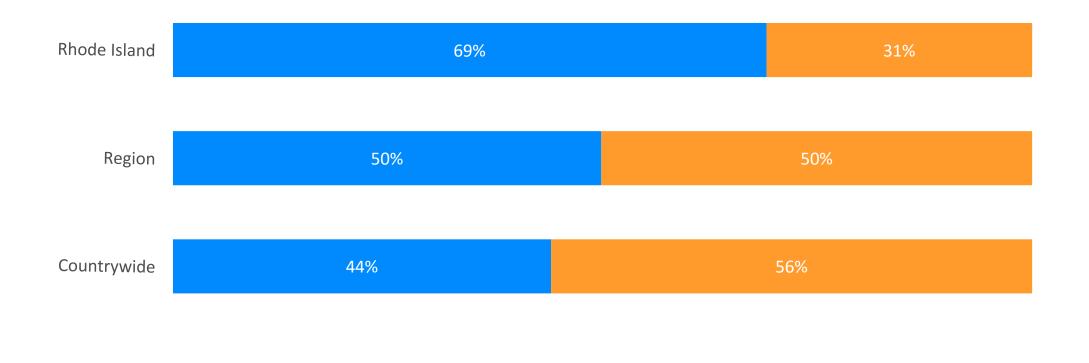


## SUPPLEMENTAL INFORMATION STATE ADVISORY RESOURCES

Rhode Island January 2022

## Total Benefit Costs in Rhode Island

#### Indemnity vs. Medical

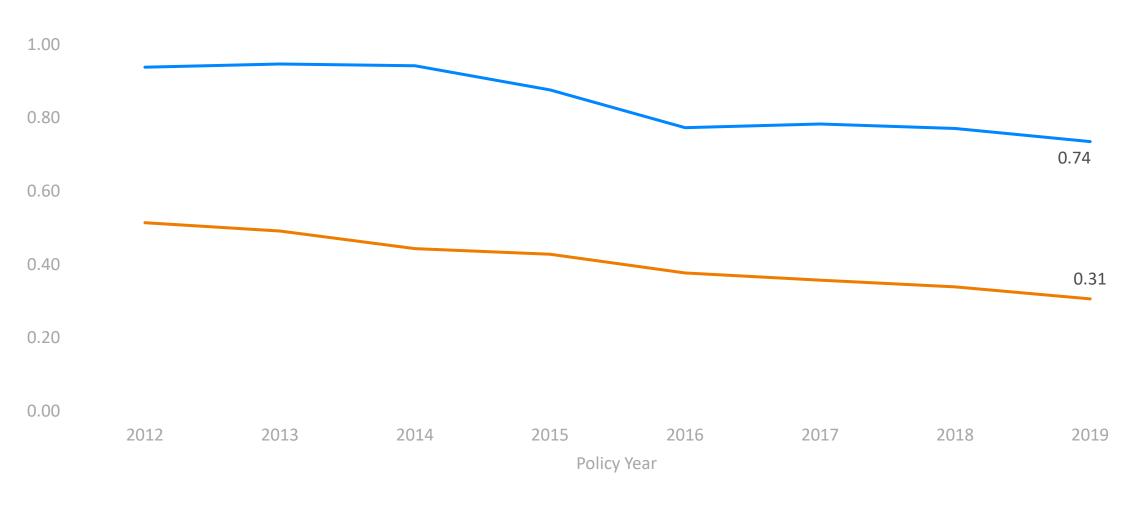


Regional states are CT, ME, NH, and VT. Based on NCCI's financial data.

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### **Rhode Island Loss Ratios**

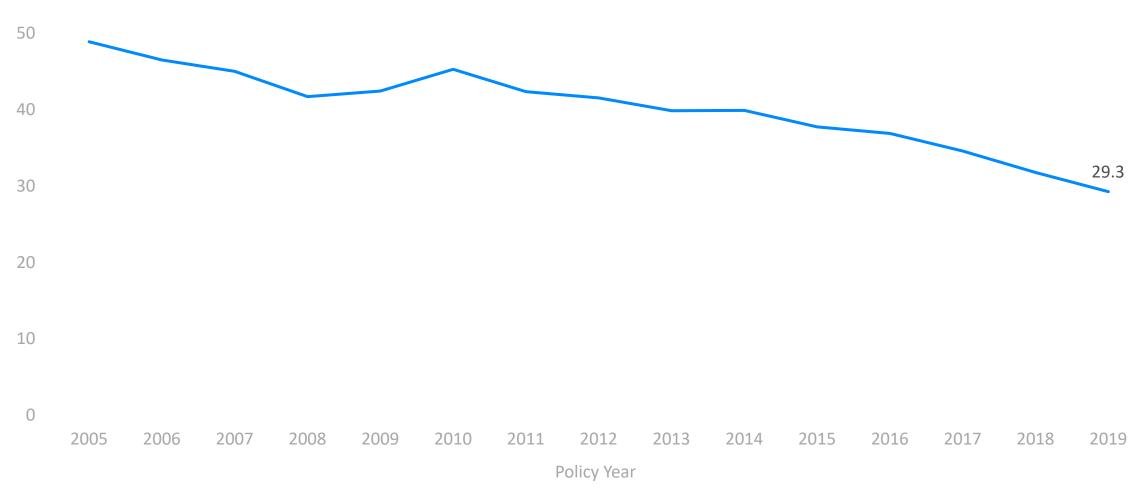
#### Indemnity vs. Medical



Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate.

## **Rhode Island Claim Frequency**

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

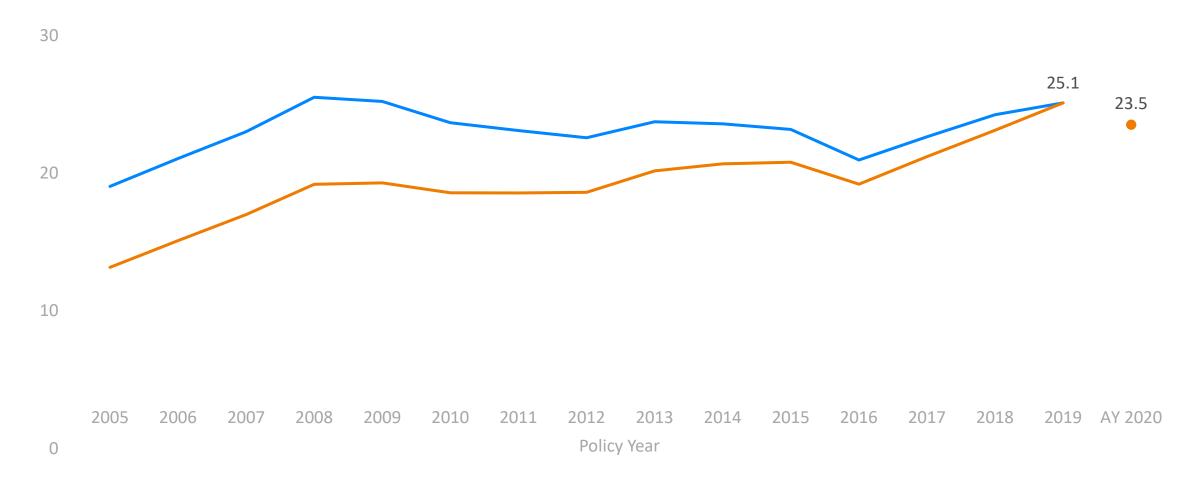


Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



## Rhode Island Average Indemnity Claim Severity

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

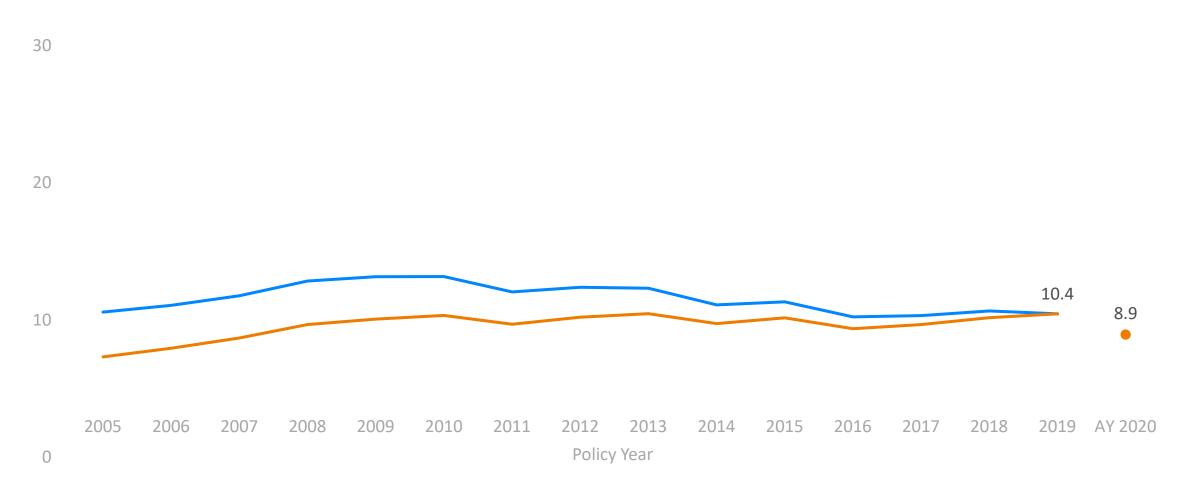


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate.



### Rhode Island Average Medical Claim Severity

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

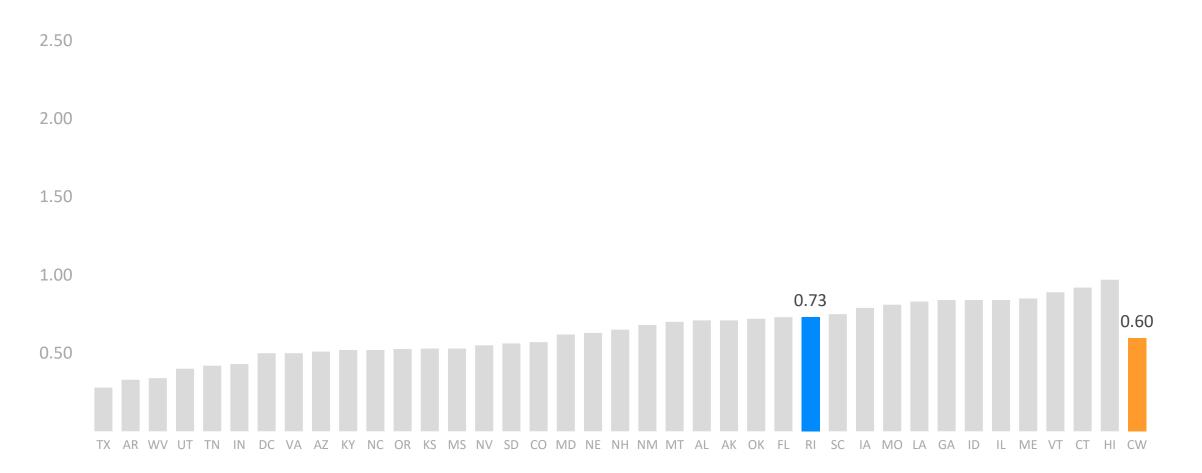


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate. Note that medical-only losses are included in the numerator.



### Average Voluntary Pure Loss Costs

#### Using Rhode Island Payroll Distribution

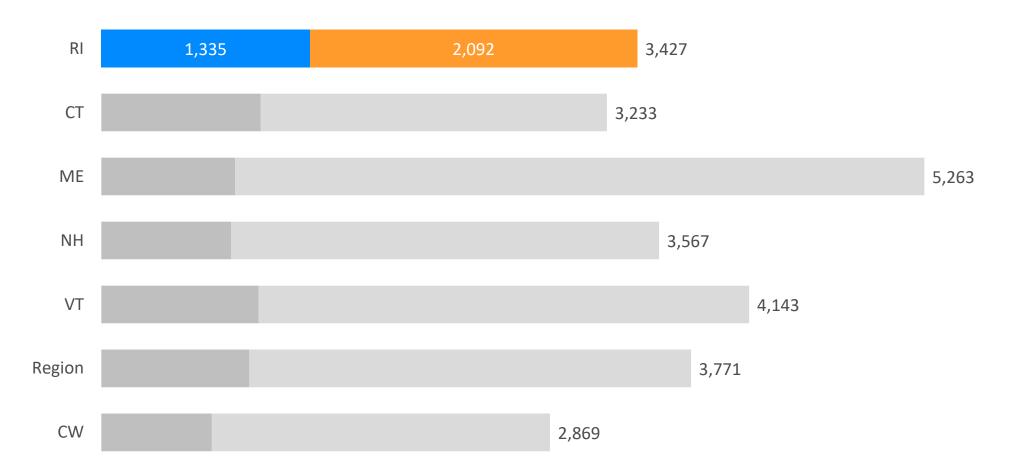


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2019.



## Rhode Island Average Claim Frequency

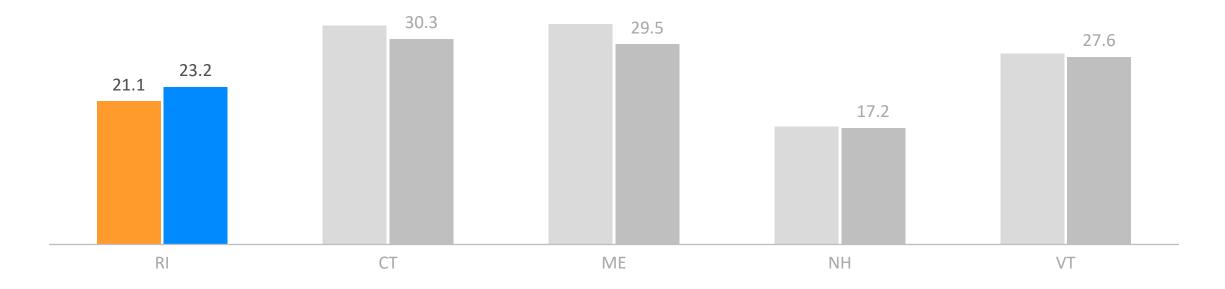
Lost-Time vs. Medical Only, per 100,000 Workers





## Average Indemnity Claim Severity in the Region

PY 2017 vs. PY 2018, in \$ Thousands

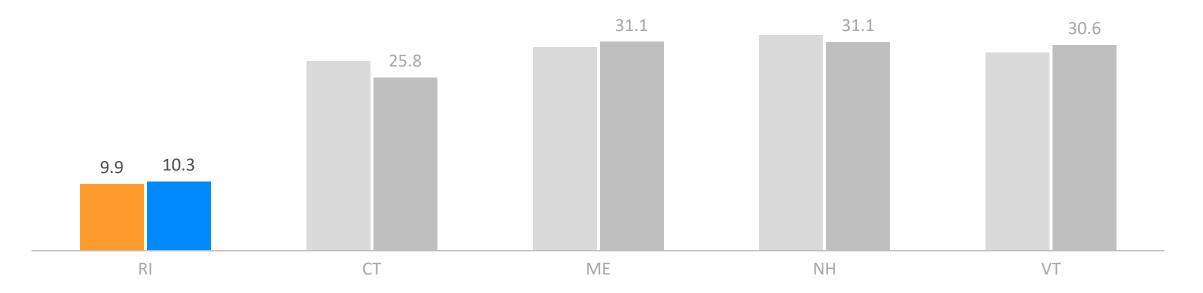


Based on NCCI's financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.



### Average Medical Claim Severity in the Region

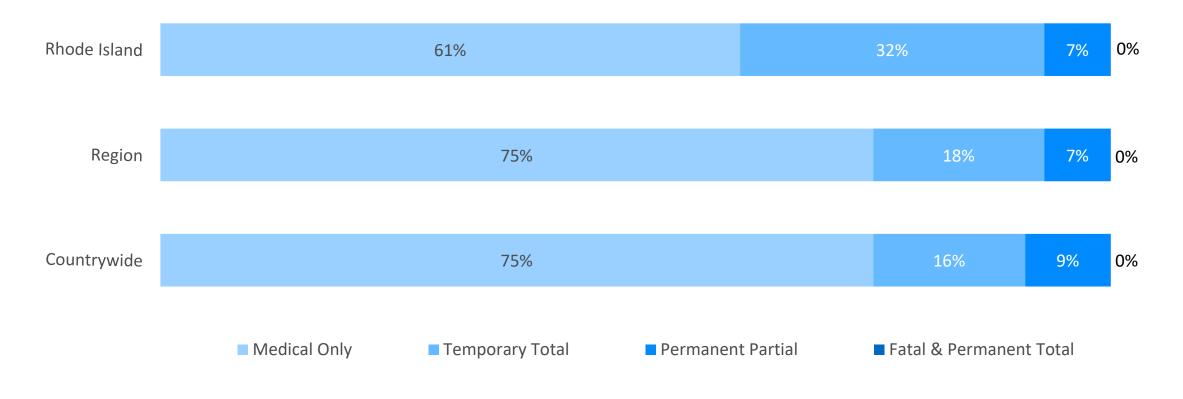
PY 2017 vs. PY 2018, in \$ Thousands



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.



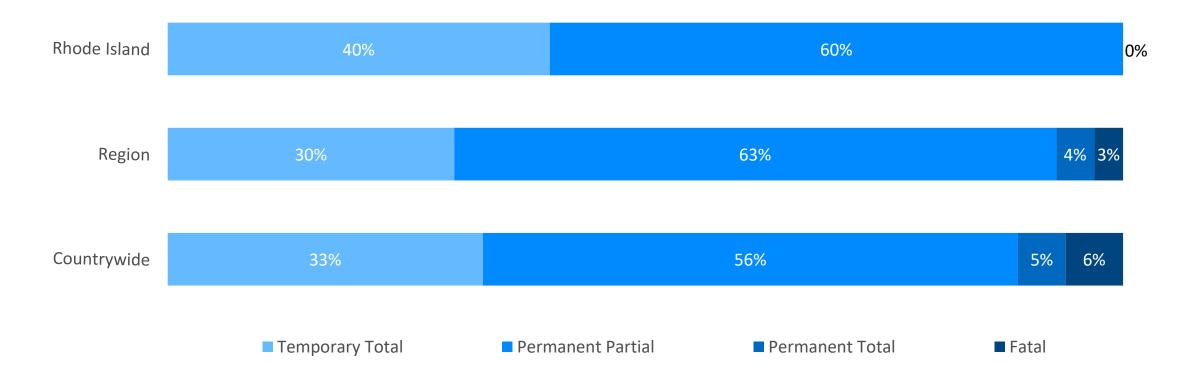
## Rhode Island Distribution of Claims by Injury Type



Regional states are CT, ME, NH, and VT. Based on NCCI's *Statistical Plan* data for jurisdiction/claim type combinations for which three or more cases exist.



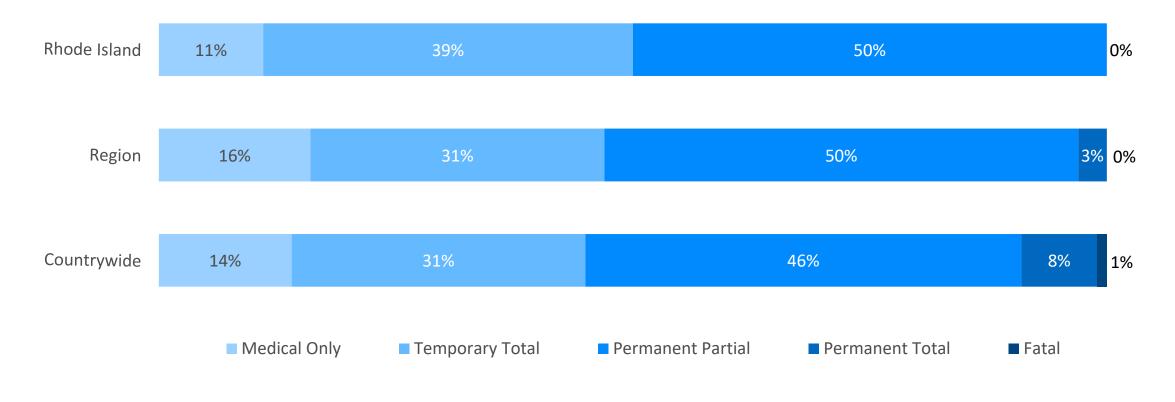
## Rhode Island Indemnity Loss Distribution by Injury Type



Regional states are CT, ME, NH, and VT. Based on NCCI's *Statistical Plan* data for jurisdiction/claim type combinations for which three or more cases exist.

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## Rhode Island Medical Loss Distribution by Injury Type



Regional states are CT, ME, NH, and VT. 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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