

SUPPLEMENTAL INFORMATION STATE ADVISORY RESOURCES

Vermont
January 2022

Total Benefit Costs in Vermont

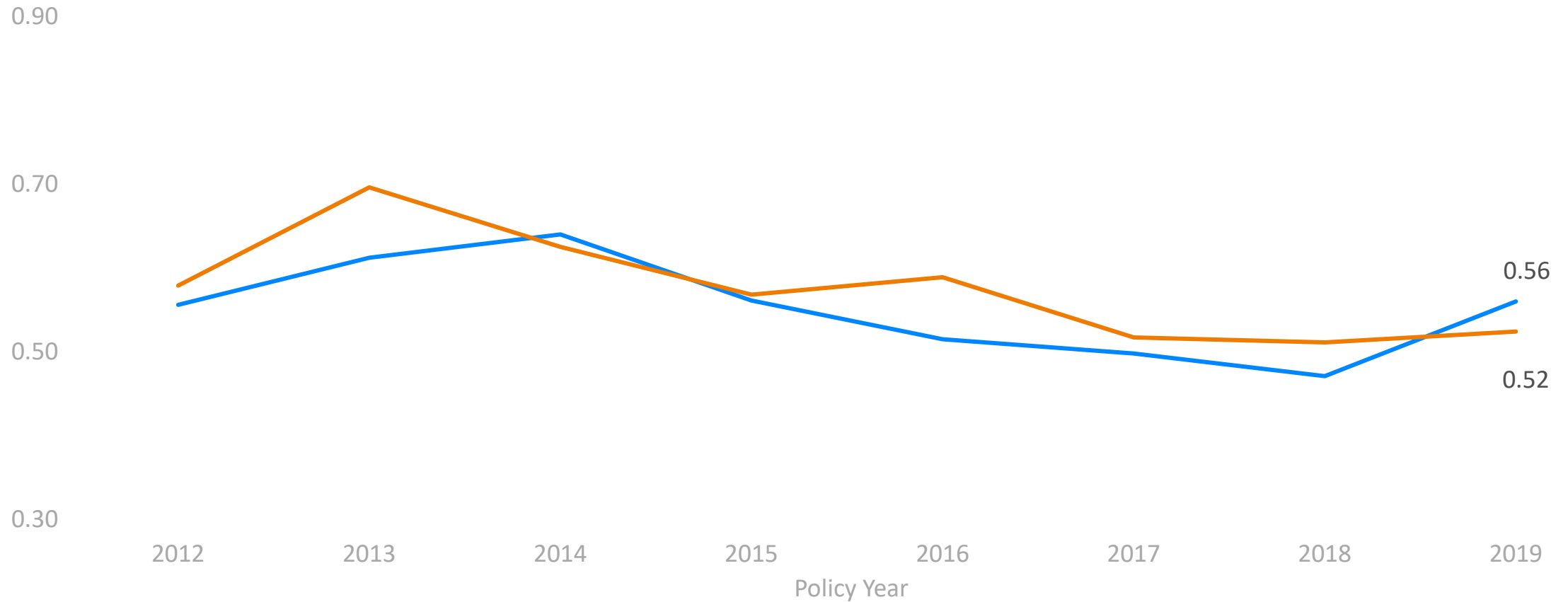
Indemnity vs. Medical



Regional states are CT, ME, NH, and RI.
Based on NCCI's financial data.

Vermont Loss Ratios

Indemnity vs. Medical

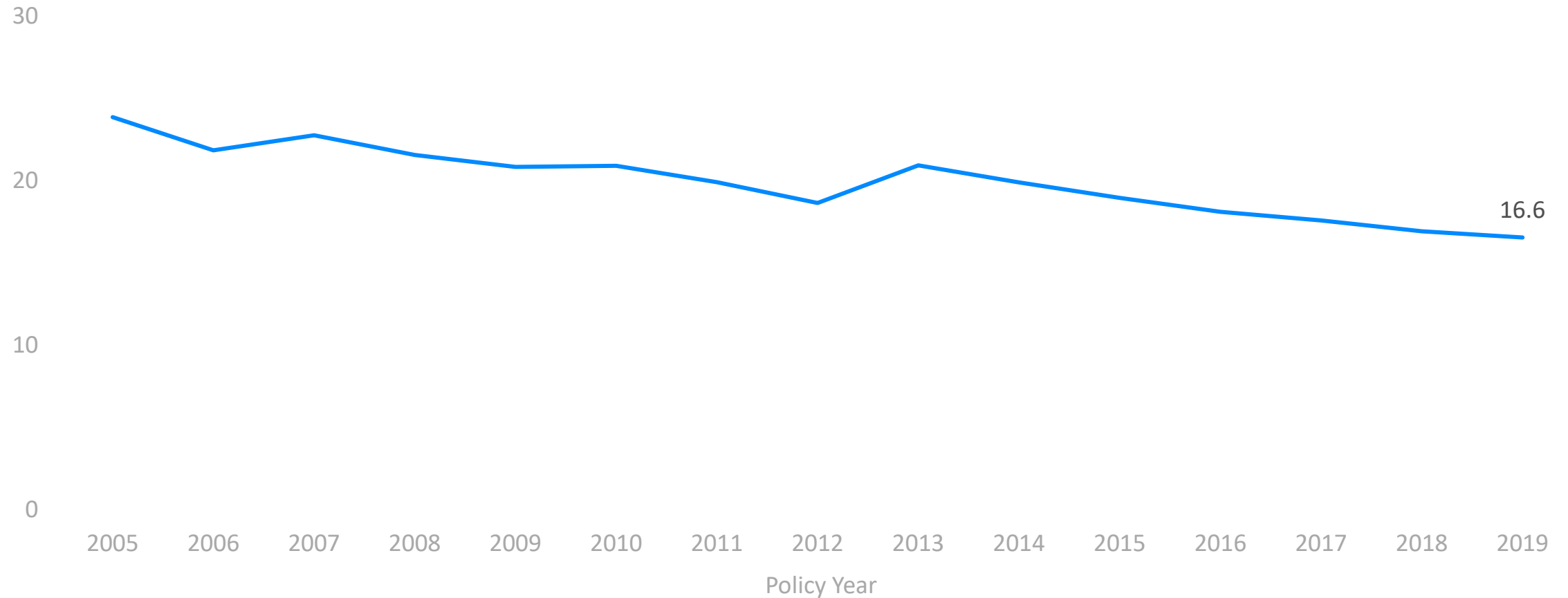


Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate.



Vermont Claim Frequency

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

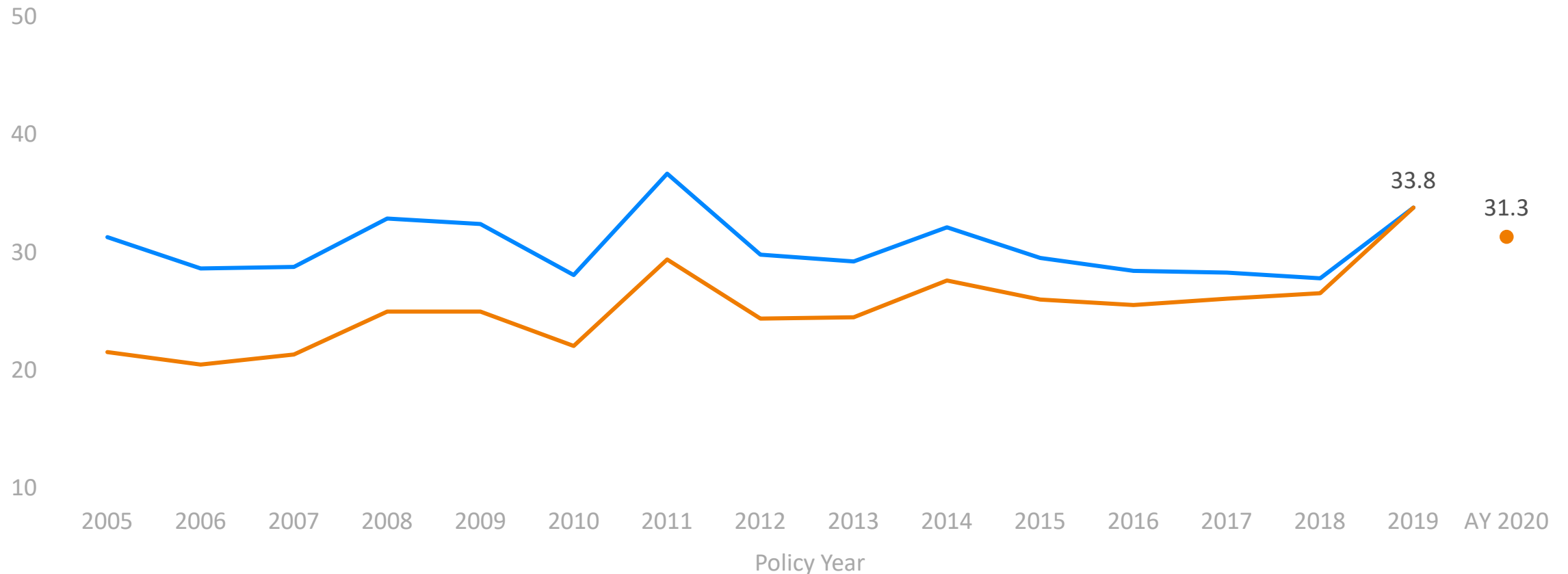


Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Vermont Average Indemnity Claim Severity

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

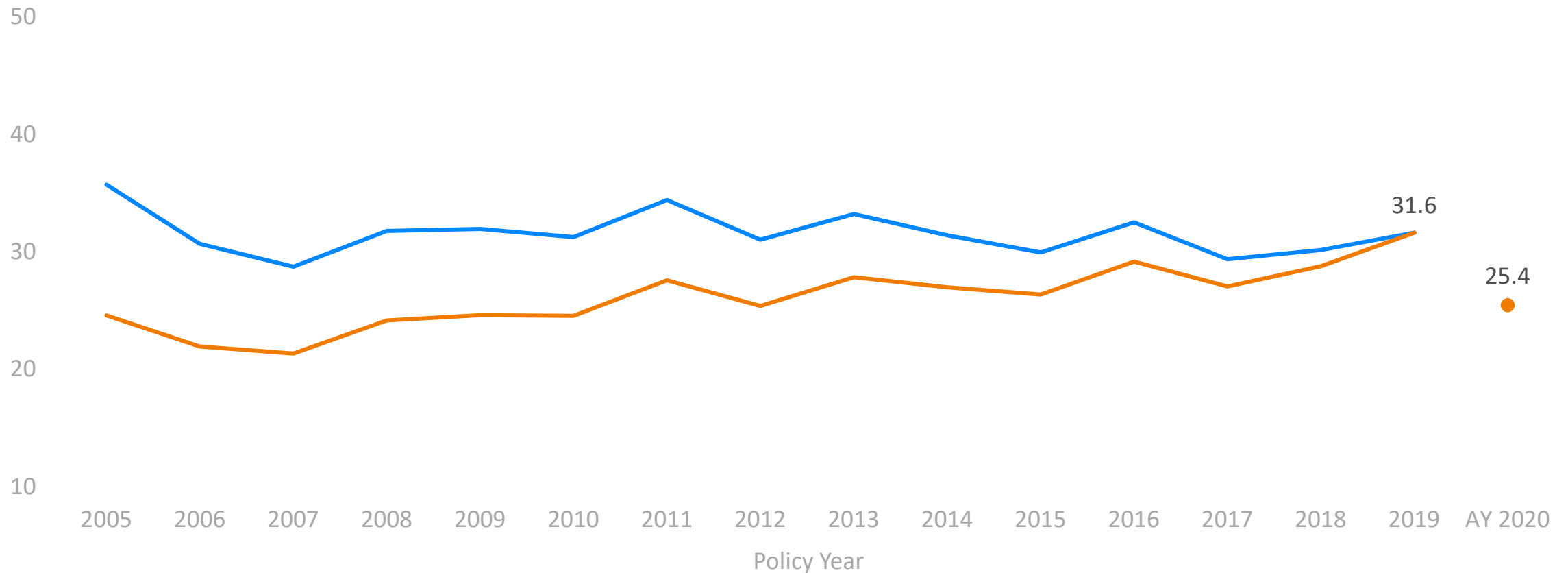


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate.



Vermont Average Medical Claim Severity

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

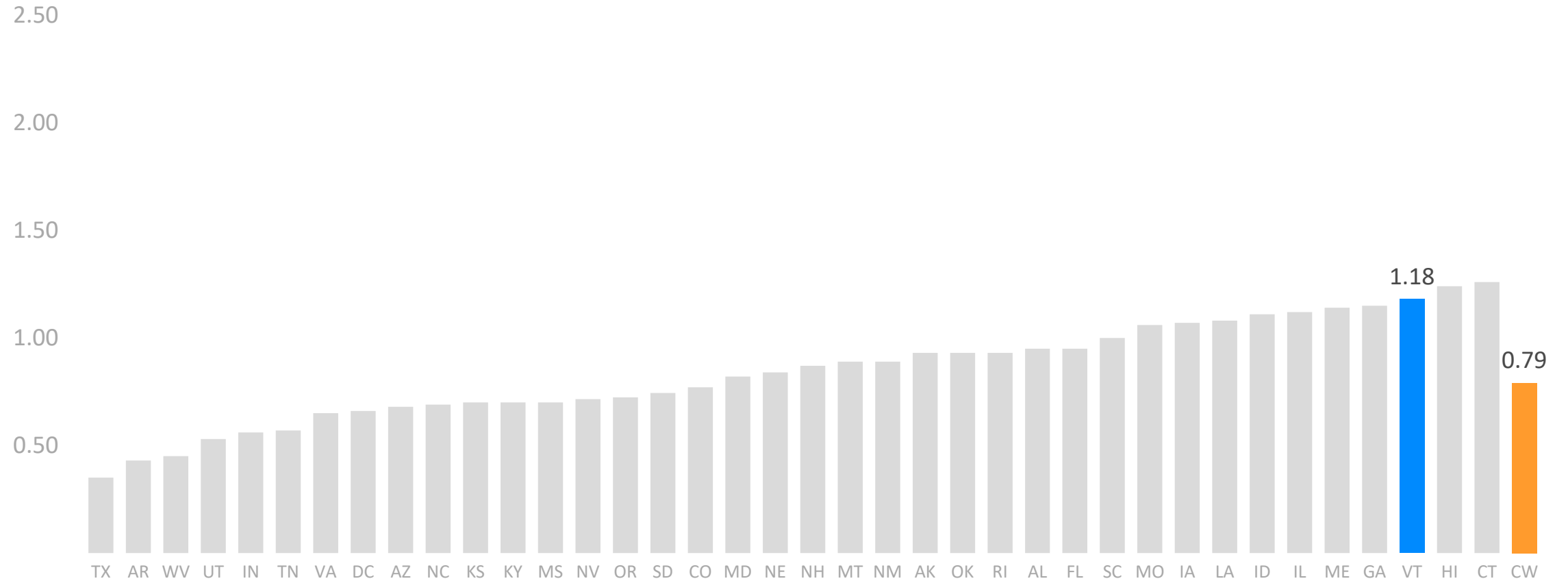


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using Vermont Payroll Distribution

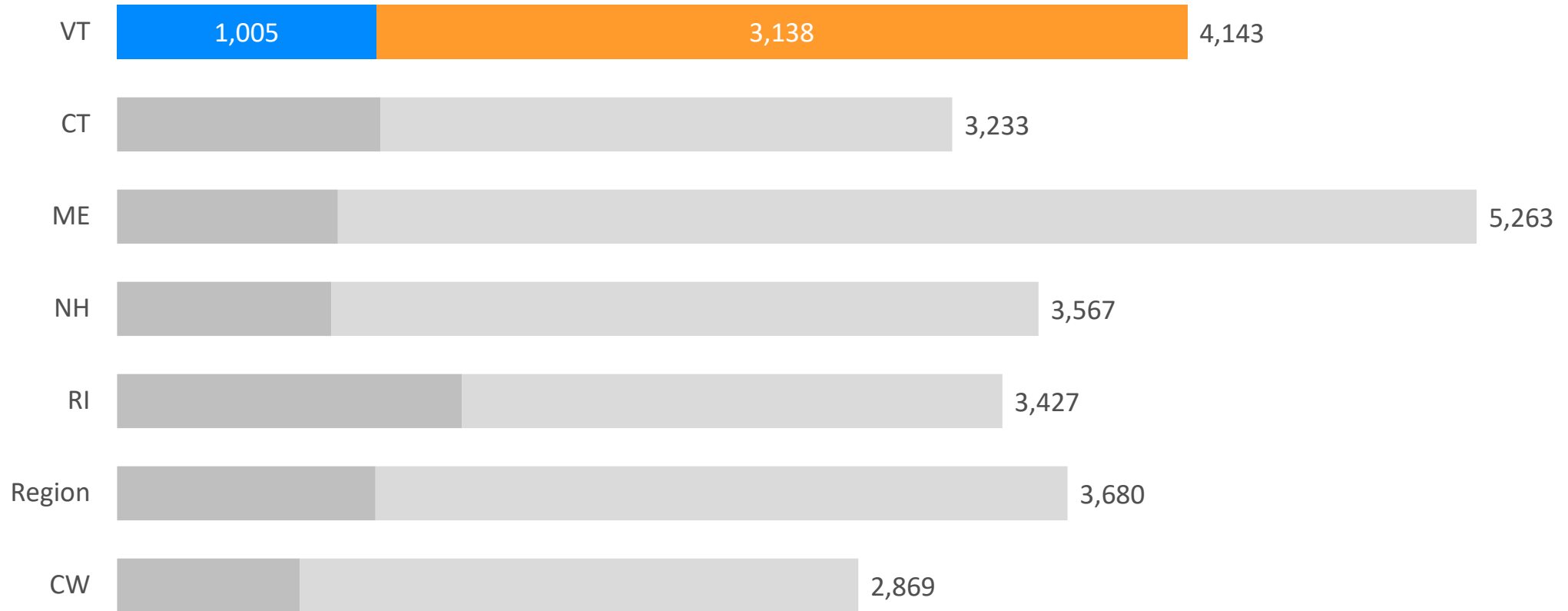


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2019.



Vermont Average Claim Frequency

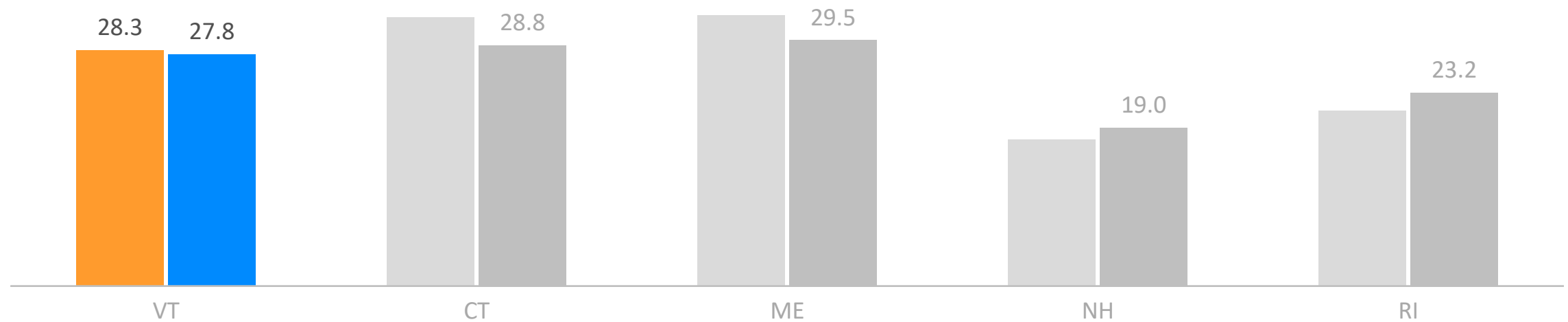
Lost-Time vs. Medical Only, per 100,000 Workers



Based on NCCI's *Statistical Plan* data.

Average Indemnity Claim Severity in the Region

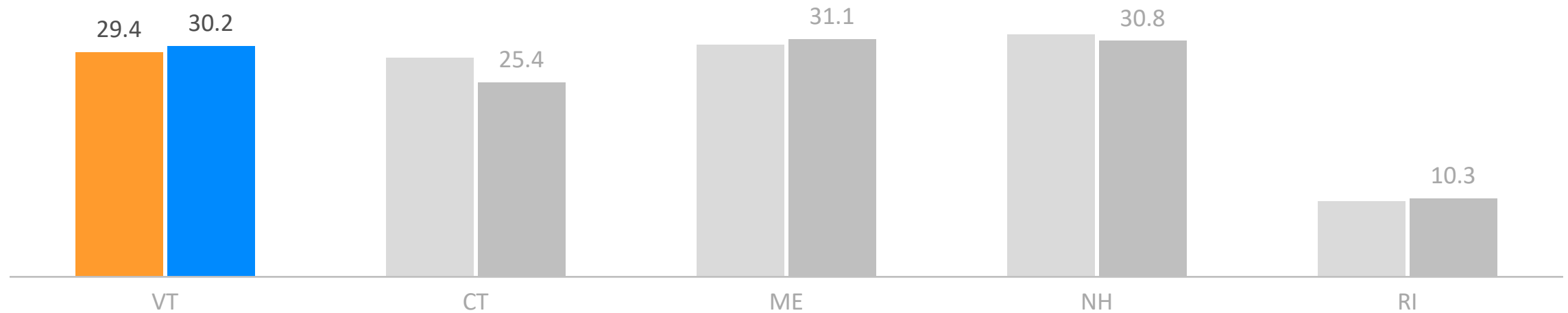
PY 2017 vs. PY 2018, in \$ Thousands



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

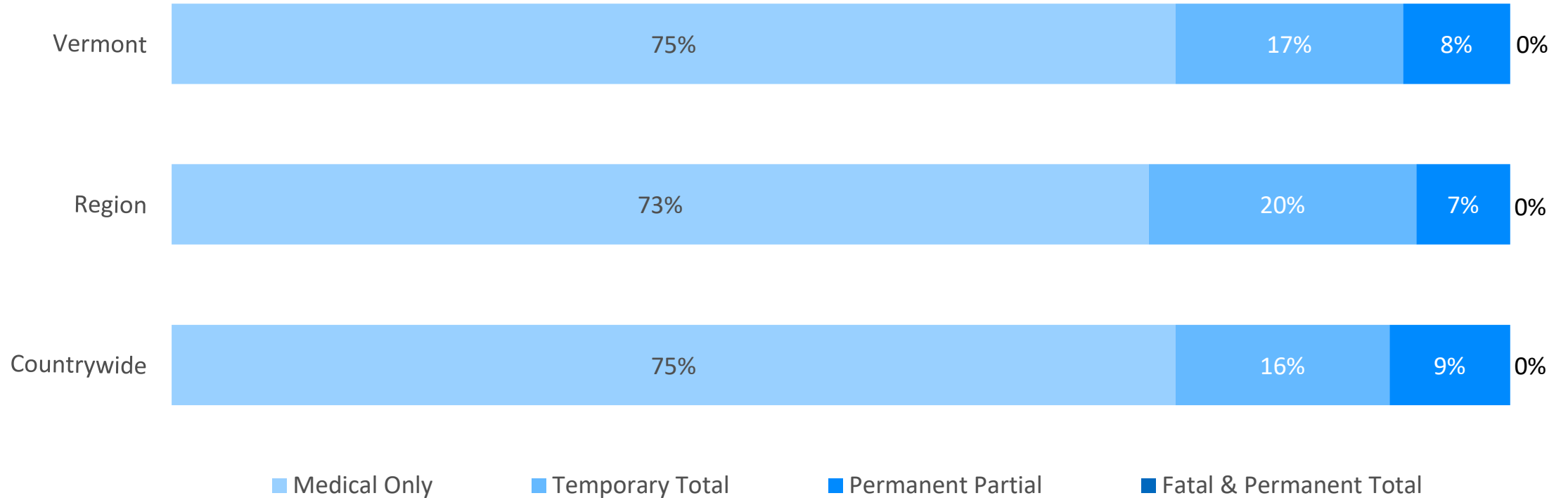
Average Medical Claim Severity in the Region

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.
Note that medical-only losses are included in the numerator.

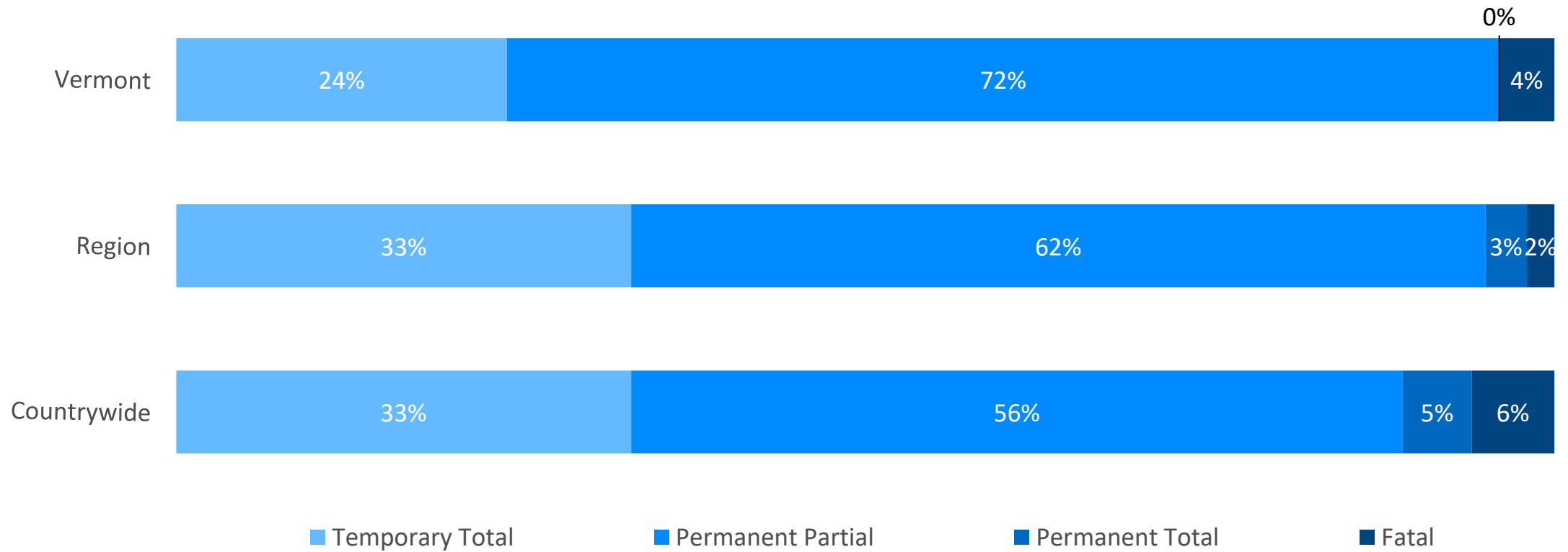
Vermont Distribution of Claims by Injury Type



Regional states are CT, ME, NH, and RI.

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

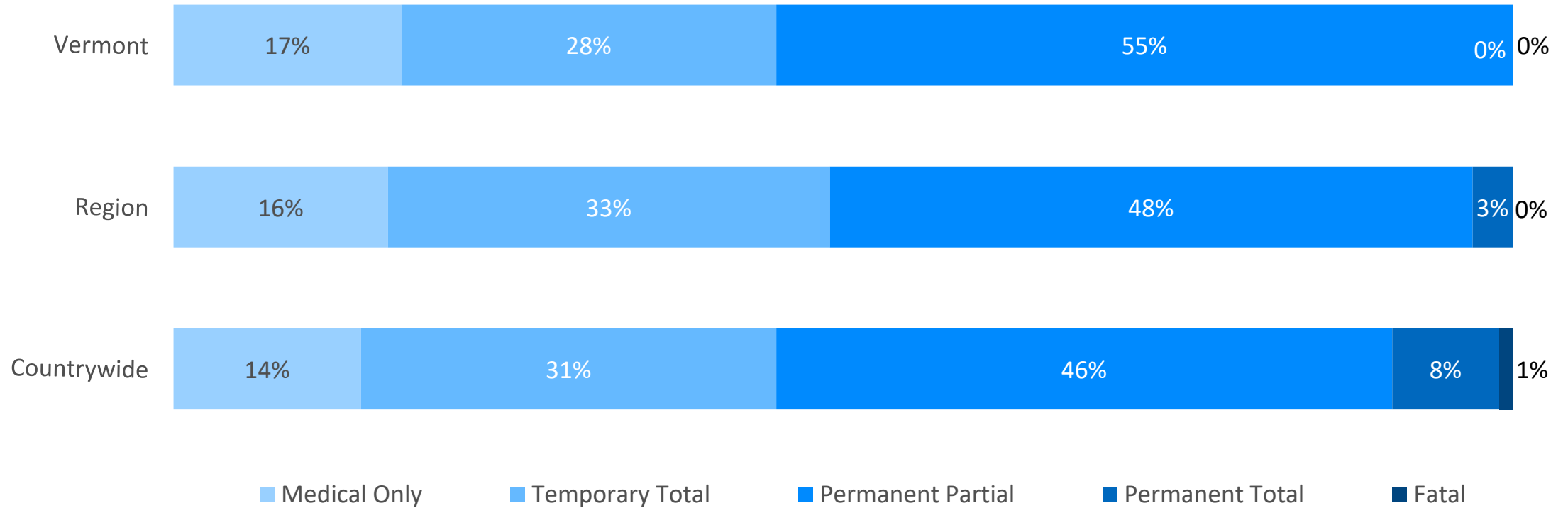
Vermont Indemnity Loss Distribution by Injury Type



Regional states are CT, ME, NH, and RI.

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

Vermont Medical Loss Distribution by Injury Type



Regional states are CT, ME, NH, and RI.

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

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