

STATE ADVISORY RESOURCES

Texas Supplemental Information
February 2023



Total Benefit Costs in Texas

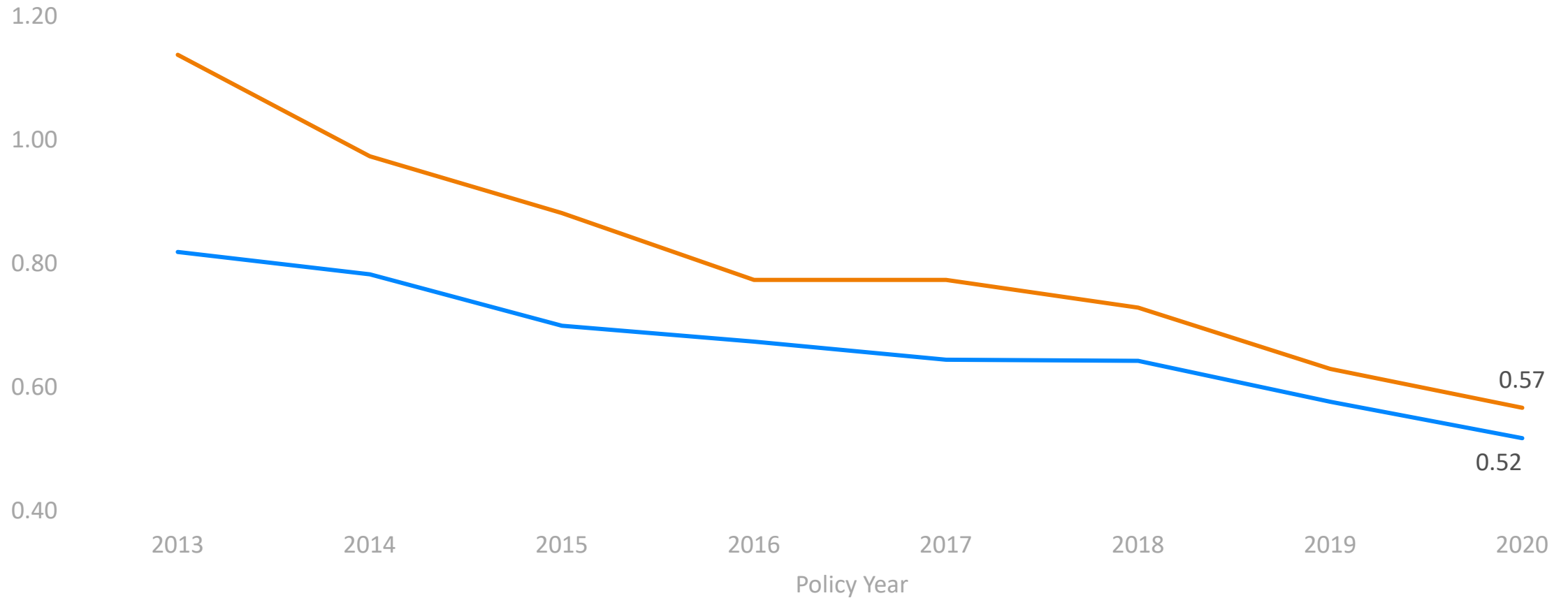
Indemnity vs. Medical



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

Texas Loss Ratios

Indemnity vs. Medical

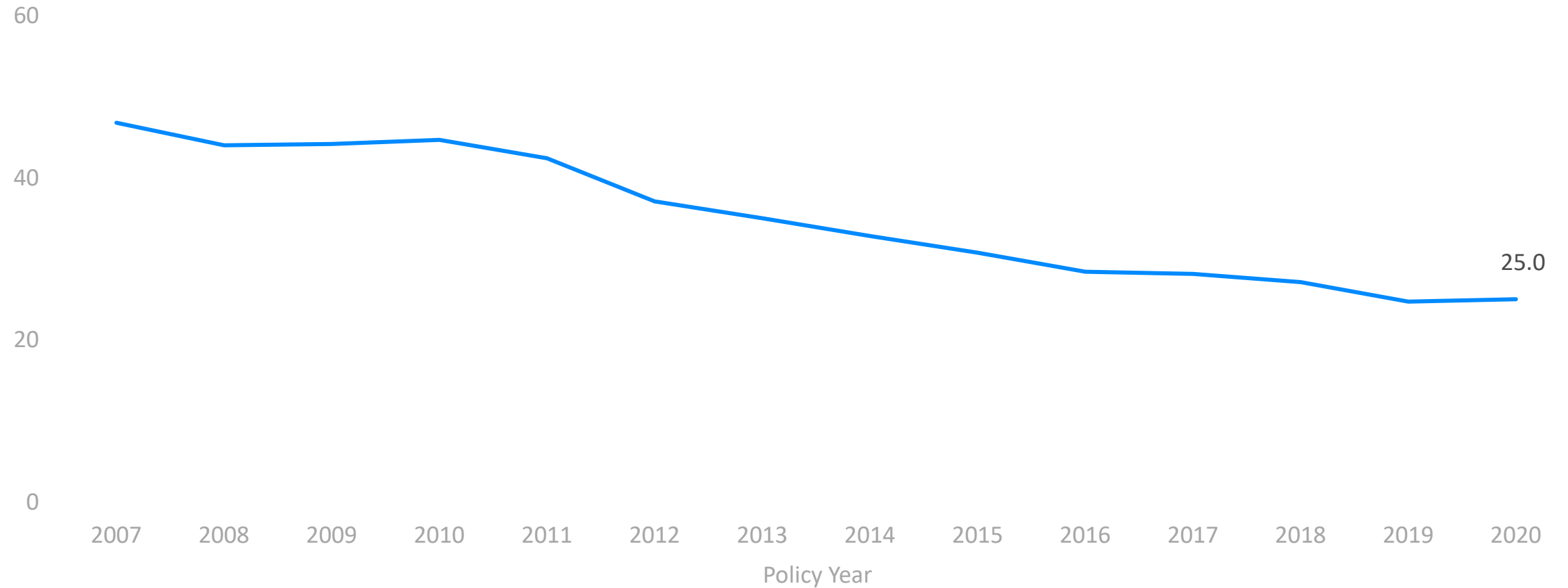


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Texas Claim Frequency

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

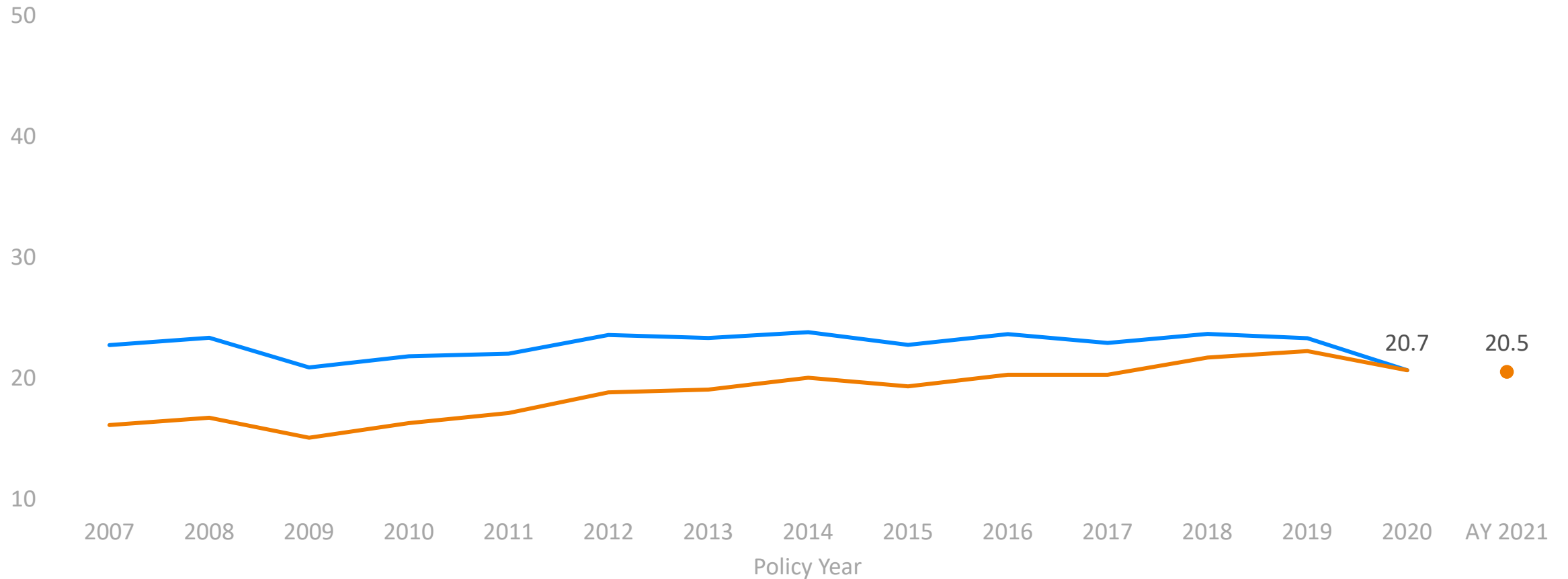


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Texas Average Indemnity Claim Severity

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

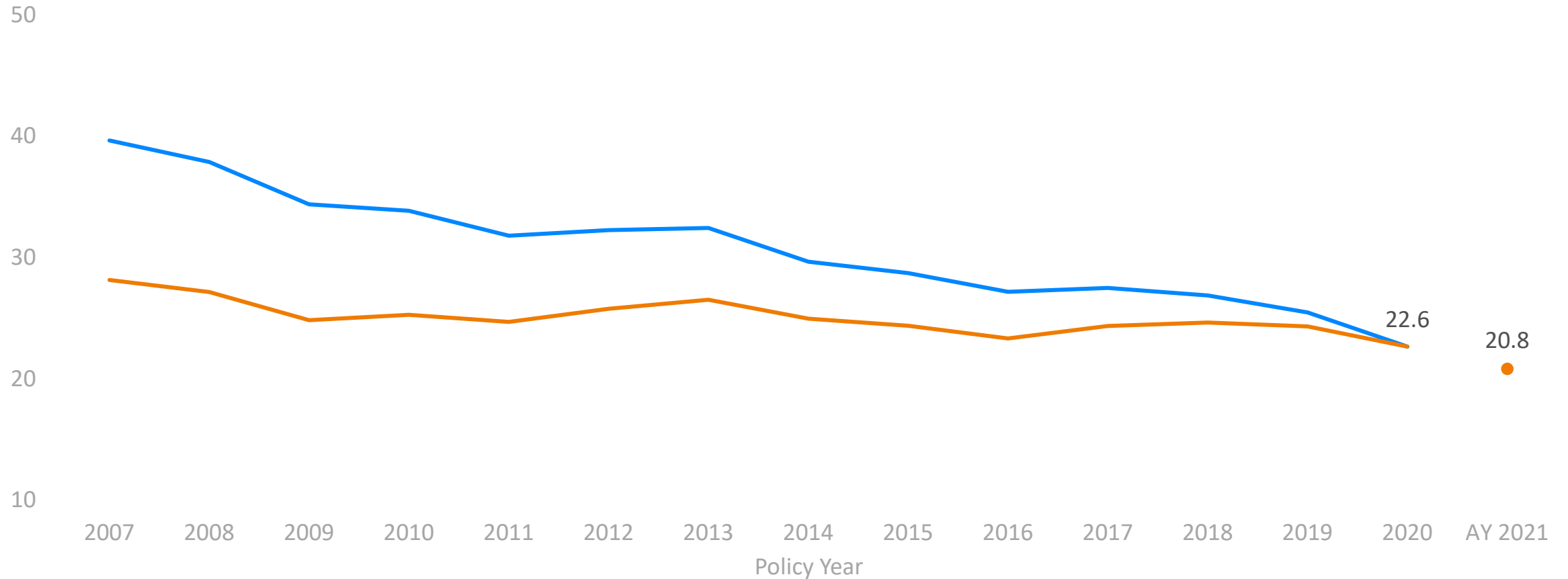


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Texas Average Medical Claim Severity

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

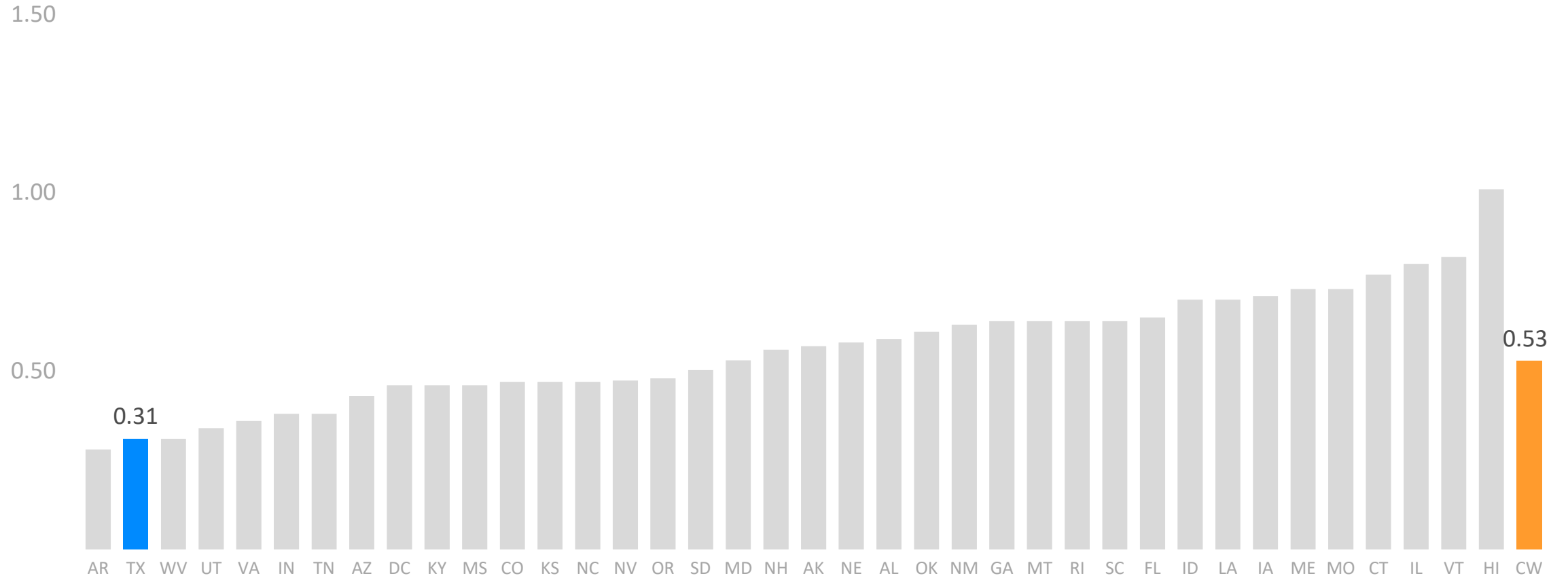


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using Texas Payroll Distribution

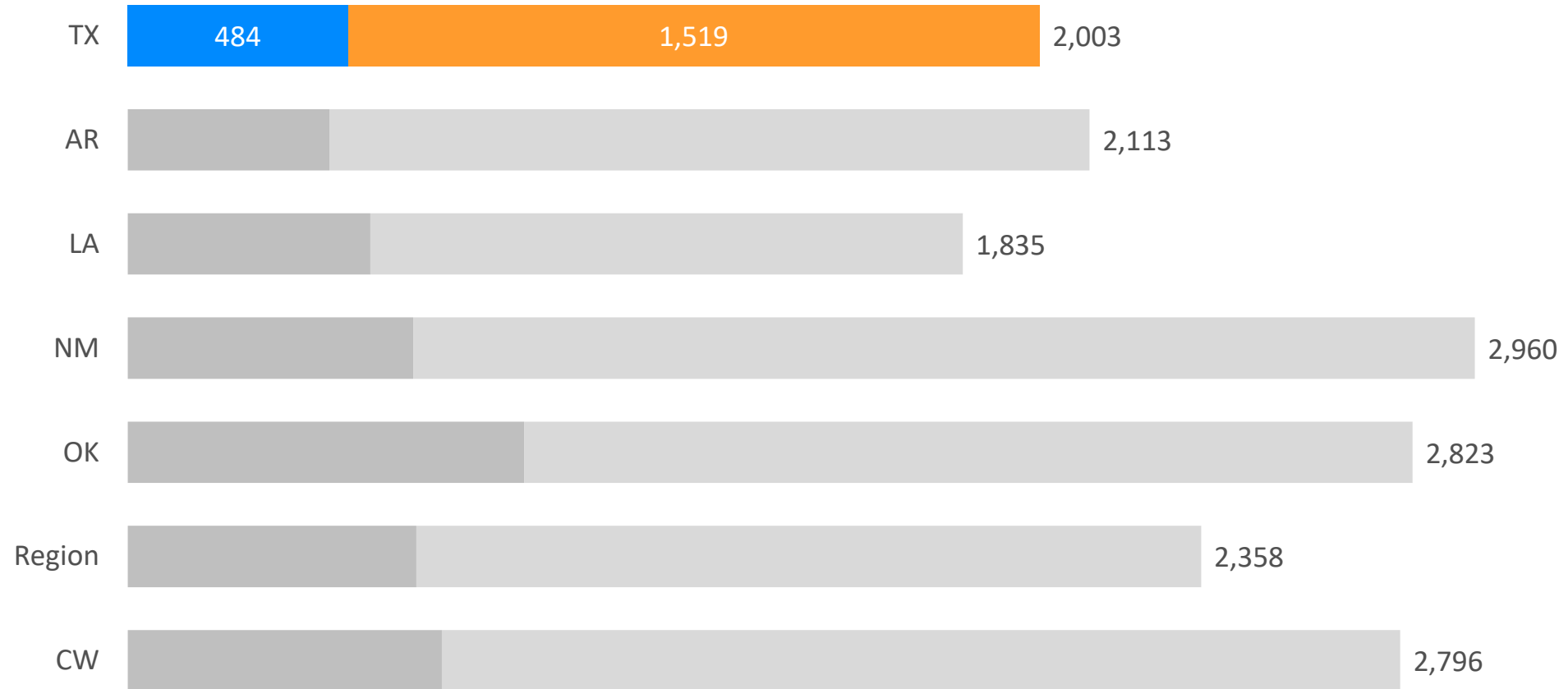


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Texas Average Claim Frequency

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

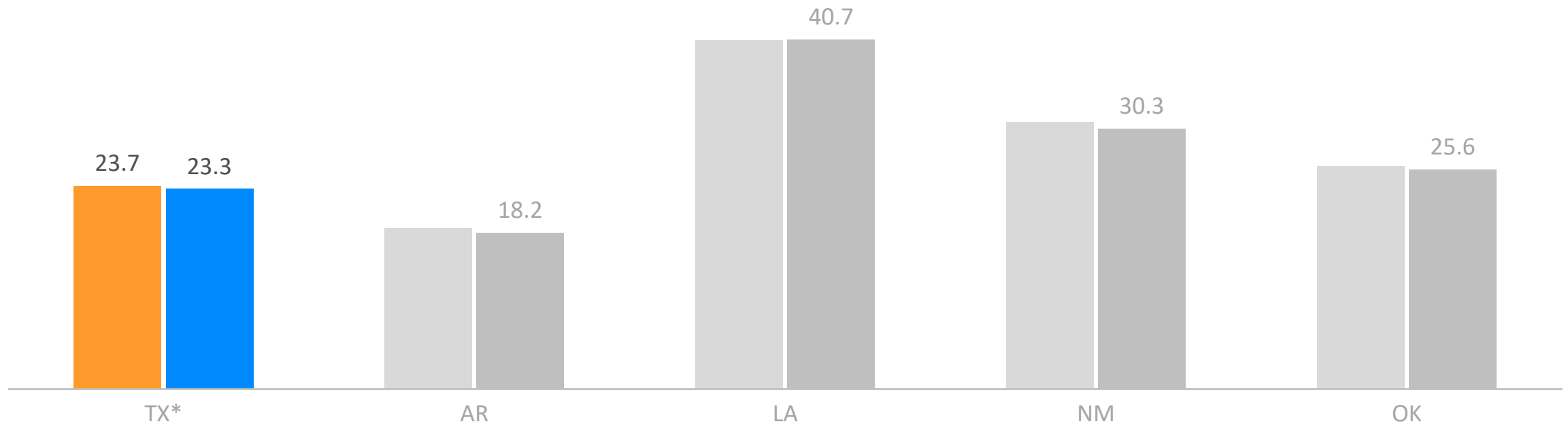


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands

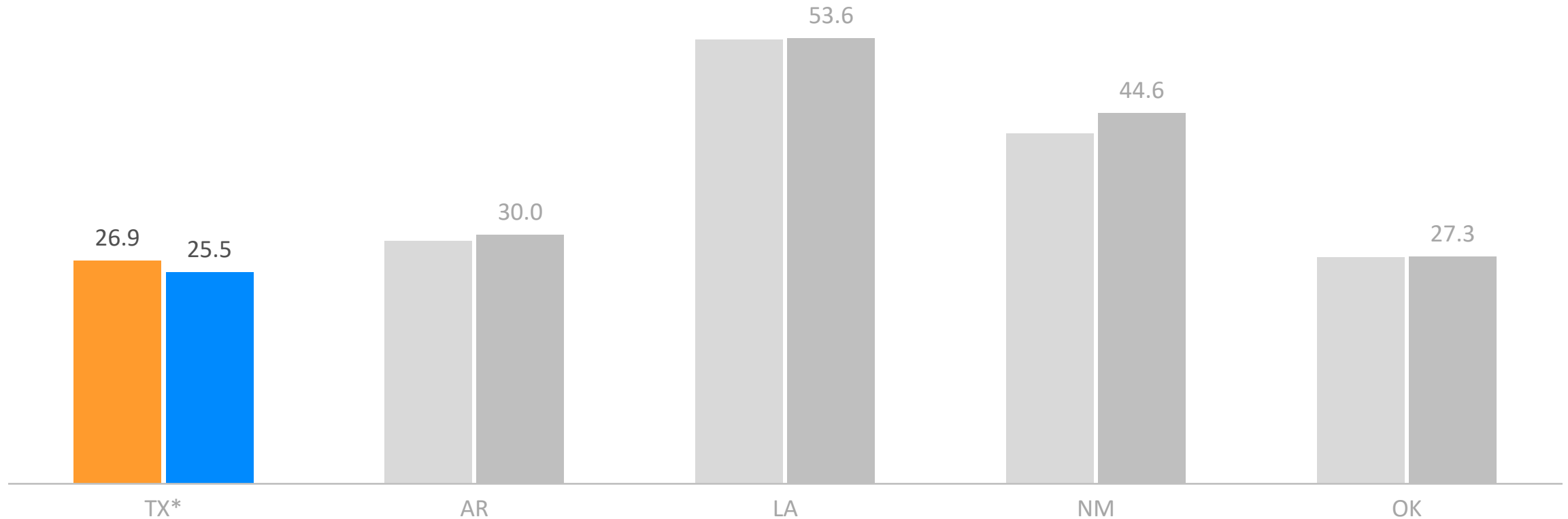


*Unlimited.

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

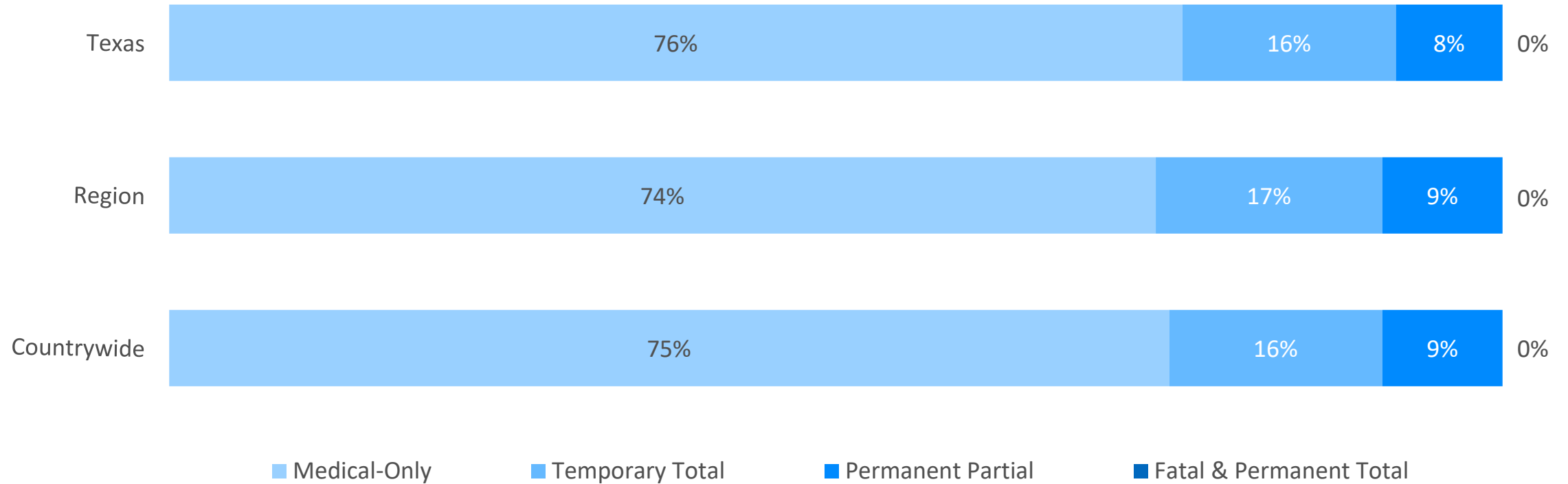


*Unlimited.

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.

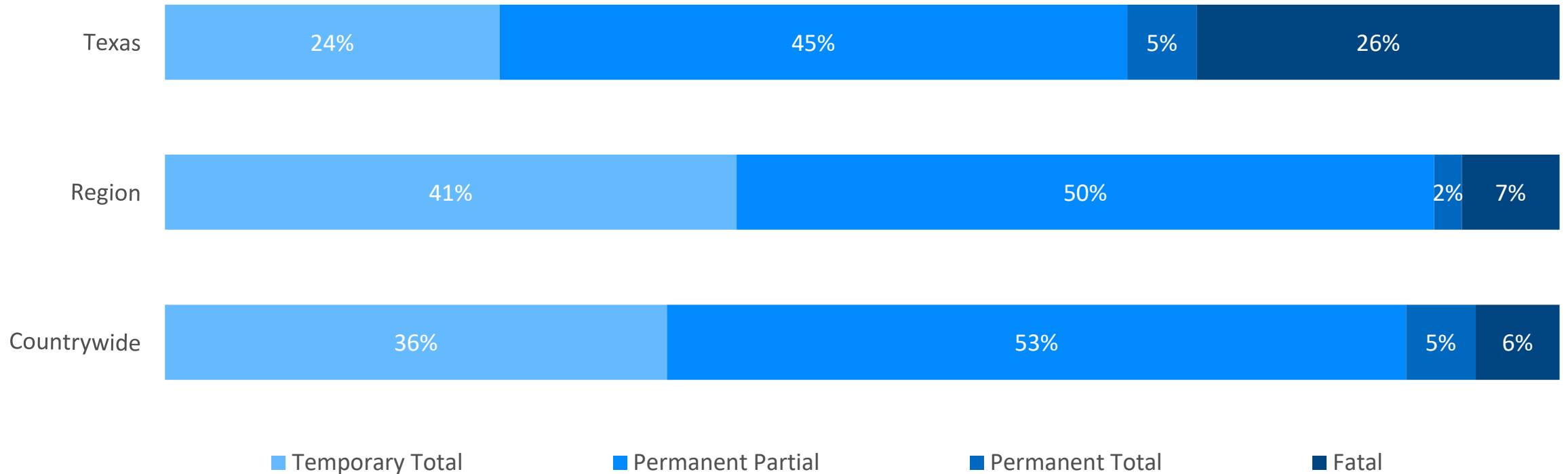
Texas Distribution of Claims by Injury Type



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.

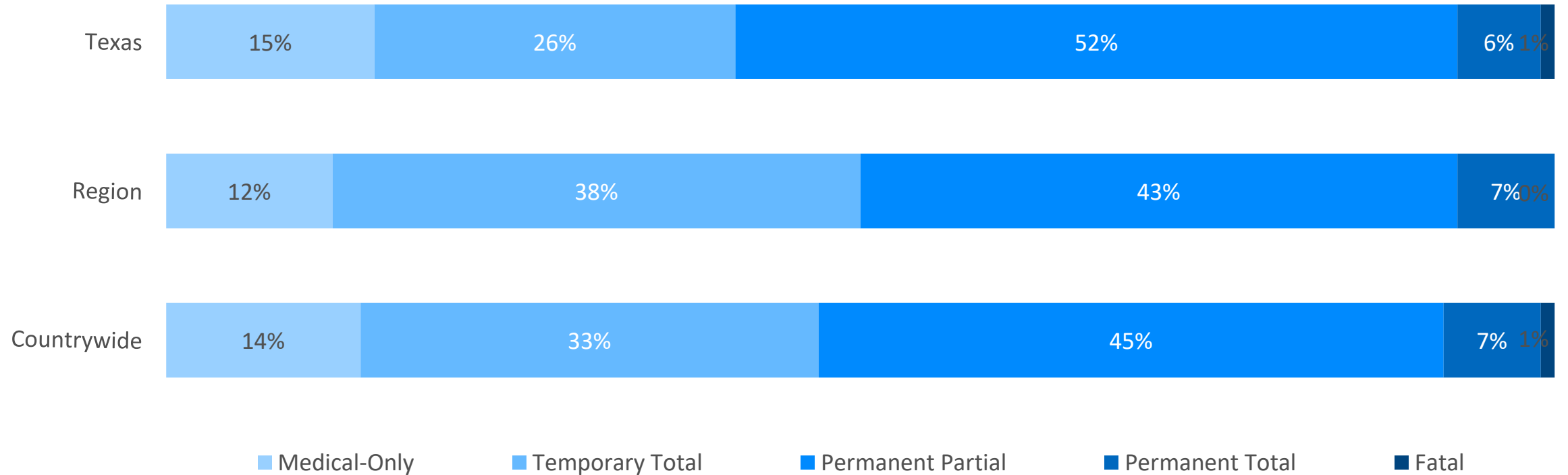
Texas Indemnity Loss Distribution by Injury Type



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.

Texas Medical 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.

CONTACT US



Terri Robinson
Senior State Relations Executive
terri_robinson@ncci.com



Dan Benzshawel
Executive Director & Actuary
dan_benzshawel@ncci.com