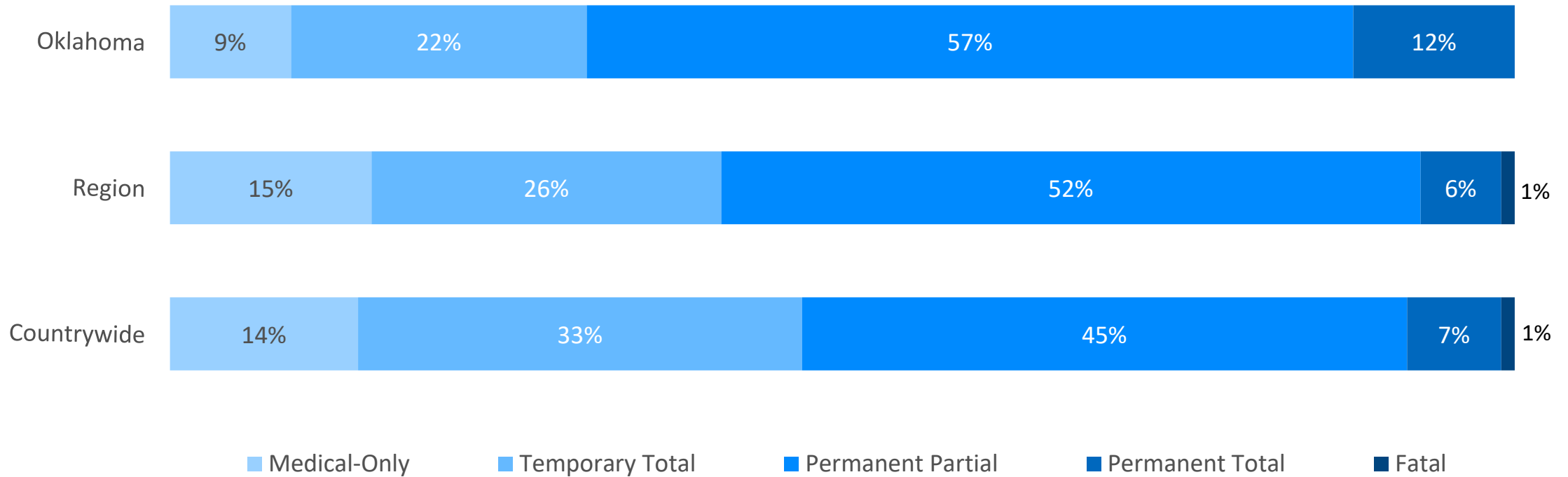
Oklahoma Indemnity Loss Distribution by Injury Type



Regional states are AR, CO, KS, MO, NM, and TX.

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

Oklahoma Medical Loss Distribution by Injury Type



Regional states are AR, CO, KS, MO, NM, and TX.

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

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