

STATE ADVISORY RESOURCES

South Dakota Supplemental Information
March 2023



Total Benefit Costs in South Dakota

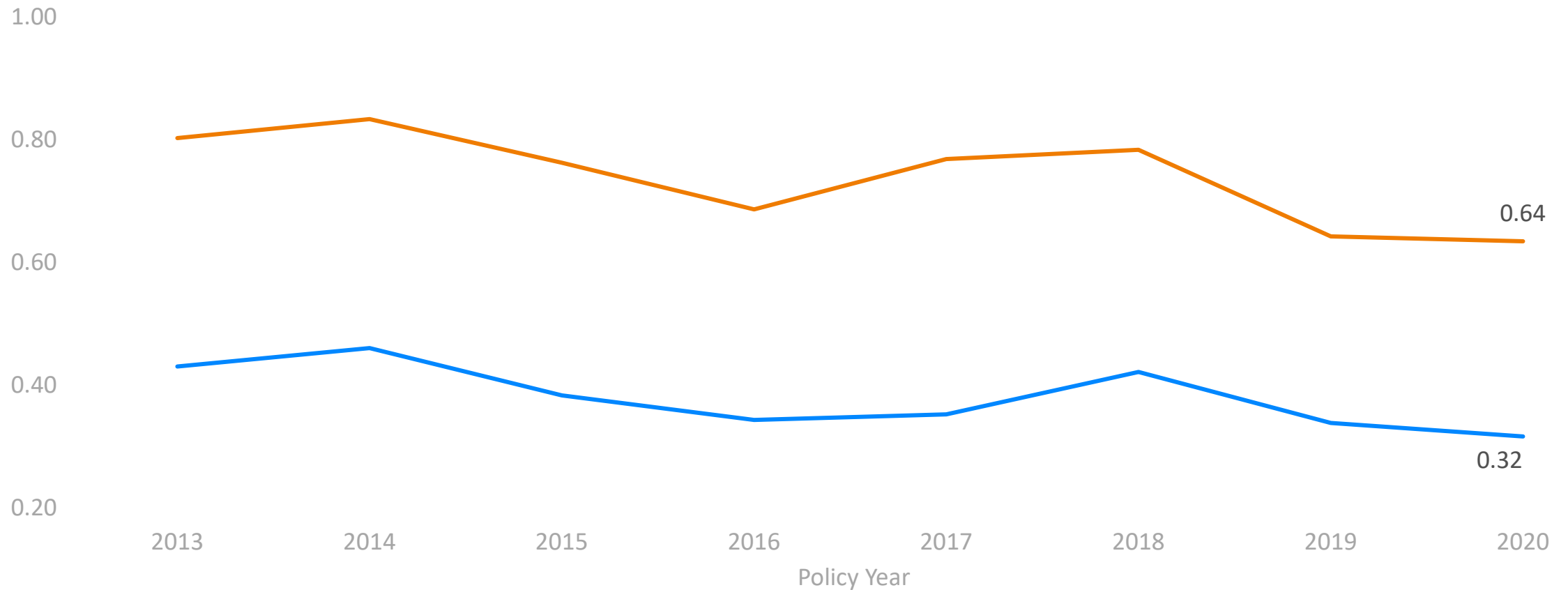
Indemnity vs. Medical



Regional states are CO, IA, KS, MT, and NE.
Based on NCCI's Financial data.

South Dakota Loss Ratios

Indemnity vs. Medical

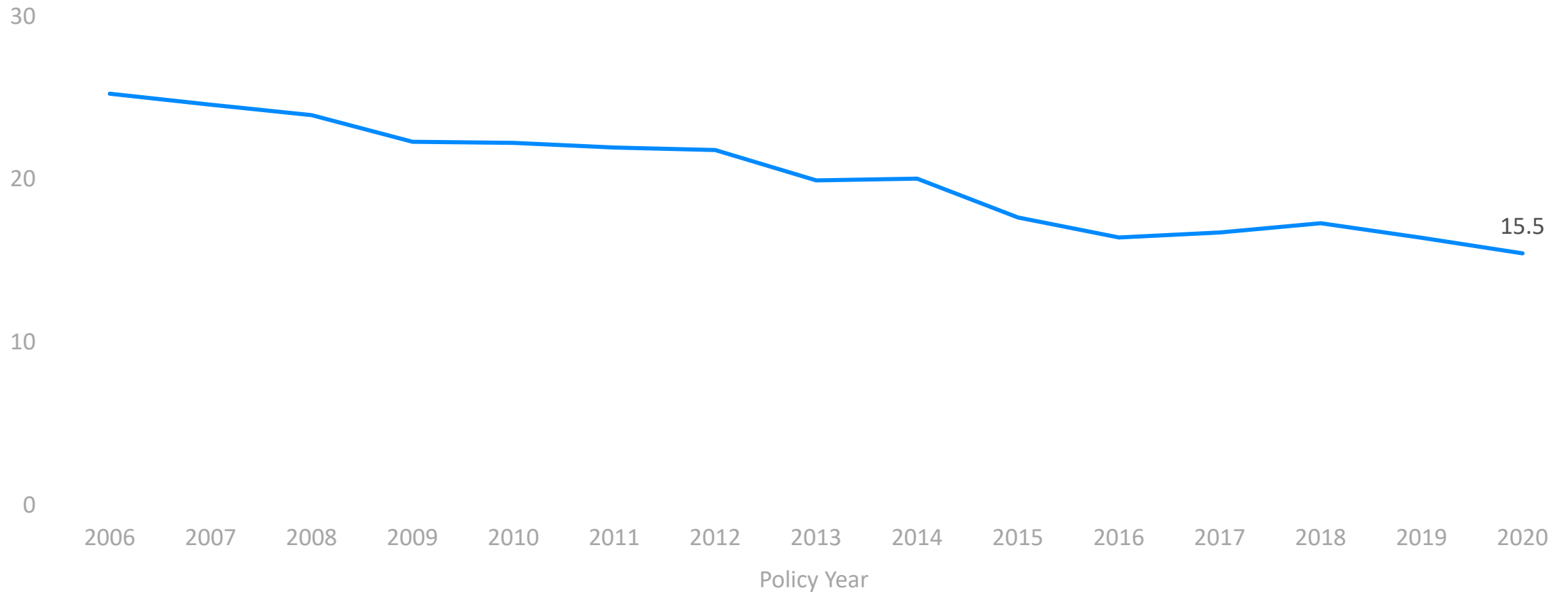


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



South Dakota Claim Frequency

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

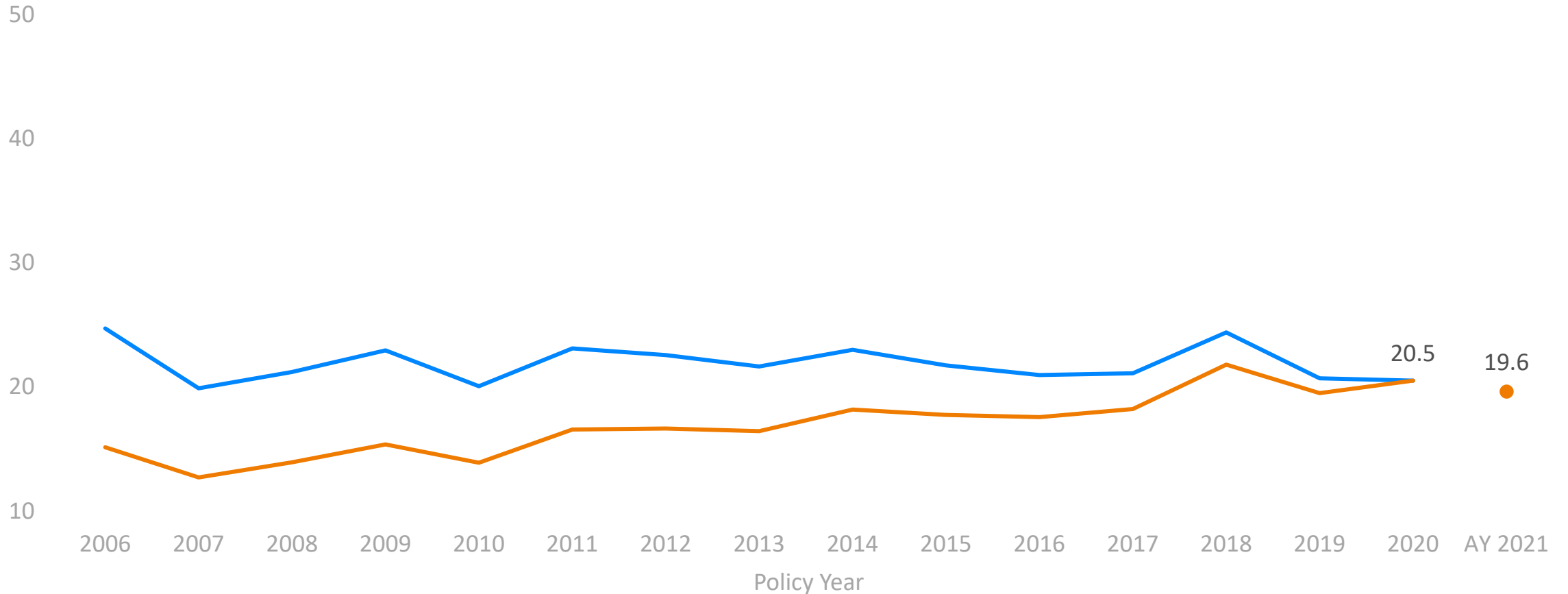


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



South Dakota Average Indemnity Claim Severity

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

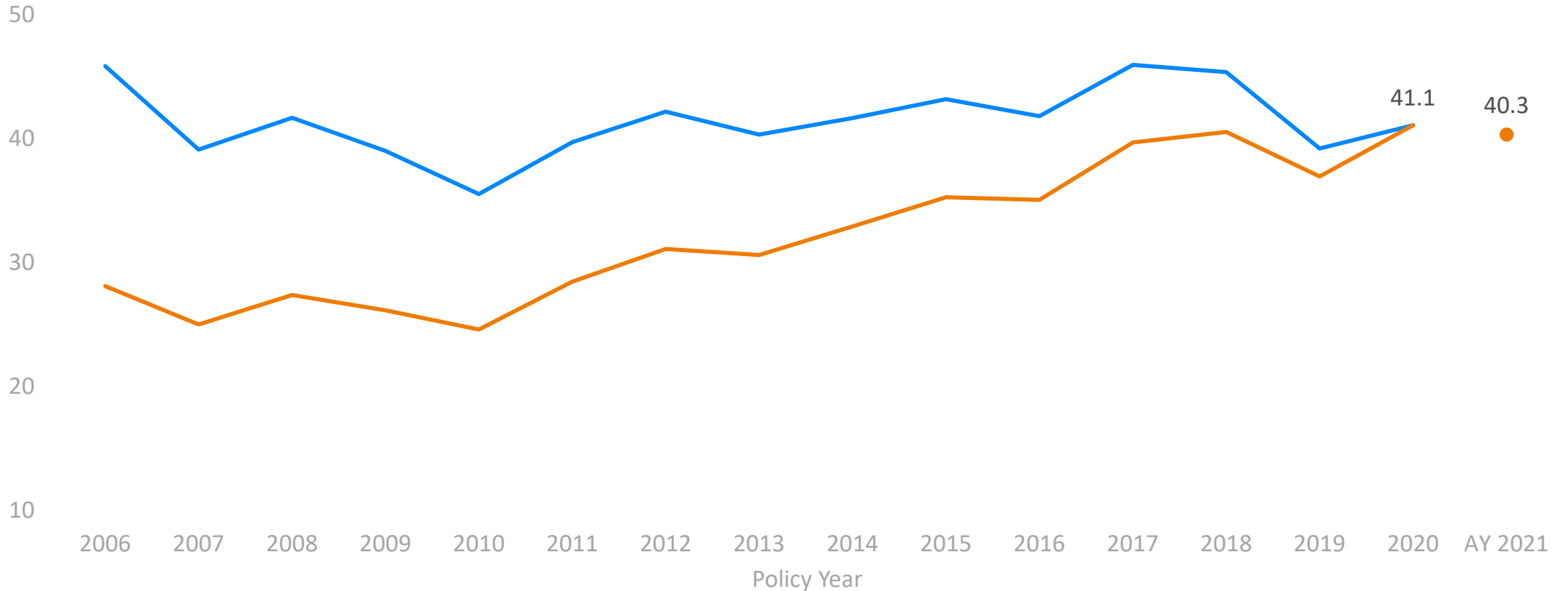


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



South Dakota Average Medical Claim Severity

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

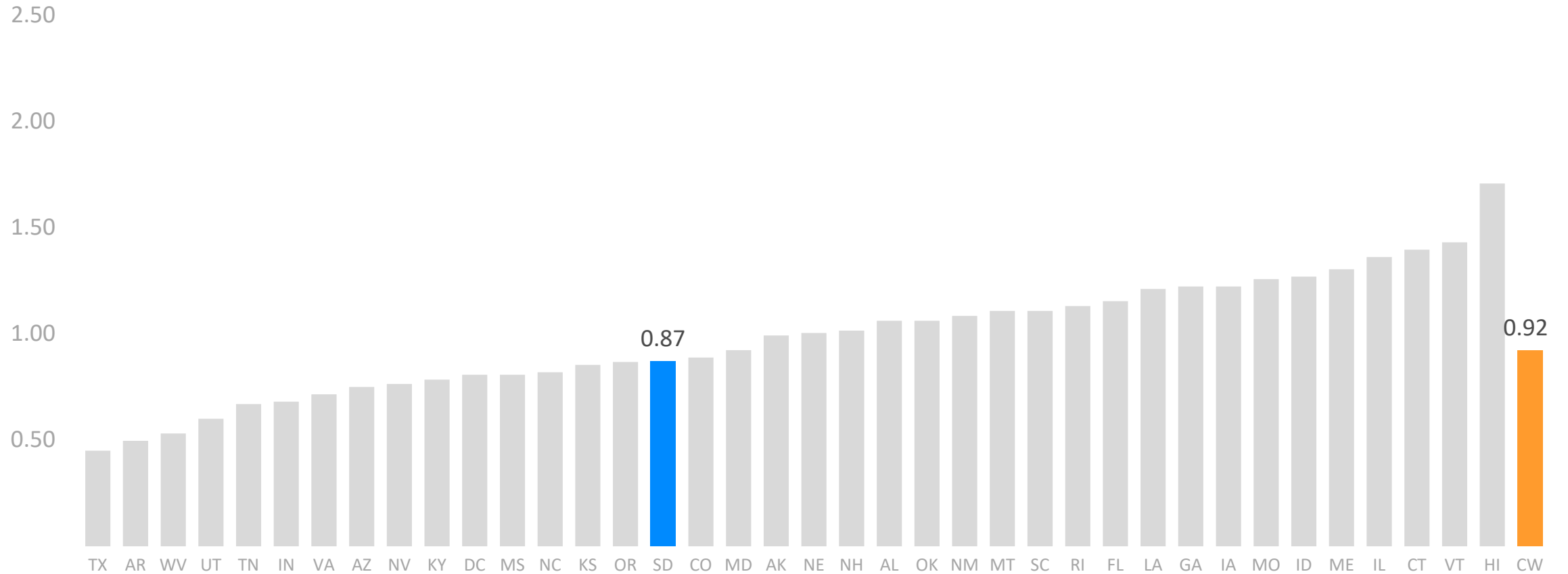


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using South Dakota Payroll Distribution

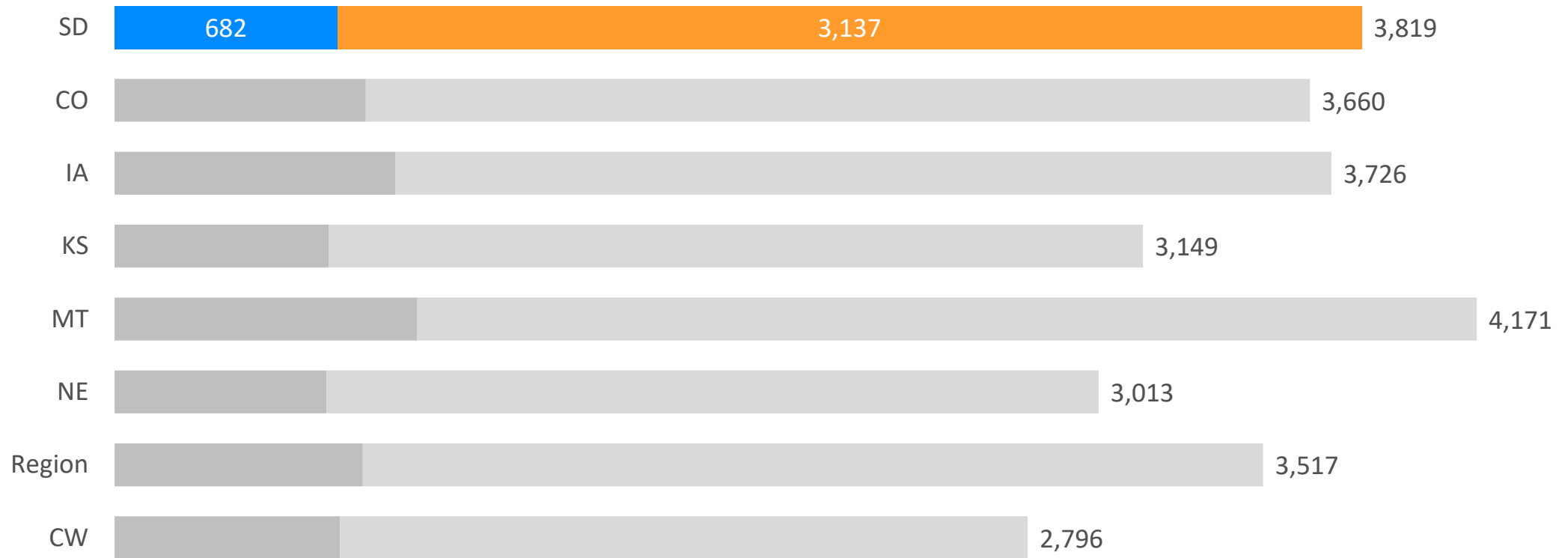


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



South Dakota Average Claim Frequency

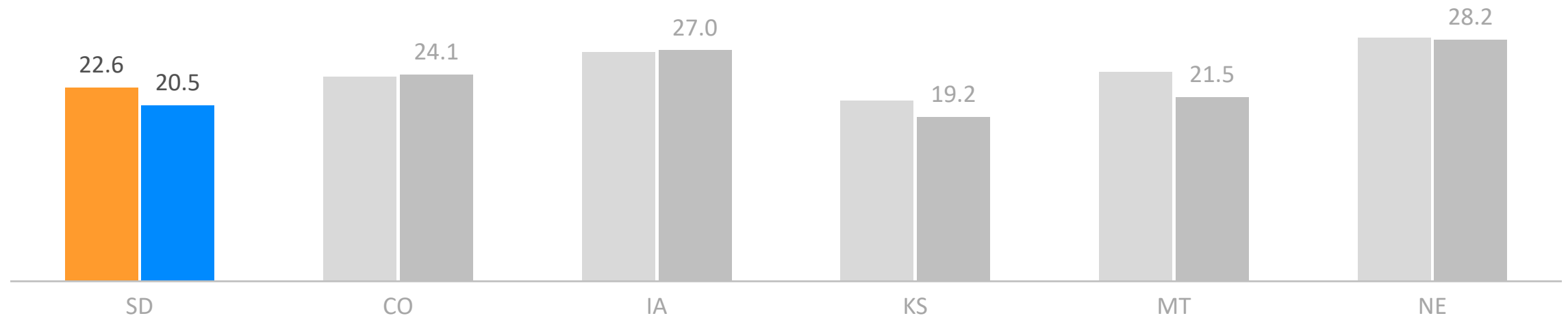
Lost-Time vs. Medical-Only, per 100,000 Workers



Based on NCCI's *Statistical Plan* data.

Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

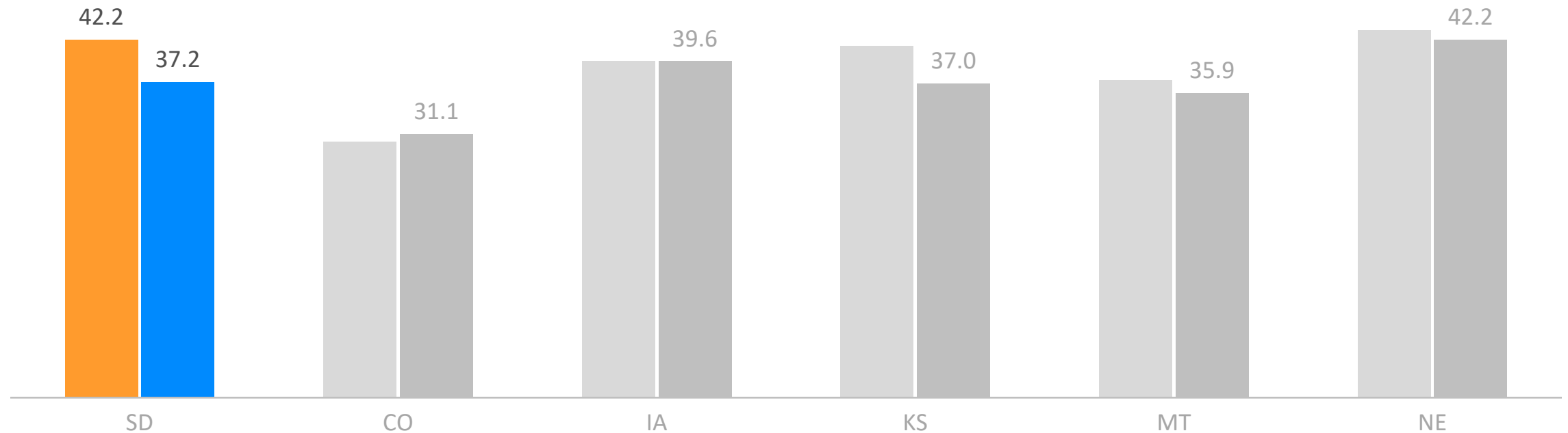


Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.



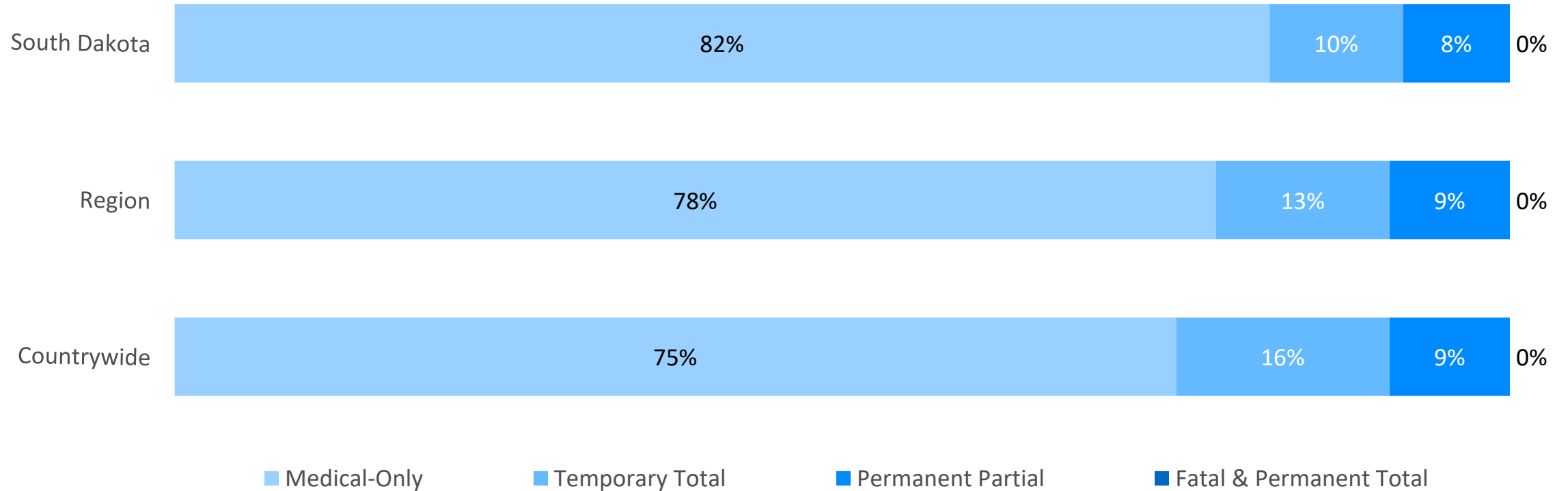
Average Medical Claim Severity in the Region

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.

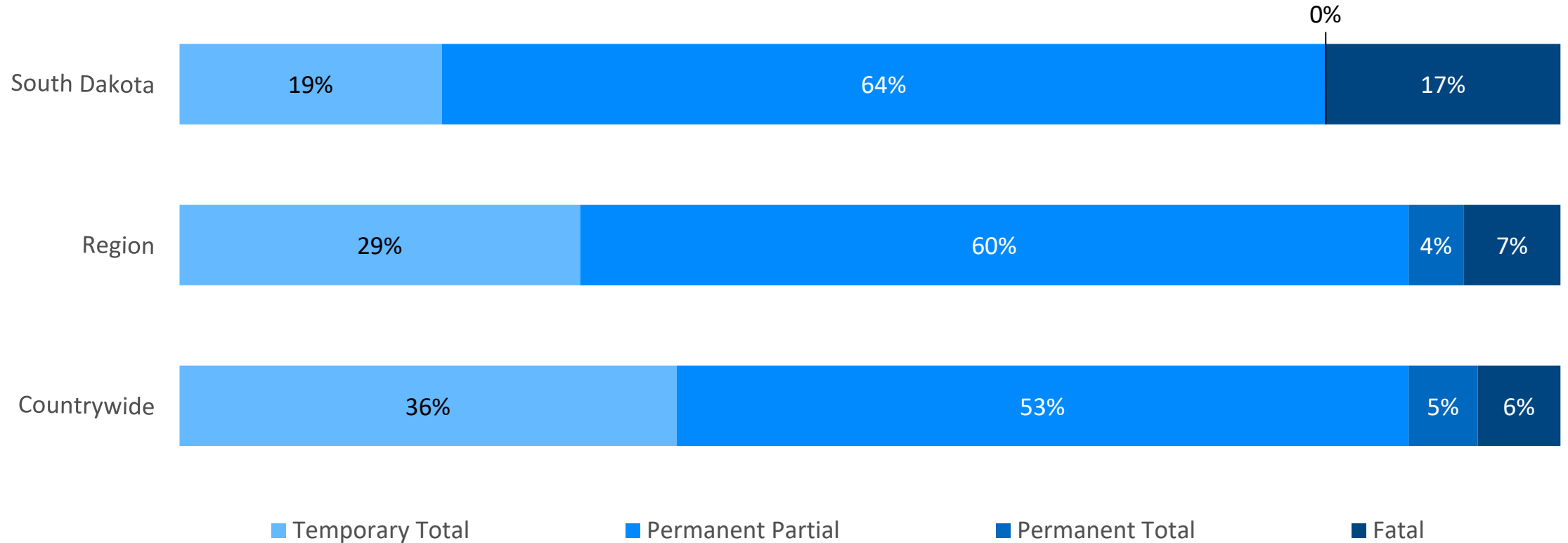
South Dakota Distribution of Claims by Injury Type



Regional states are CO, IA, KS, MT, and NE.

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

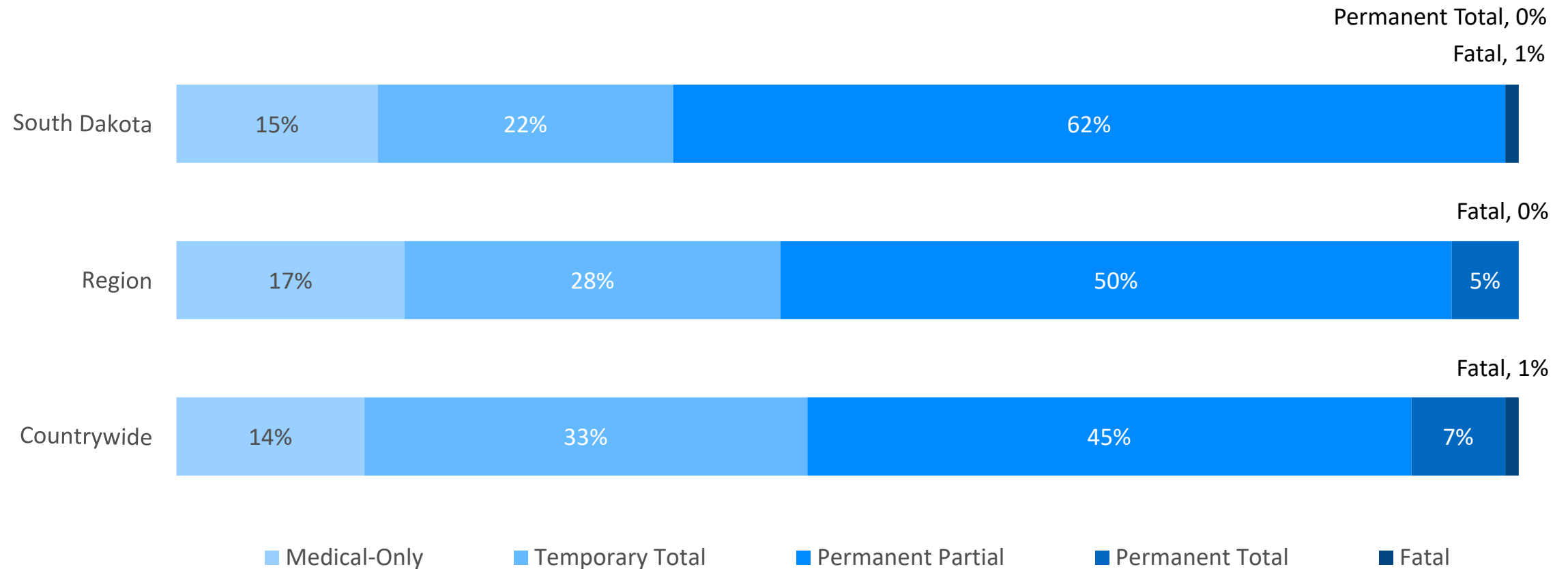
South Dakota Indemnity Loss Distribution by Injury Type



Regional states are CO, IA, KS, MT, and NE.

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

South Dakota Medical Loss Distribution by Injury Type



Regional states are CO, IA, KS, MT, and NE.

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

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