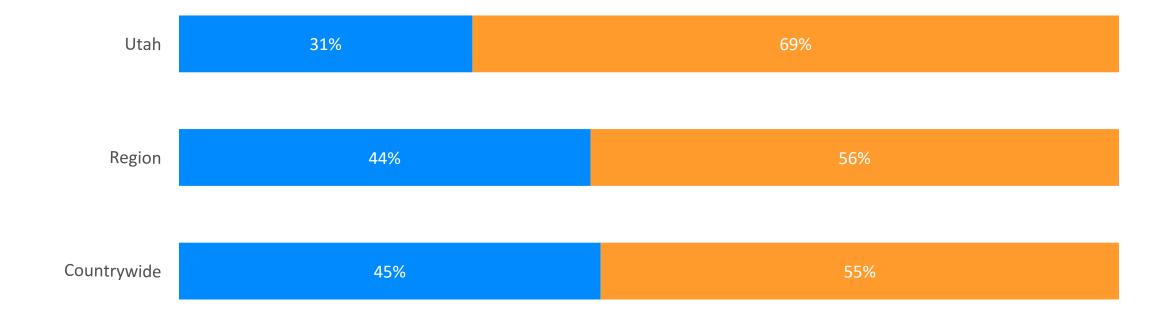


# STATE ADVISORY RESOURCES

Utah Supplemental Information November 2022

#### Total Benefit Costs in Utah

Indemnity vs. Medical

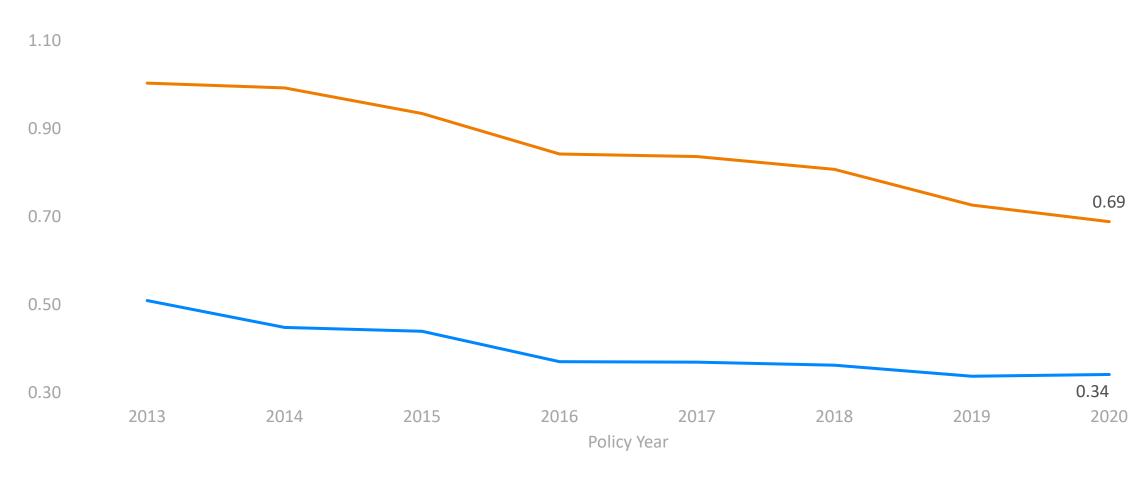


Regional states are AZ, CO, ID, NM, NV, and OR. Based on NCCI's Financial data.



#### **Utah Loss Ratios**

Indemnity vs. Medical

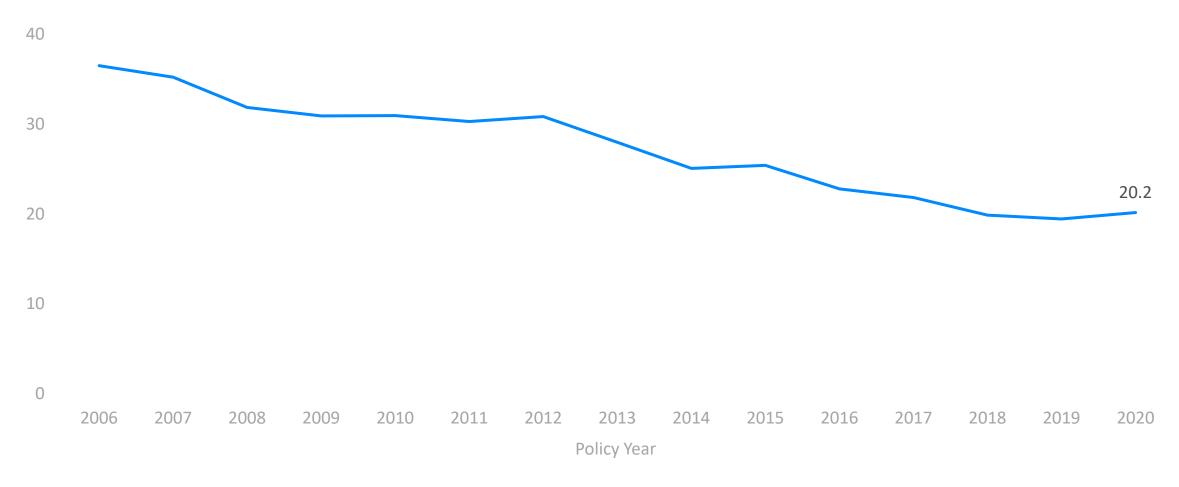


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



## **Utah Claim Frequency**

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

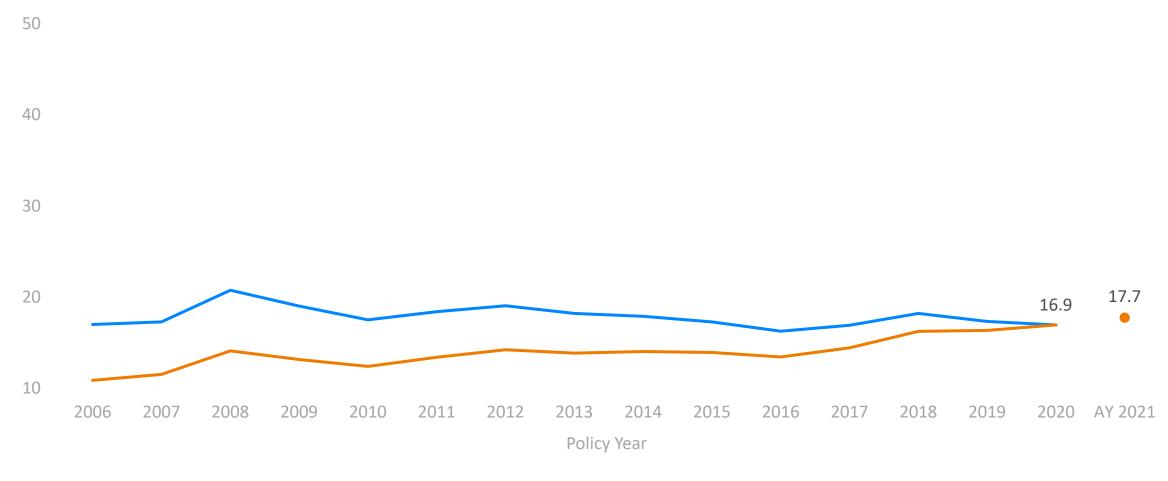


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



## **Utah Average Indemnity Claim Severity**

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

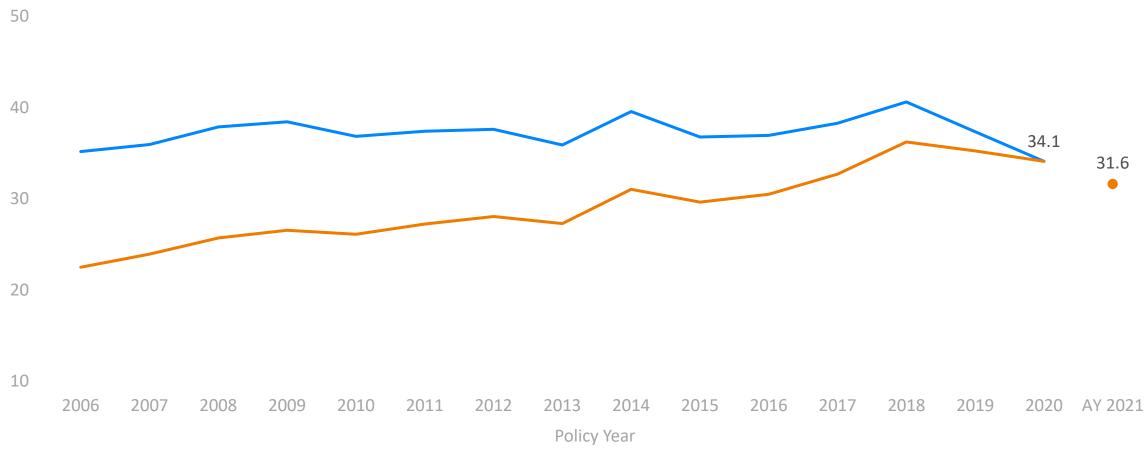


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



#### Utah Average Medical Claim Severity

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



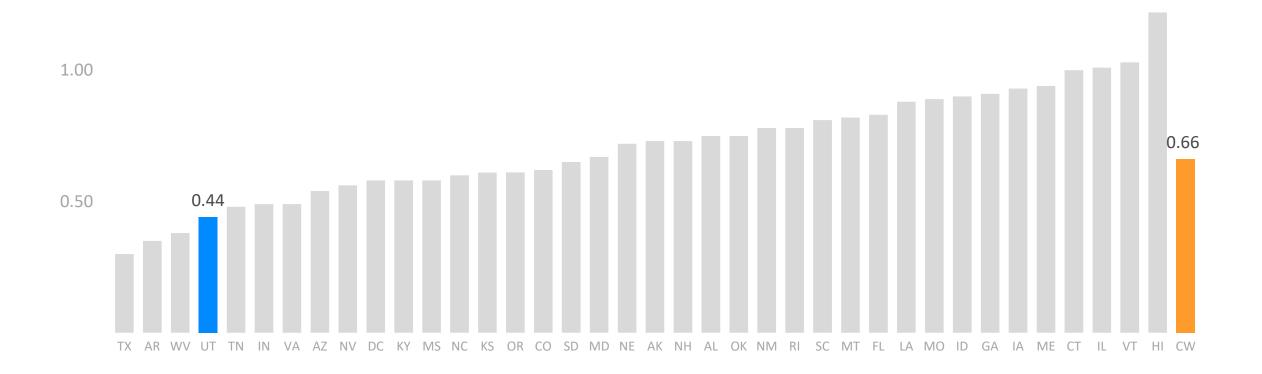
Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate. Note that medical-only losses are included in the numerator.



### Average Voluntary Pure Loss Costs

Using Utah Payroll Distribution

1.50

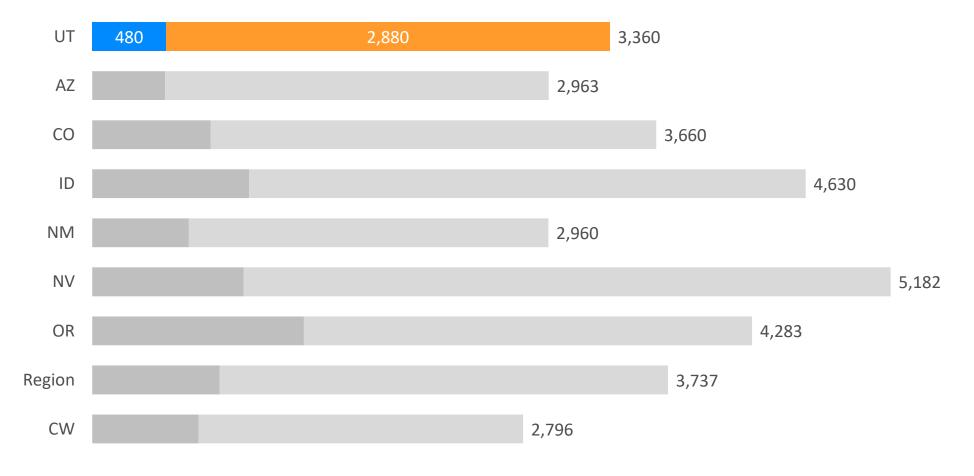


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



# Utah Average Claim Frequency

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

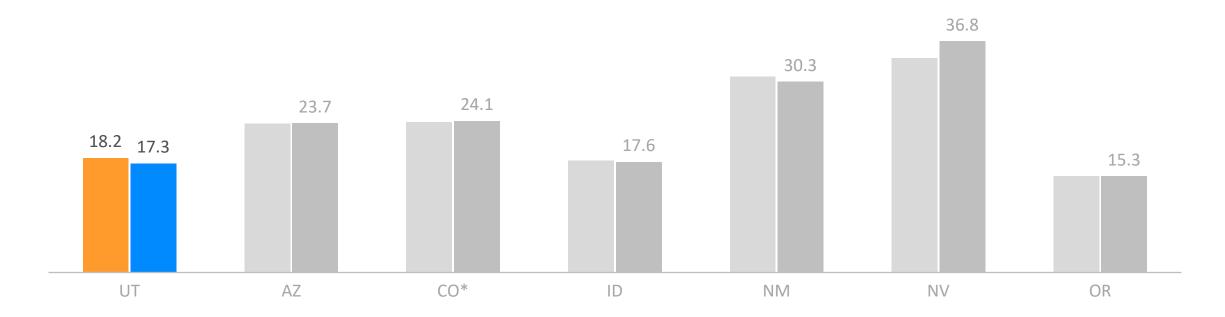


Based on NCCI's Statistical Plan data.



# Average Indemnity Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



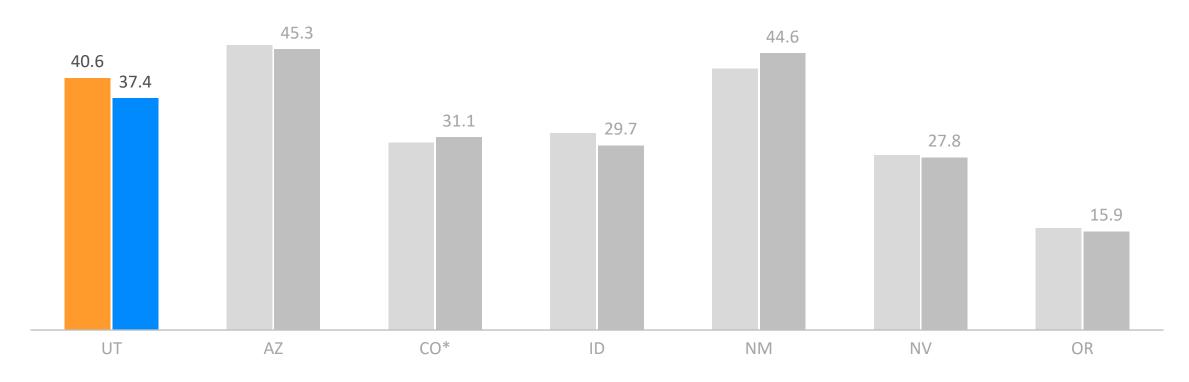
<sup>\*</sup>I Inlimited

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

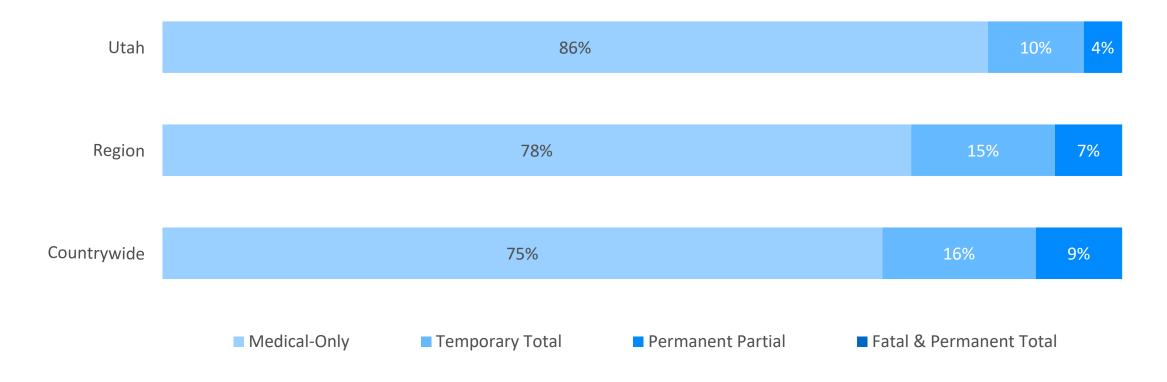


#### \*Unlimited

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.



#### Utah Distribution of Claims by Injury Type

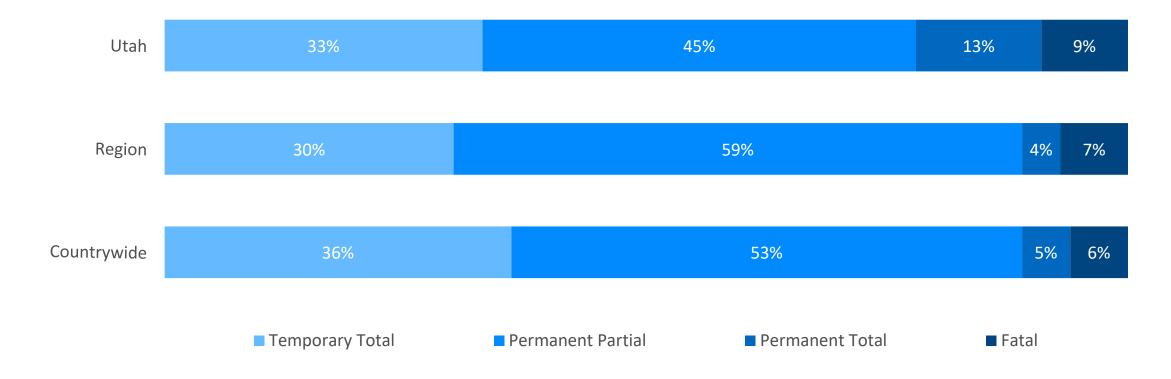


Regional states are AZ, CO, ID, NM, NV, and OR.

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



#### Utah Indemnity Loss Distribution by Injury Type

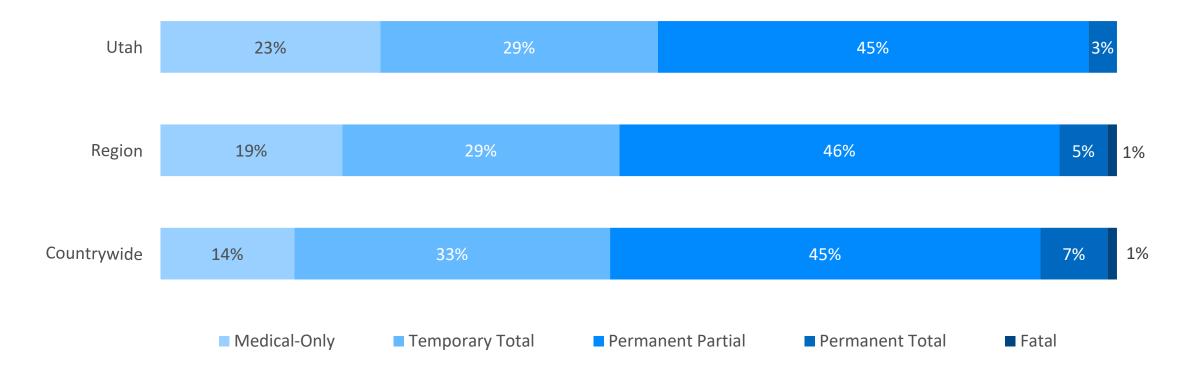


Regional states are AZ, CO, ID, NM, NV, and OR.

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



#### Utah Medical Loss Distribution by Injury Type



Regional states are AZ, CO, ID, NM, NV, and OR.

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





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