

STATE ADVISORY RESOURCES

Tennessee Supplemental Information
October 2022



Total Benefit Costs in Tennessee

Indemnity vs. Medical

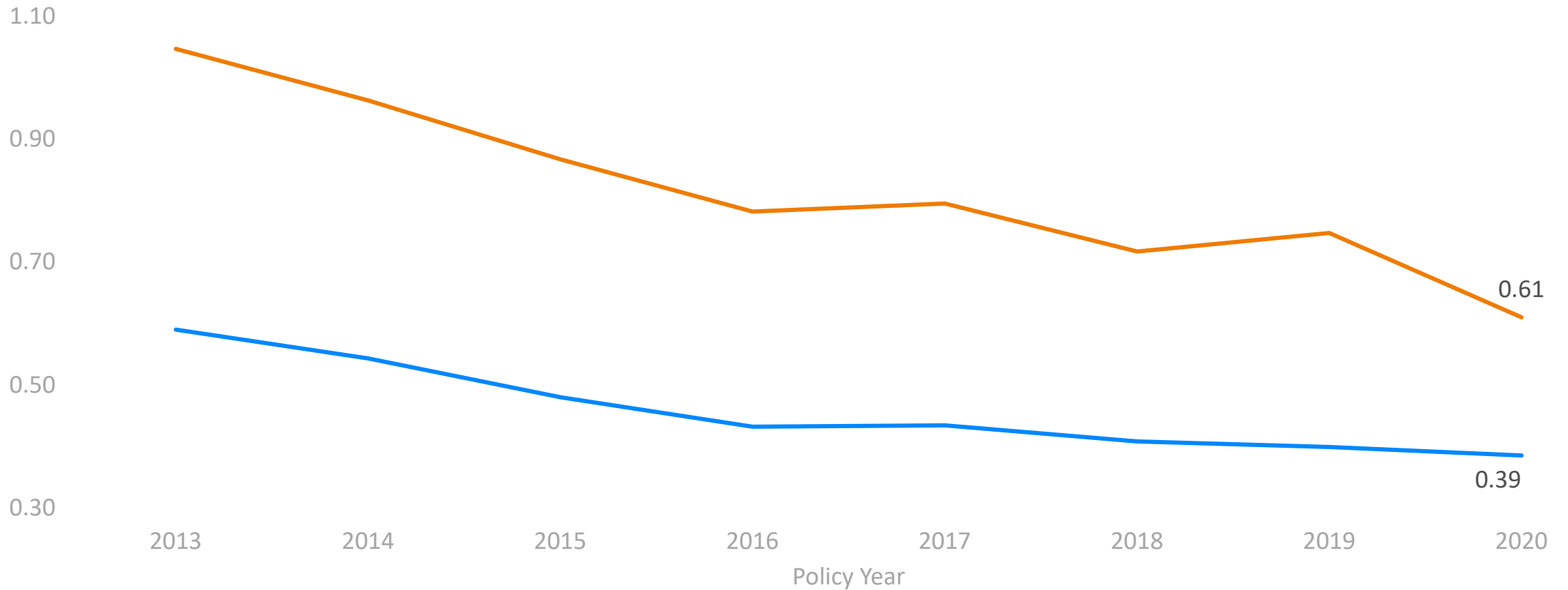


Regional states are AL, AR, GA, KY, MS, NC, and VA.
Based on NCCI's Financial data.



Tennessee Loss Ratios

Indemnity vs. Medical

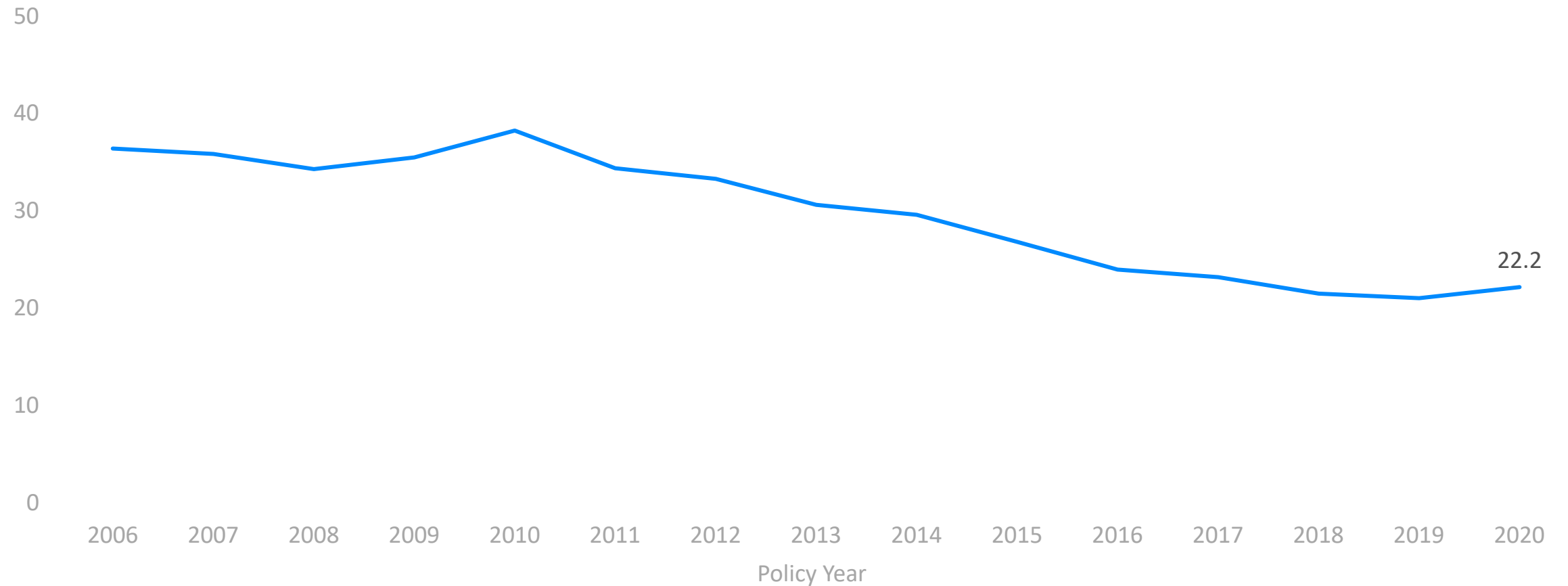


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Tennessee Claim Frequency

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

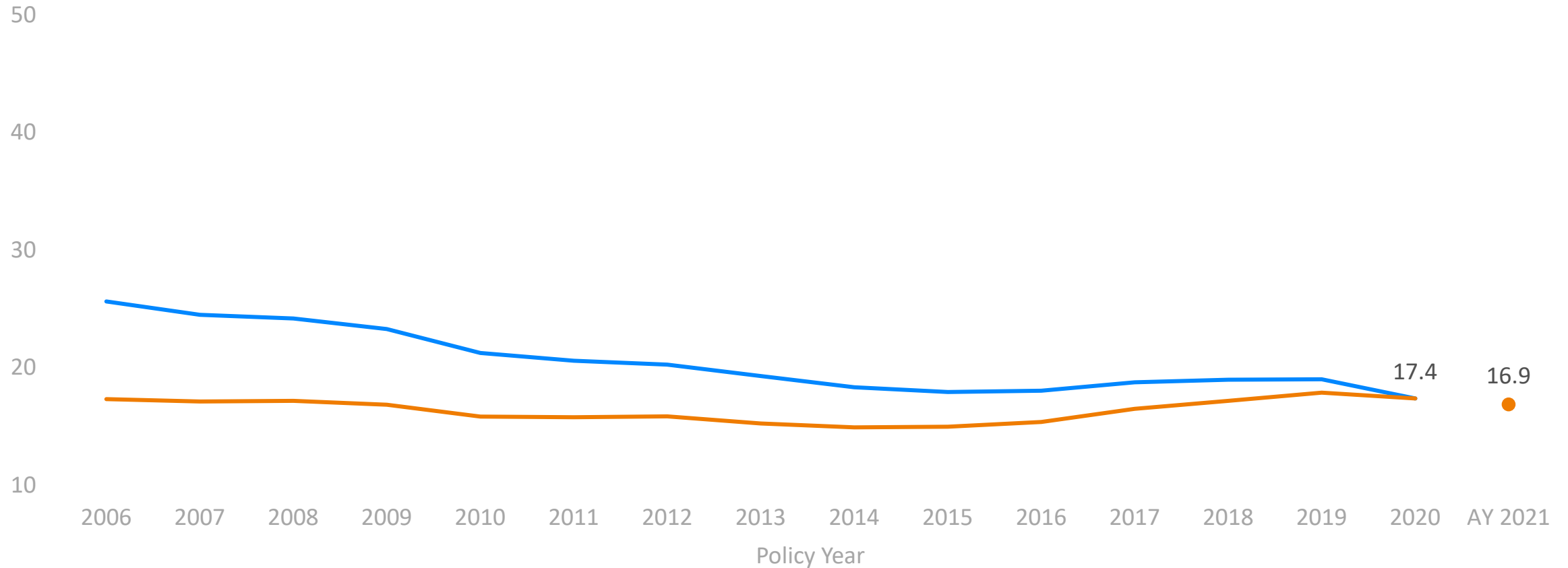


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Tennessee Average Indemnity Claim Severity

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

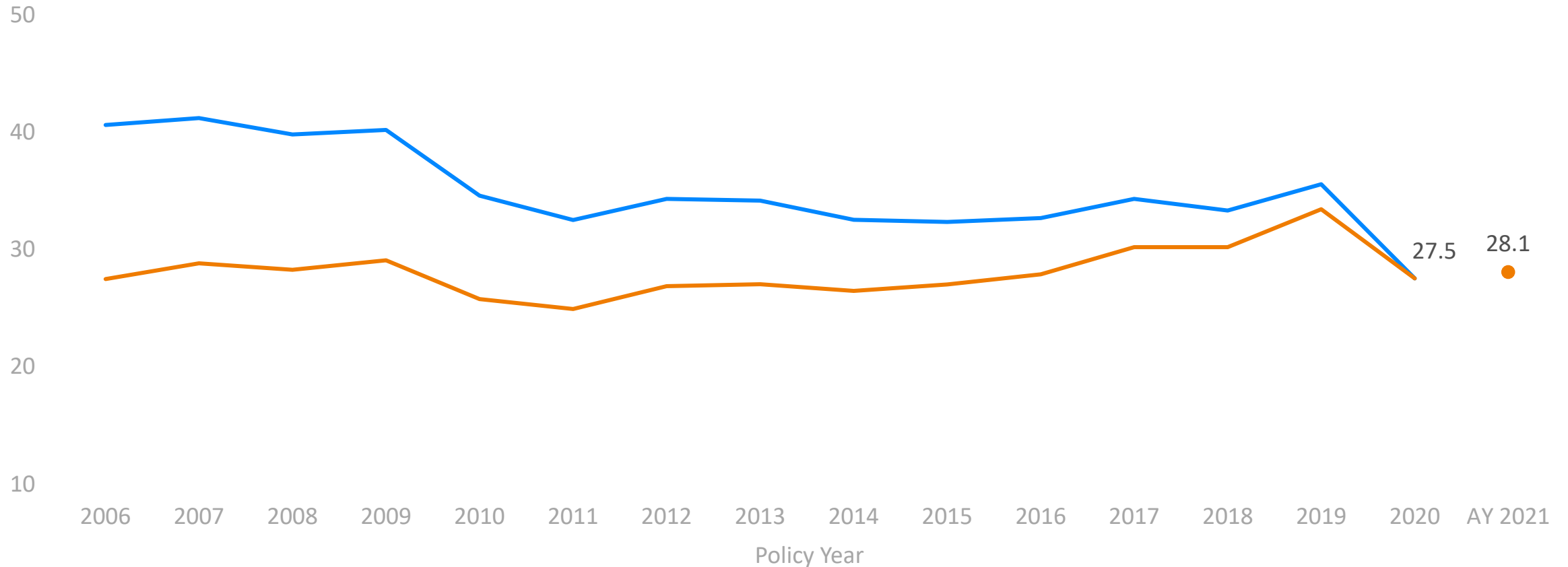


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Tennessee Average Medical Claim Severity

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

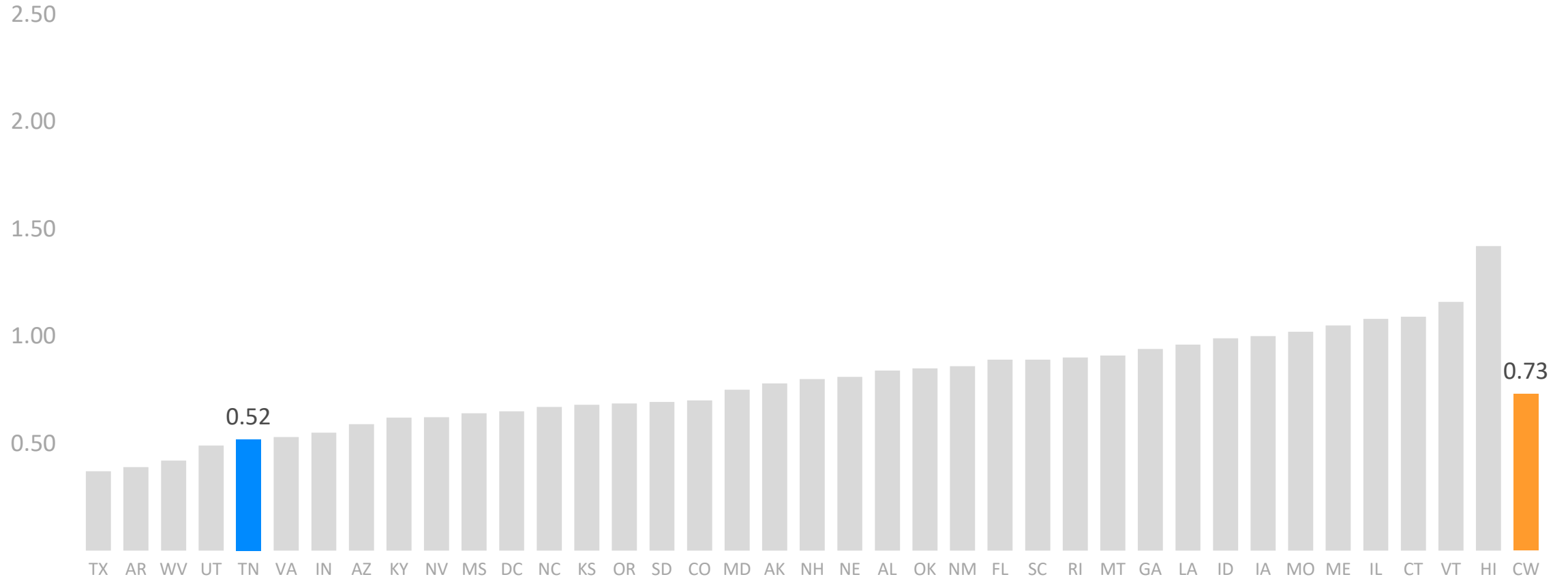


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using Tennessee Payroll Distribution

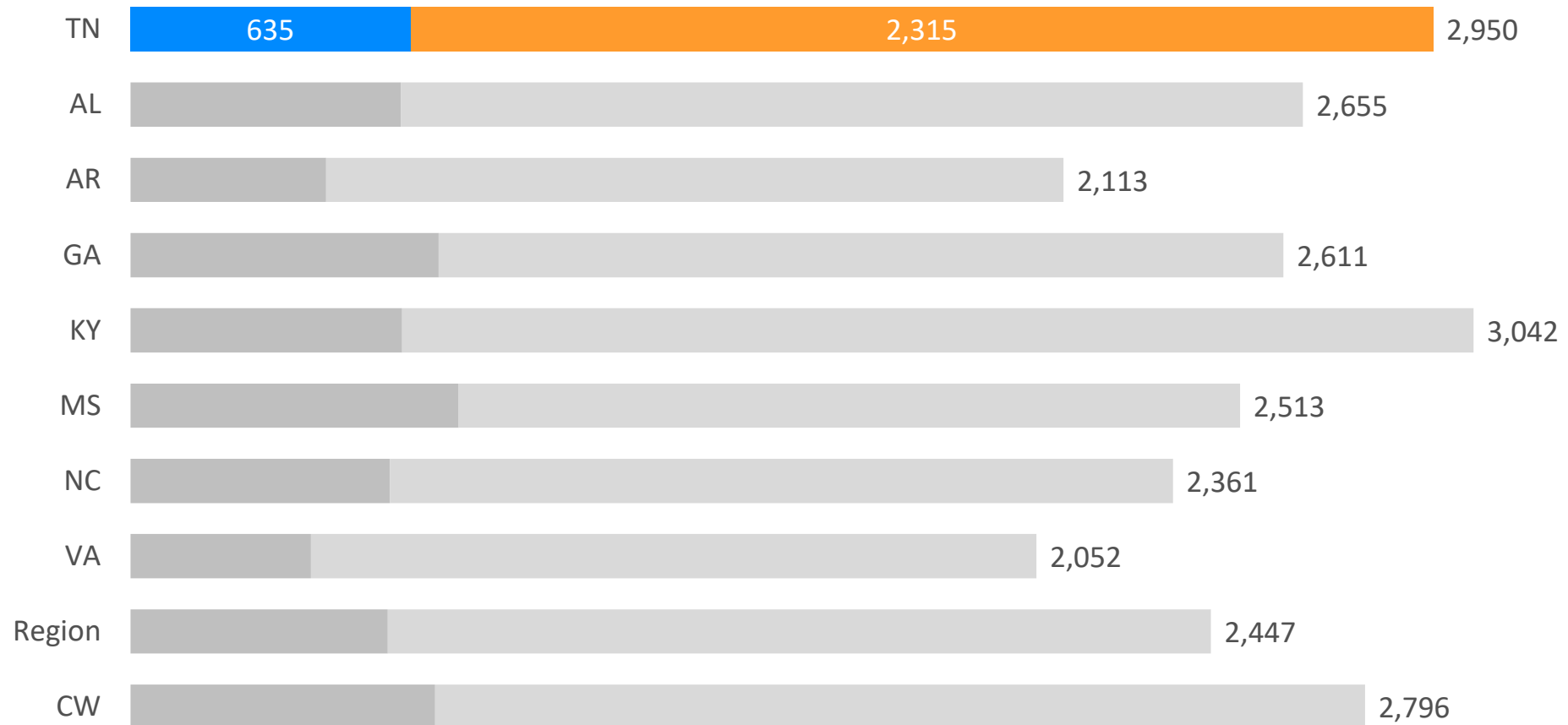


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Tennessee Average Claim Frequency

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

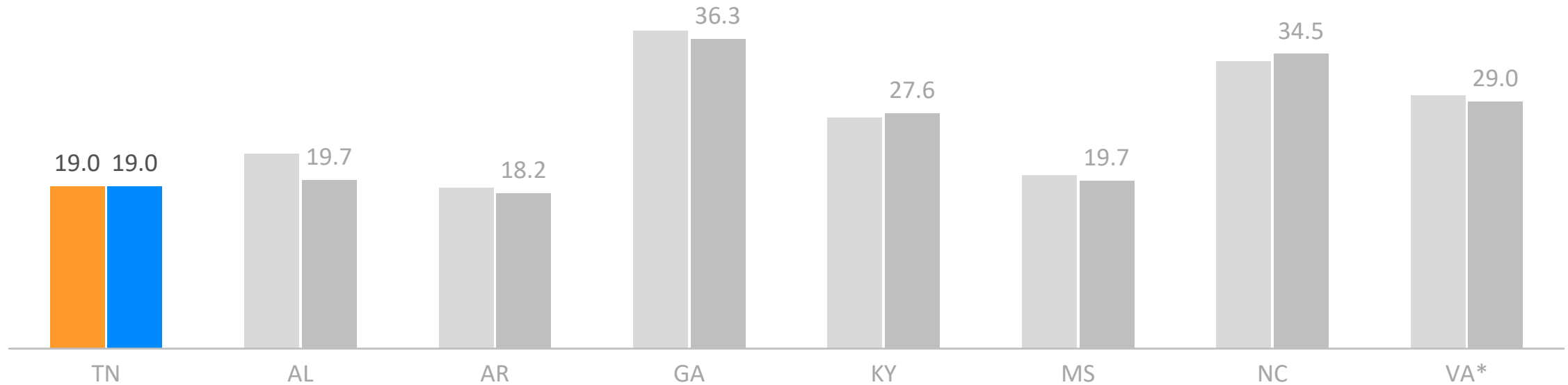


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



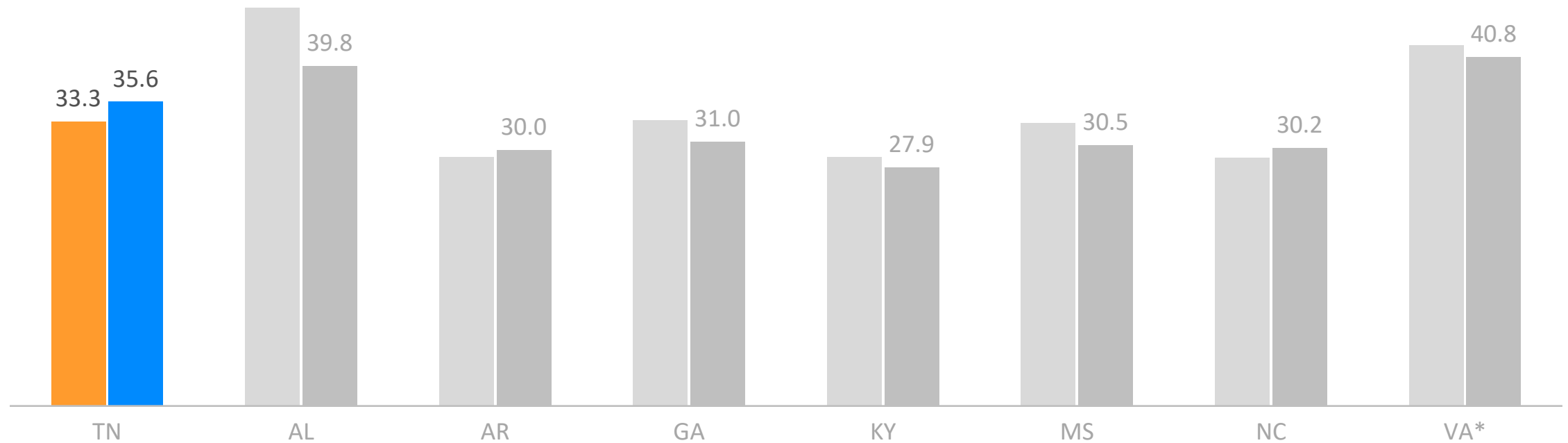
*Unlimited.

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



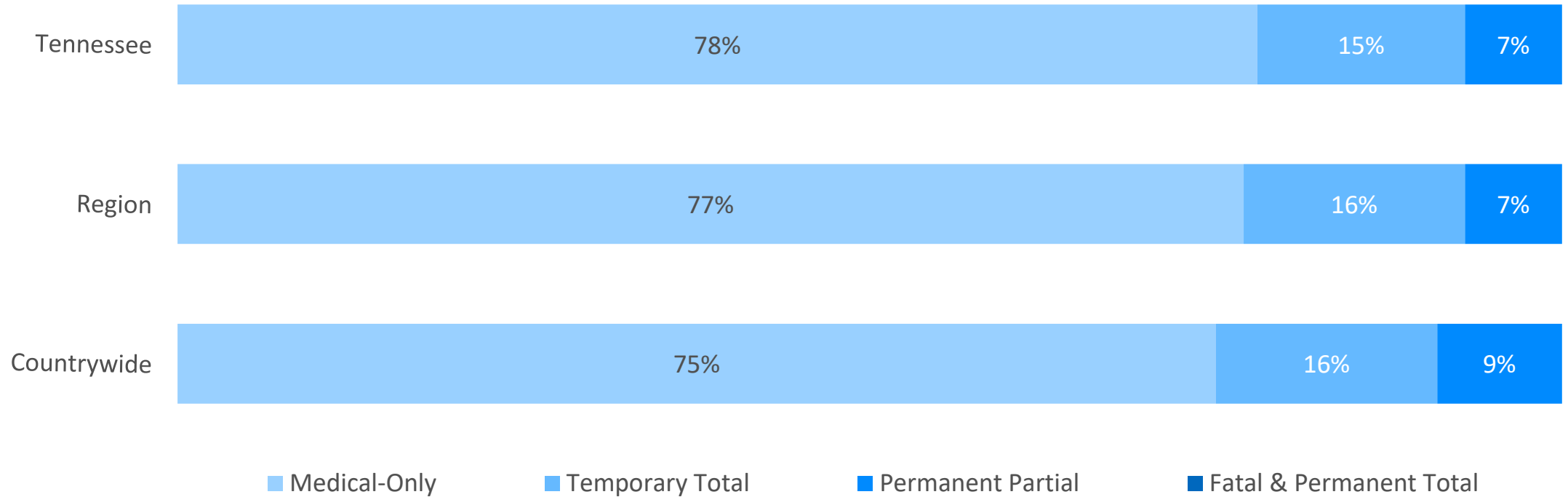
*Unlimited.

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.



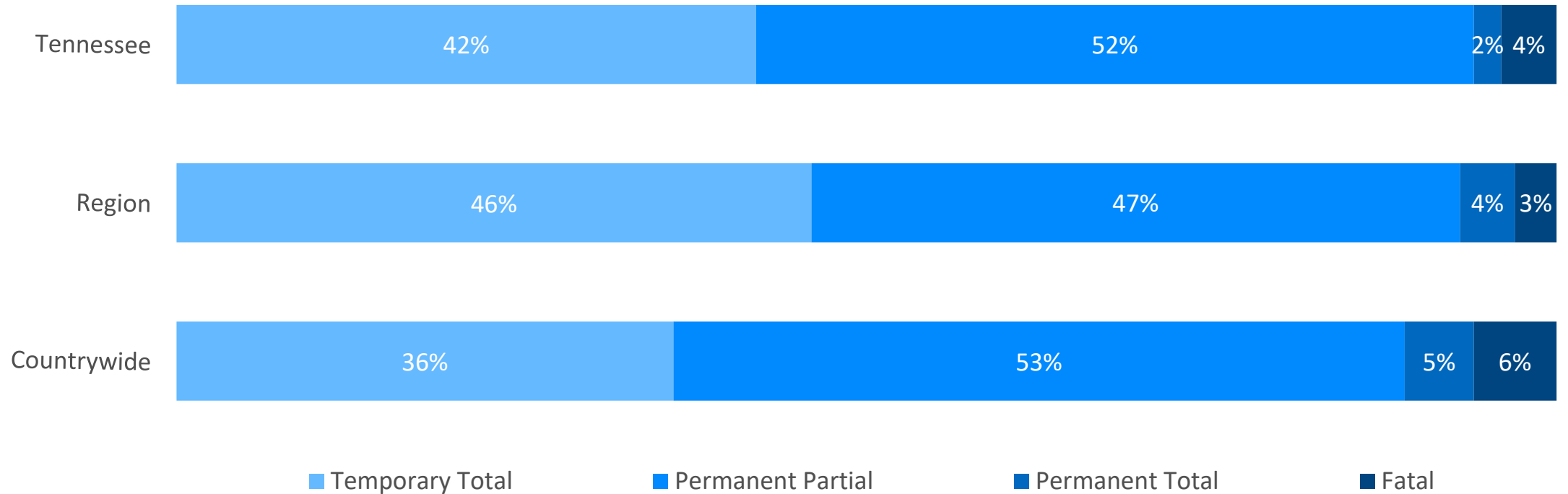
Tennessee Distribution of Claims by Injury Type



Regional states are AL, AR, GA, KY, MS, NC, and VA.

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

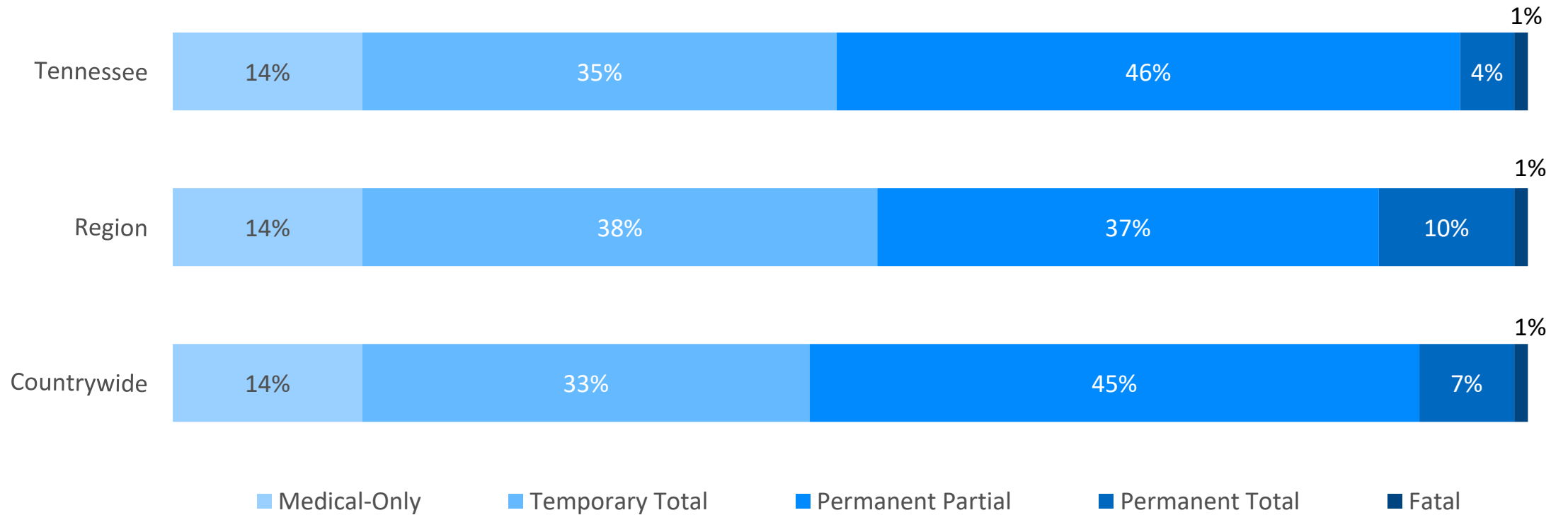
Tennessee Indemnity Loss Distribution by Injury Type



Regional states are AL, AR, GA, KY, MS, NC, and VA.

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

Tennessee Medical Loss Distribution by Injury Type



Regional states are AL, AR, GA, KY, MS, NC, and VA.

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



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