The Source You Trust

SUPPLEMENTAL INFORMATION STATE ADVISORY RESOURCES

Texas
January 2022

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Total Benefit Costs in Texas

Indemnity vs. Medical

Regional states are AR, LA, NM, and OK.
Based on NCCI's financial data.

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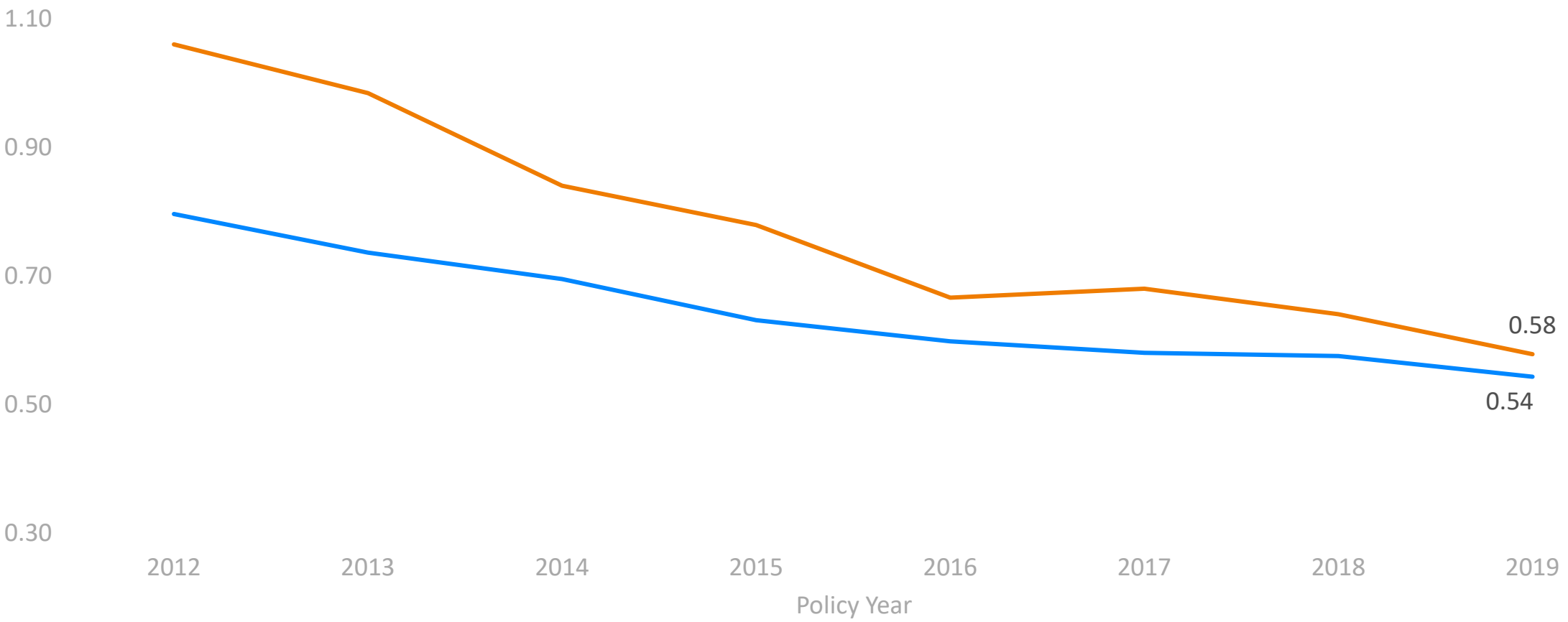
Texas Loss Ratios

Indemnity vs. Medical



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

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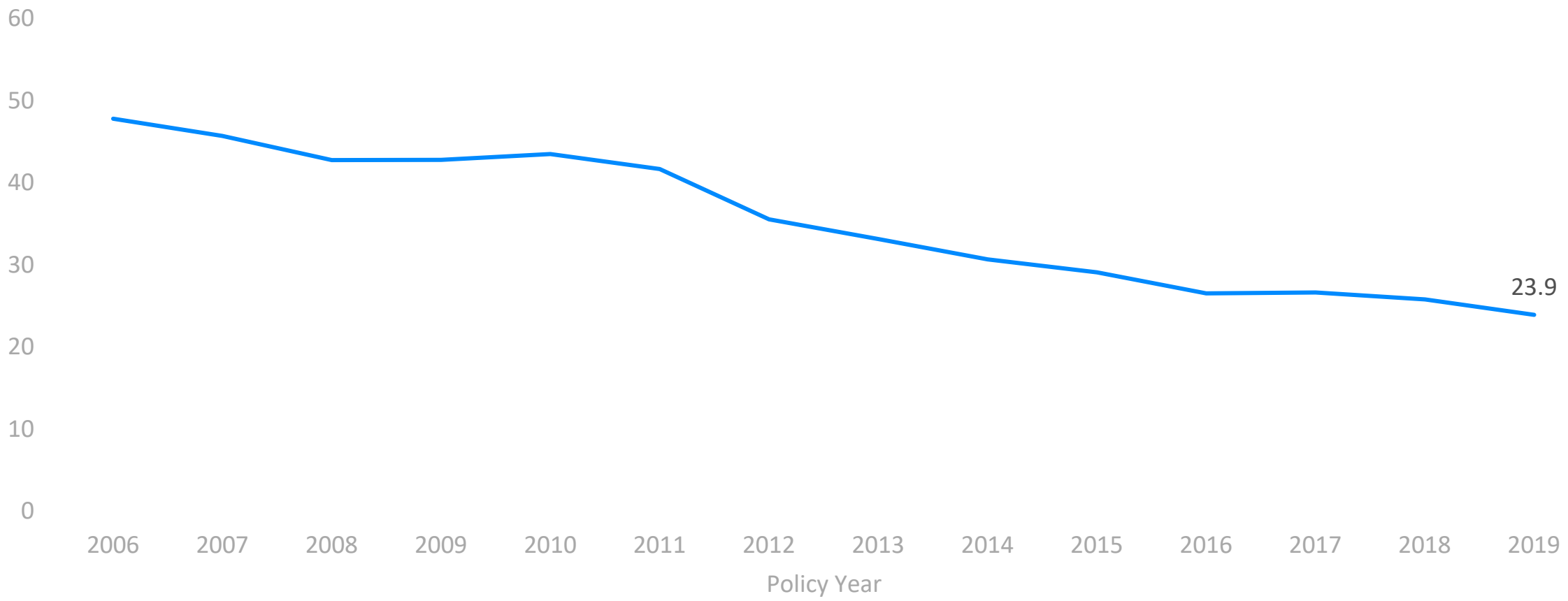
Texas Claim Frequency

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.

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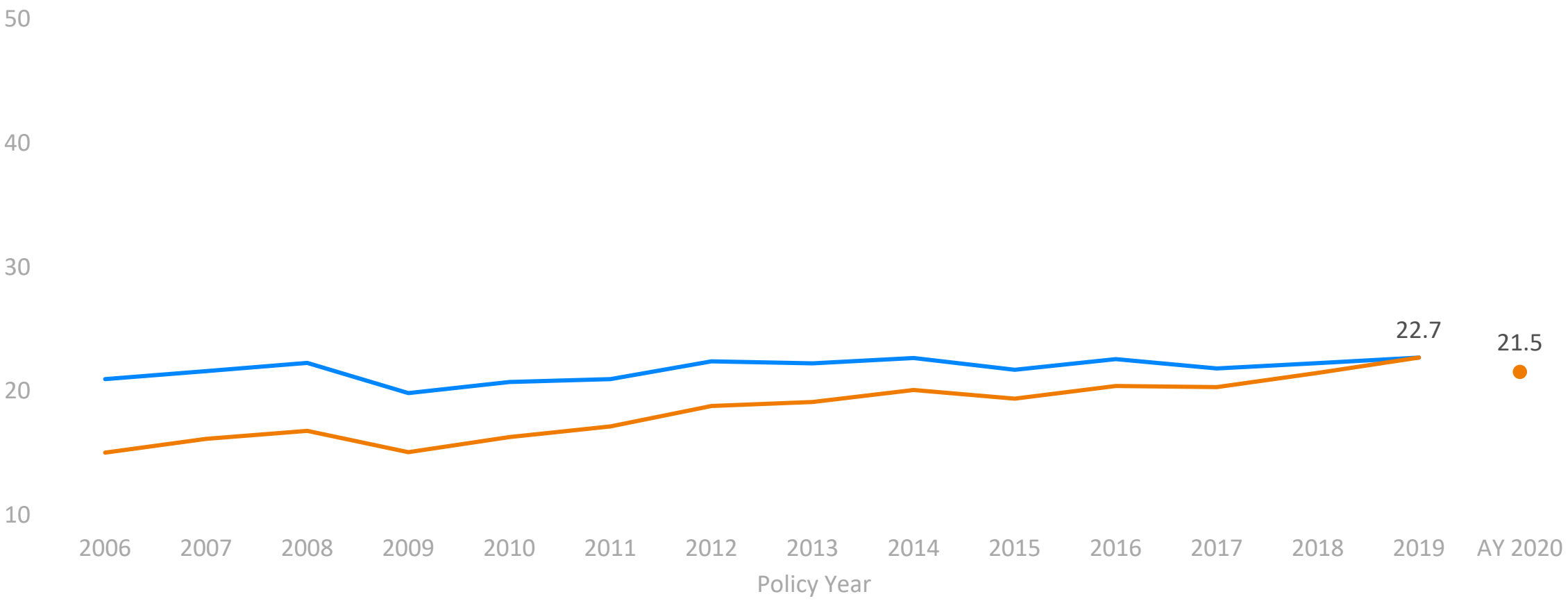
Texas Average Indemnity Claim Severity

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.

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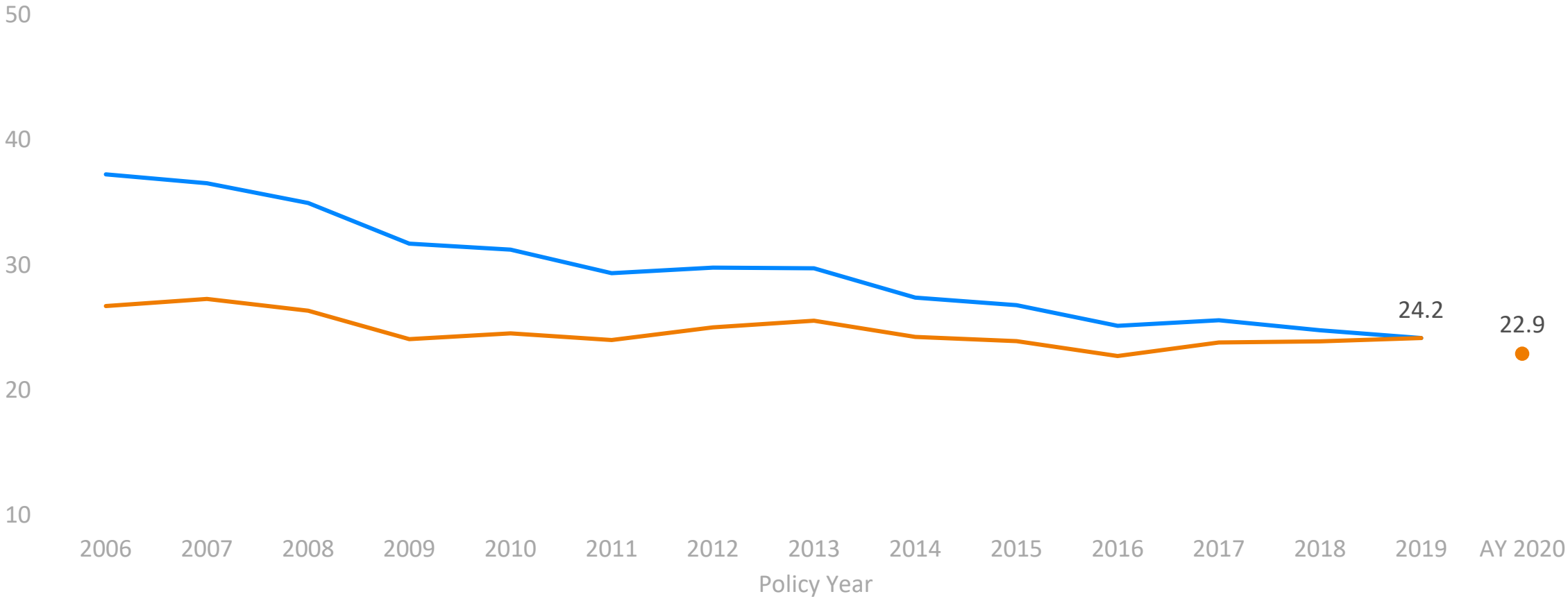
Texas Average Medical Claim Severity

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.

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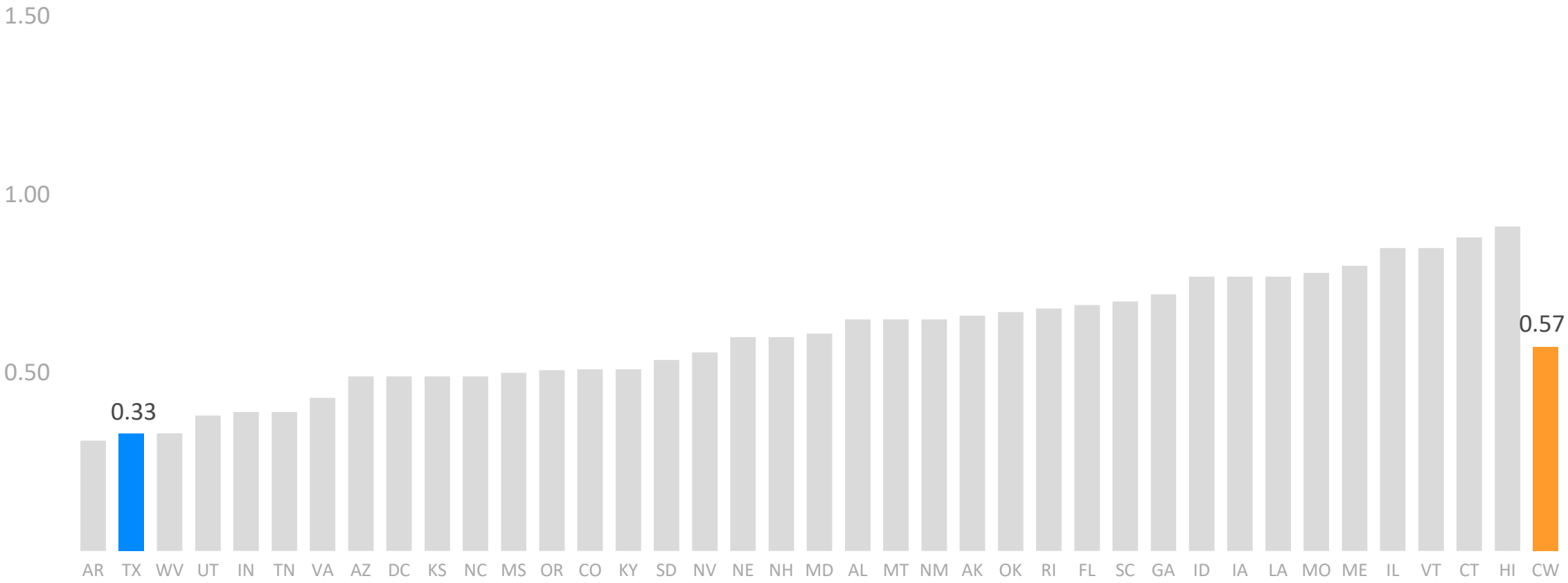
Average Voluntary Pure Loss Costs

Using Texas Payroll Distribution



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

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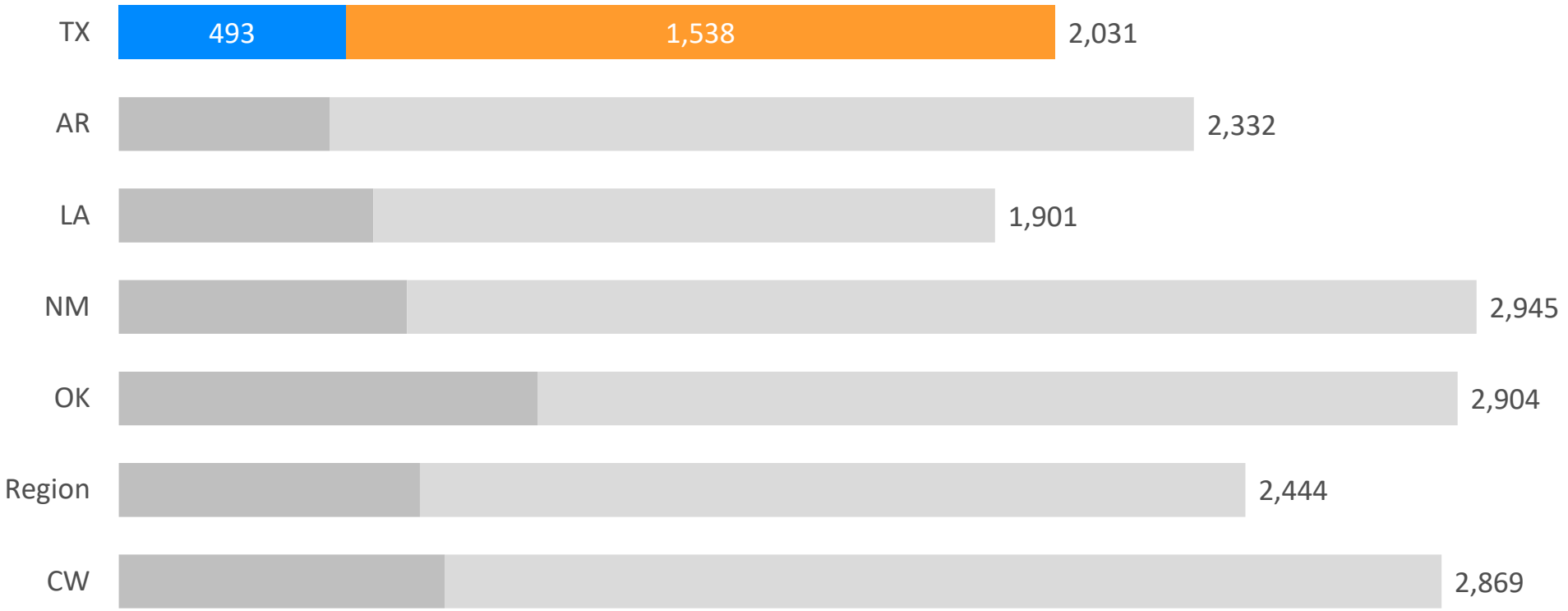
Texas Average Claim Frequency

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



Based on NCCI's ***Statistical Plan*** data.

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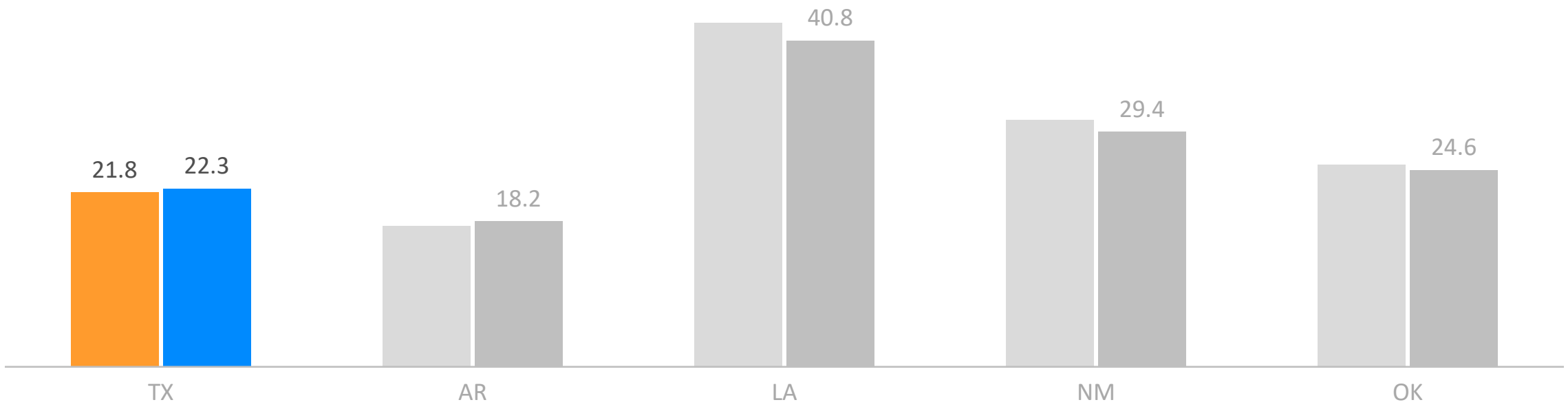
Average Indemnity Claim Severity in the Region

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.

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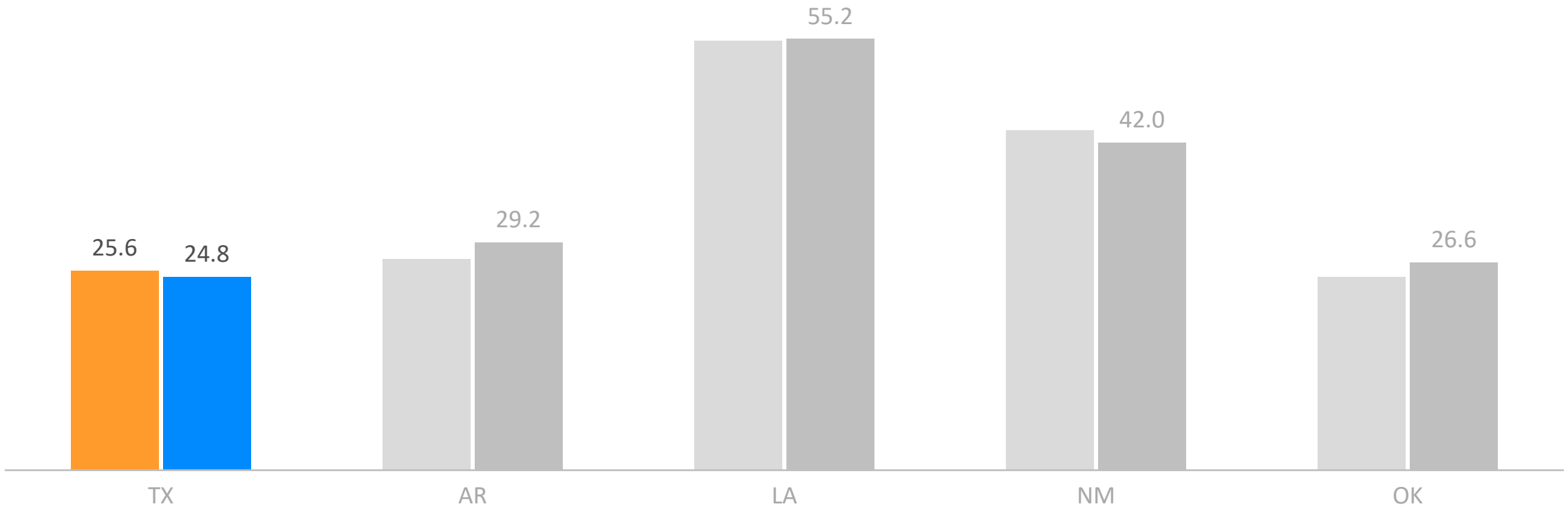
Average Medical Claim Severity in the Region

PY 2017 vs. PY 2018, in $ Thousands



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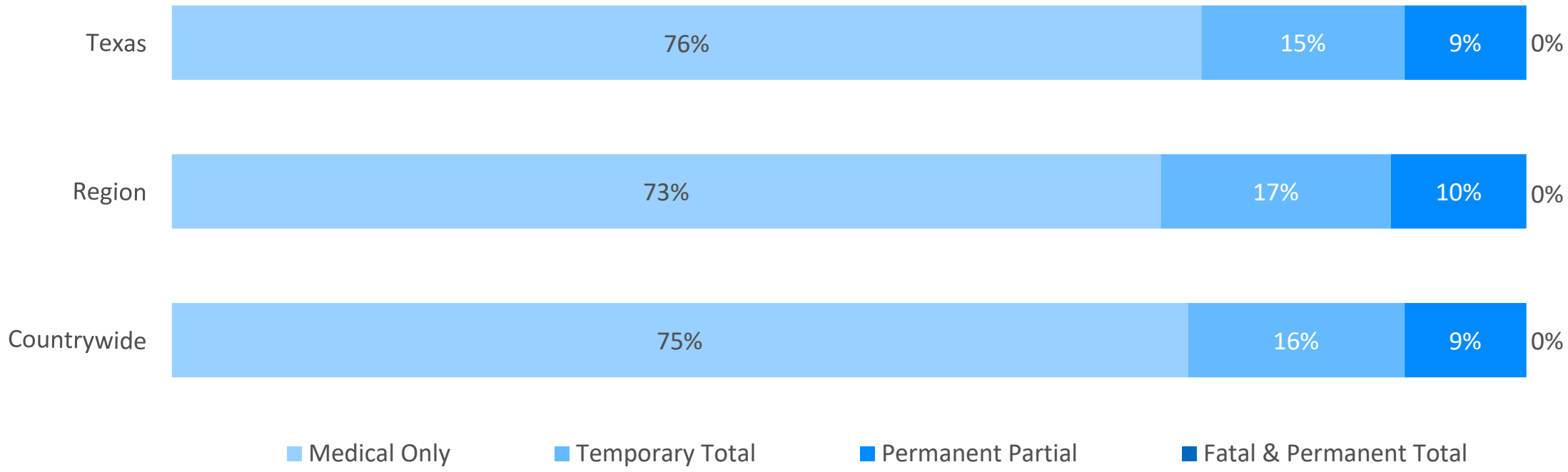
Texas
Distribution of Claims by Injury Type



Regional states are AR, LA, NM, and OK.
Based on NCCI's ***Statistical Plan*** data for jurisdiction/claim type combinations for which three or more cases exist.

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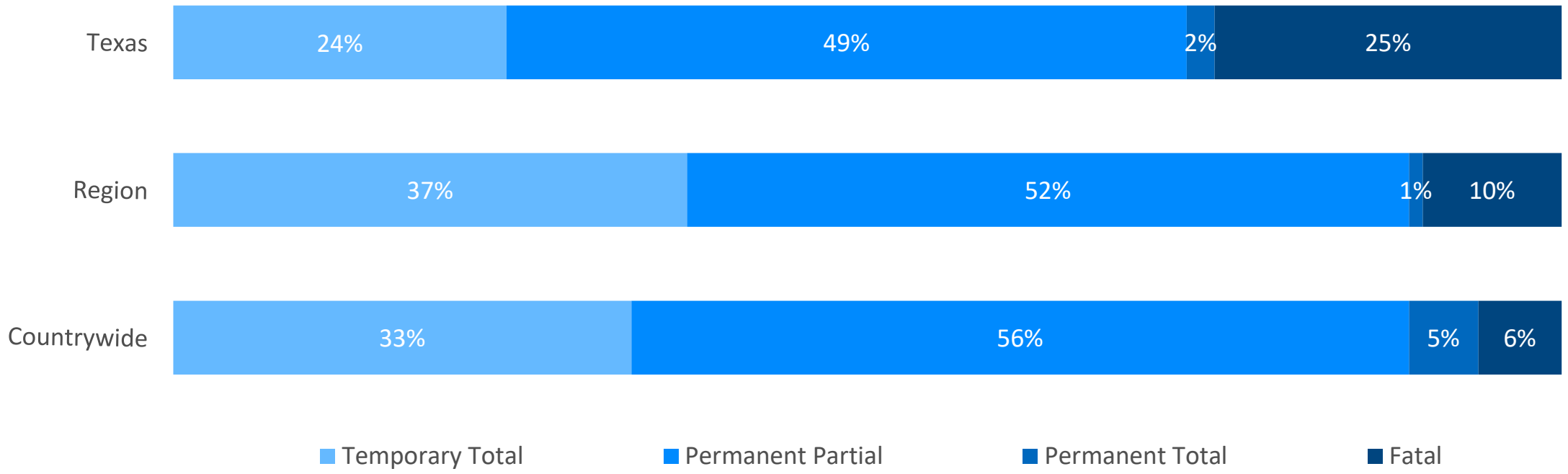
Texas
Indemnity Loss Distribution by Injury Type



Regional states are AR, LA, NM, and OK.
Based on NCCI's ***Statistical Plan*** data for jurisdiction/claim type combinations for which three or more cases exist.

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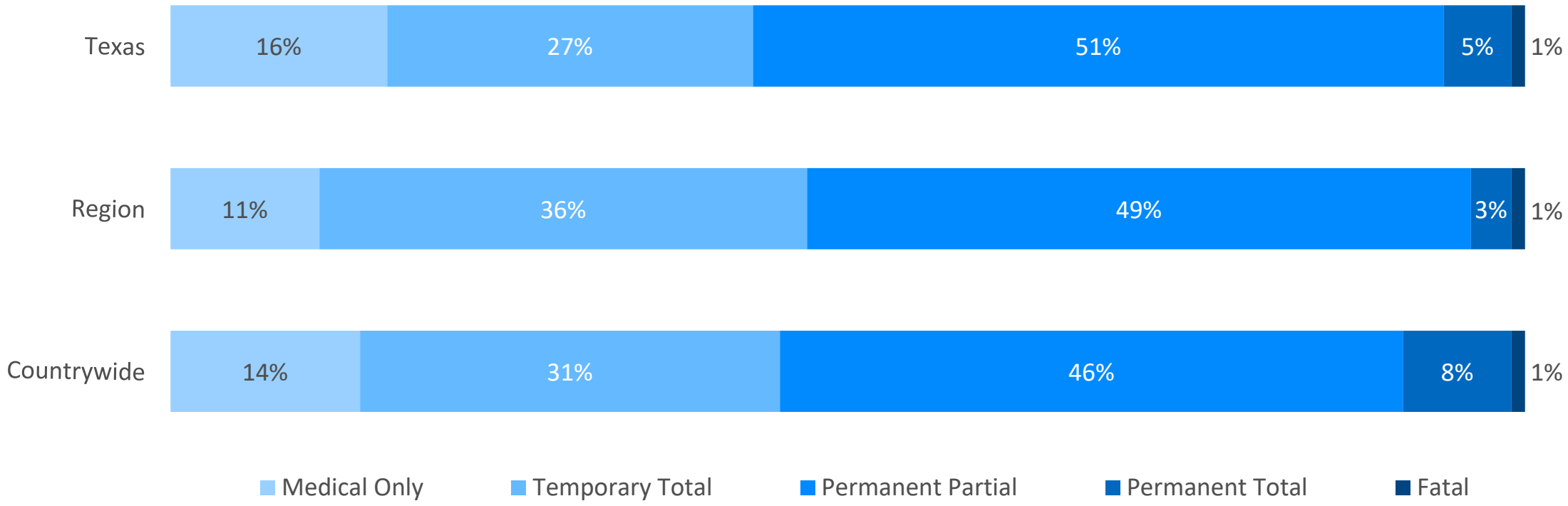
Texas
Medical Loss Distribution by Injury Type



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