

STATE ADVISORY RESOURCES

West Virginia Supplemental Information
September 2022



Total Benefit Costs in West Virginia

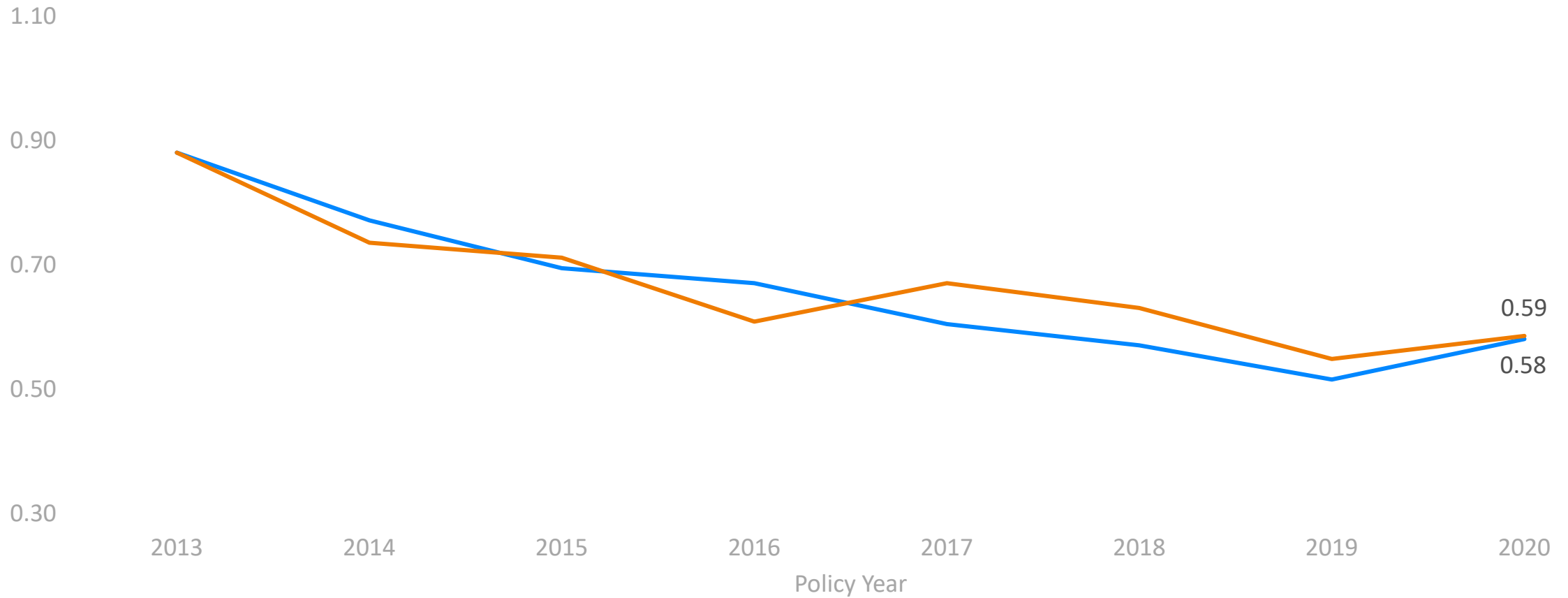
Indemnity vs. Medical



Regional states are AL, KY, MD, NC, SC, TN, and VA.
Based on NCCI's Financial data.

West Virginia Loss Ratios

Indemnity vs. Medical

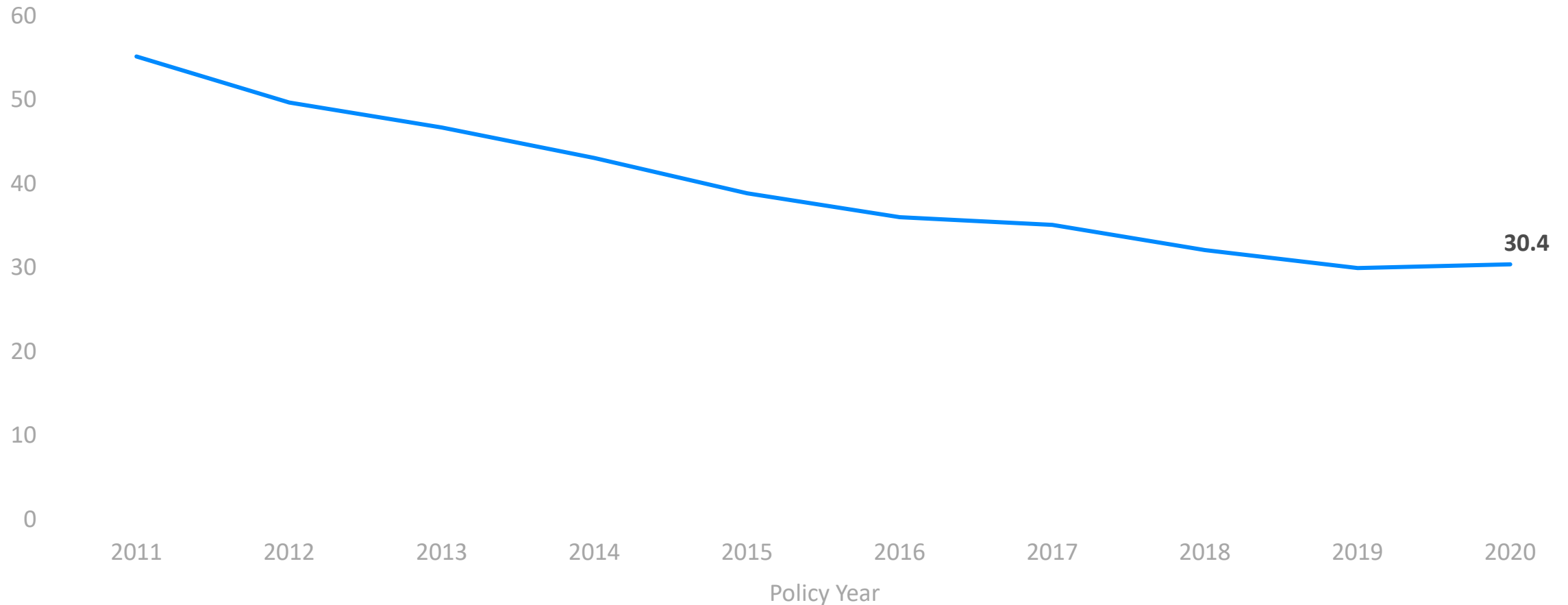


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



West Virginia Claim Frequency

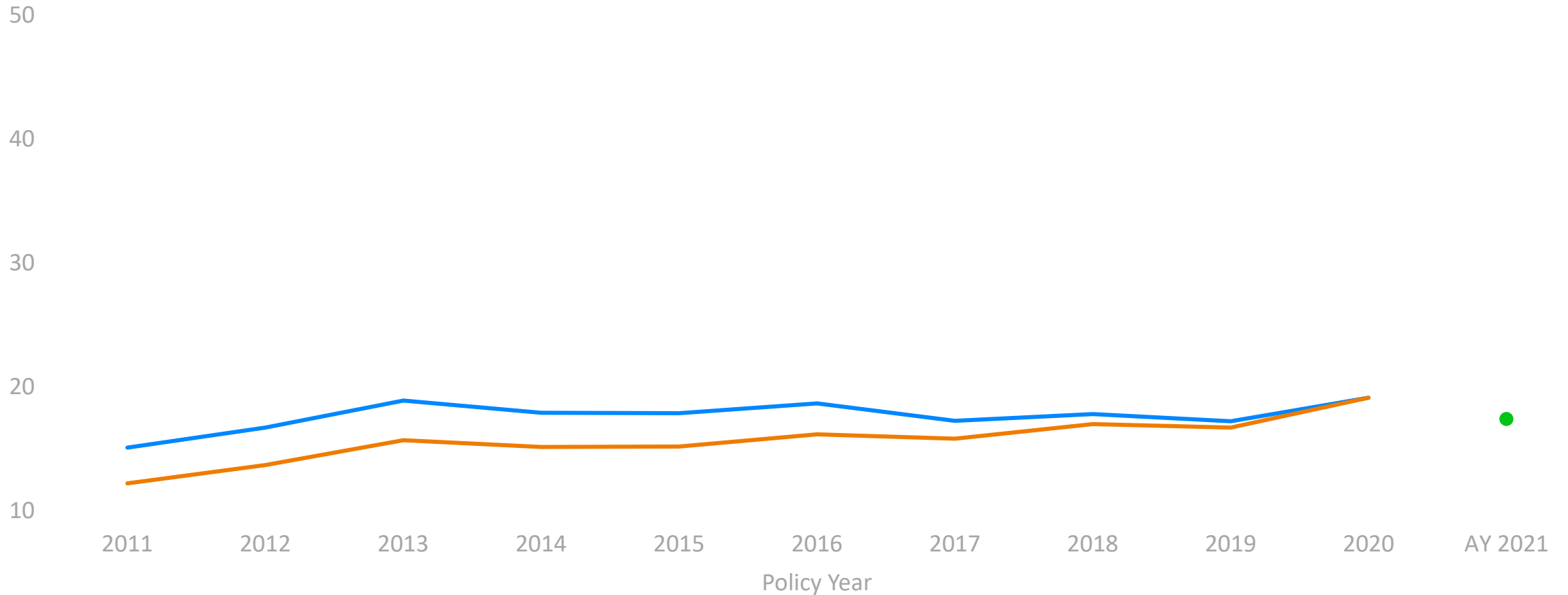
Lost-Time Claims, per \$ Million of On-Leveled Premium



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

West Virginia Average Indemnity Claim Severity

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

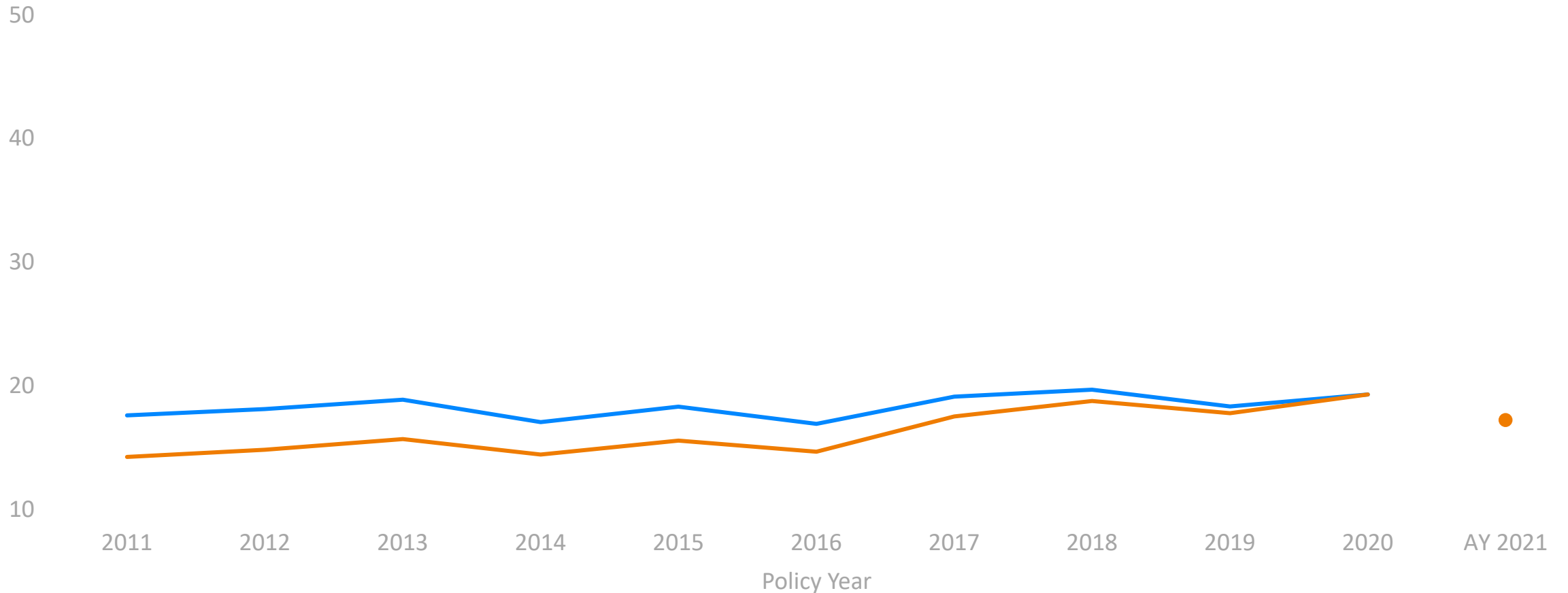


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



West Virginia Average Medical Claim Severity

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

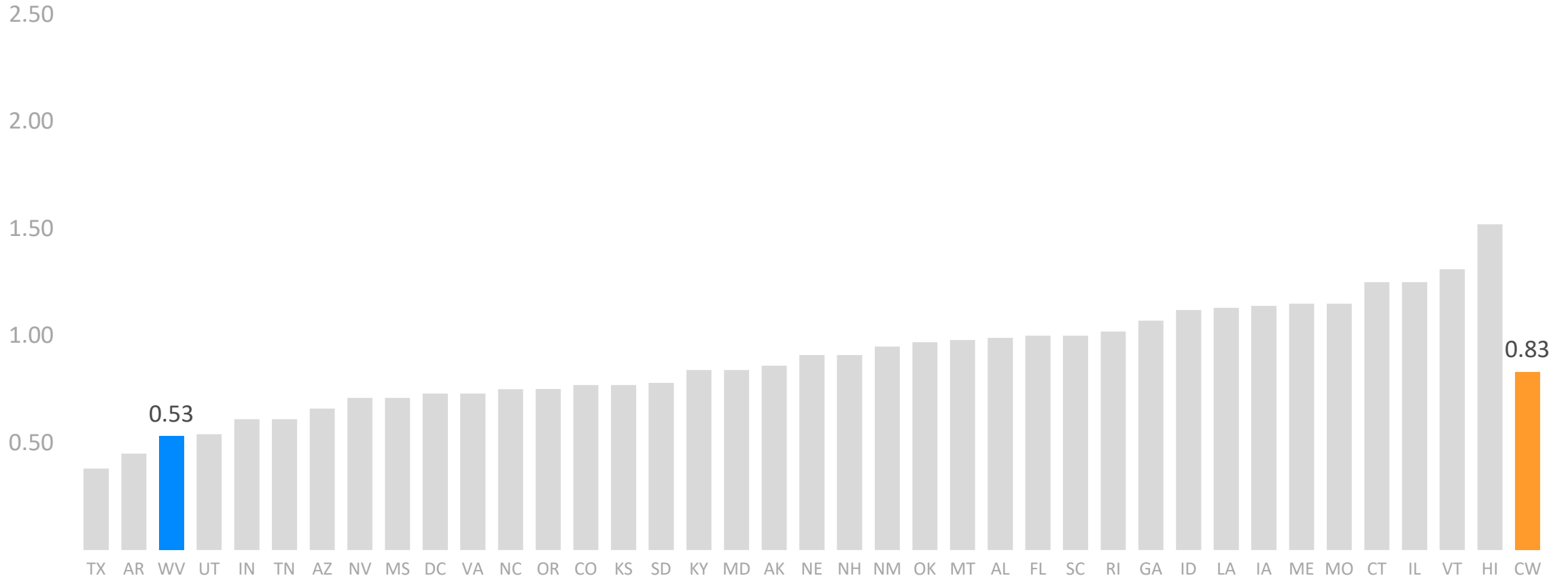


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using West Virginia Payroll Distribution

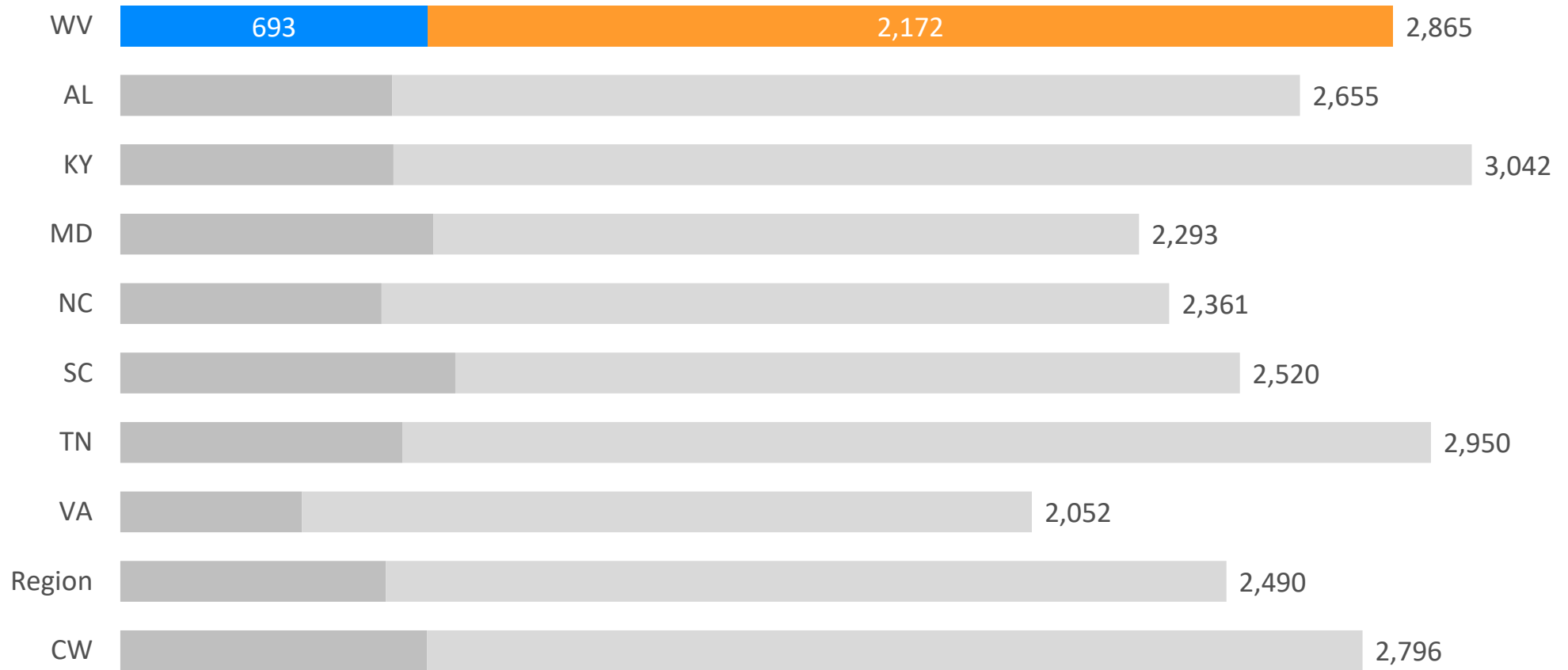


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



West Virginia Average Claim Frequency

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

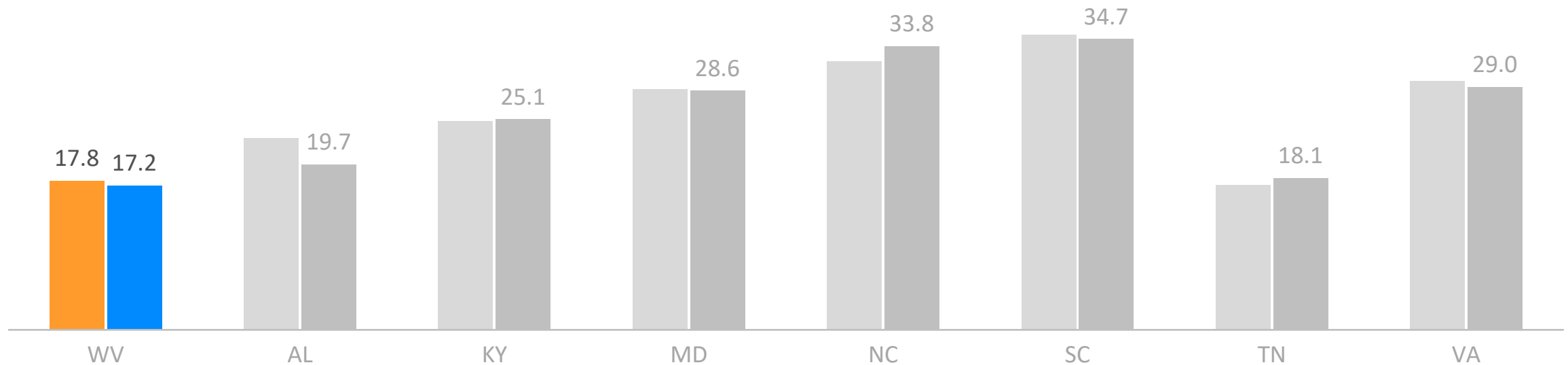


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

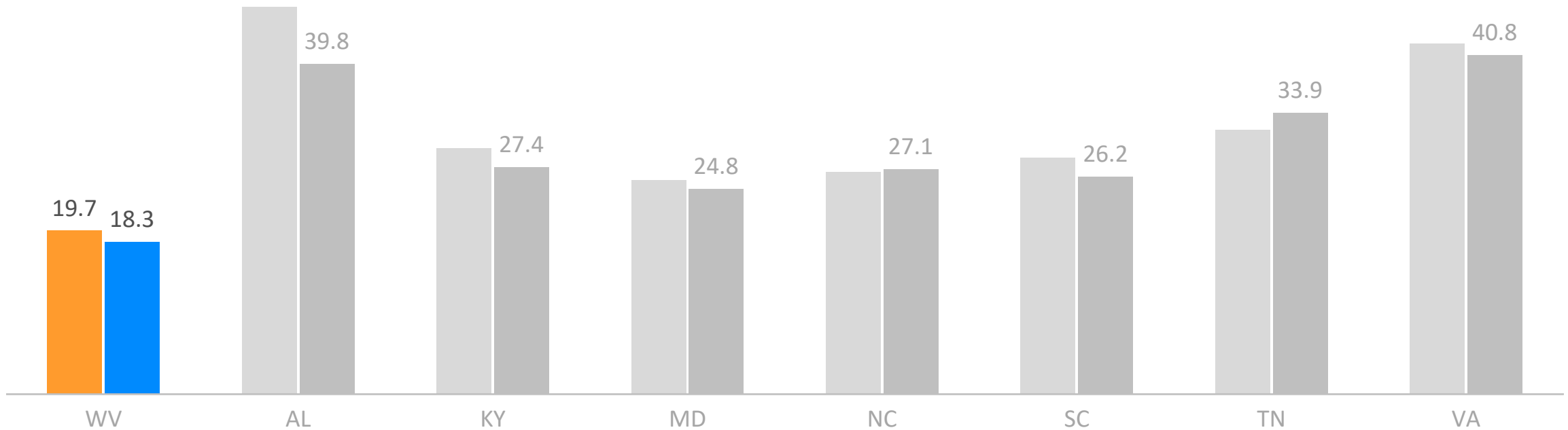
PY 2018 vs. PY 2019, in \$ Thousands



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

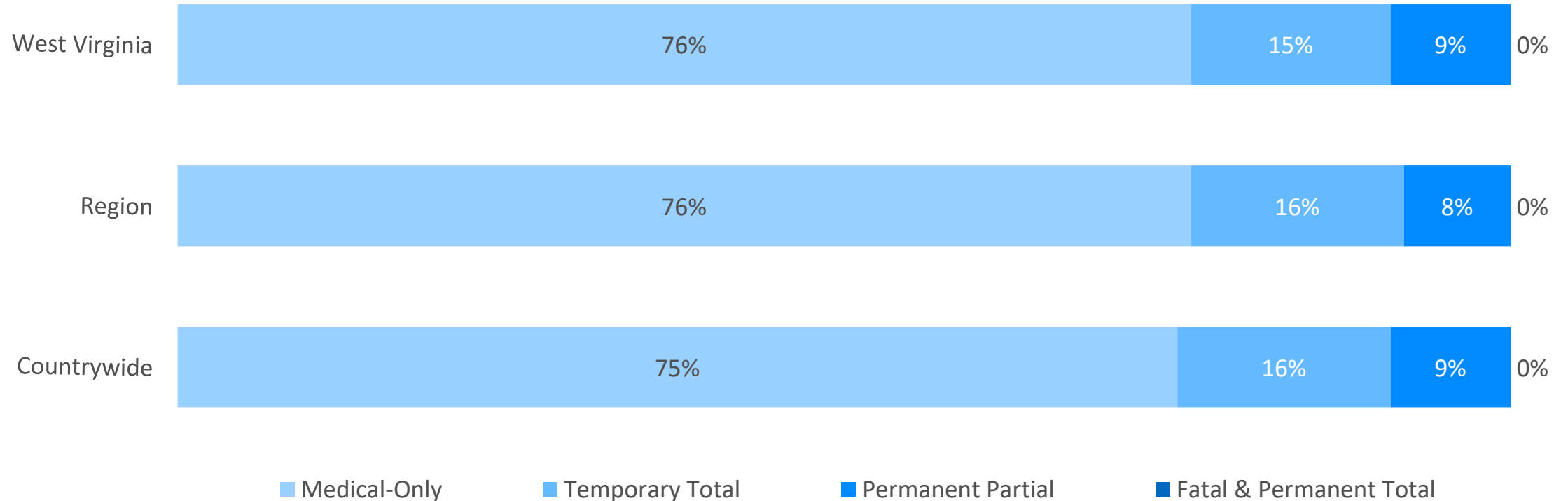
Average Medical Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



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.

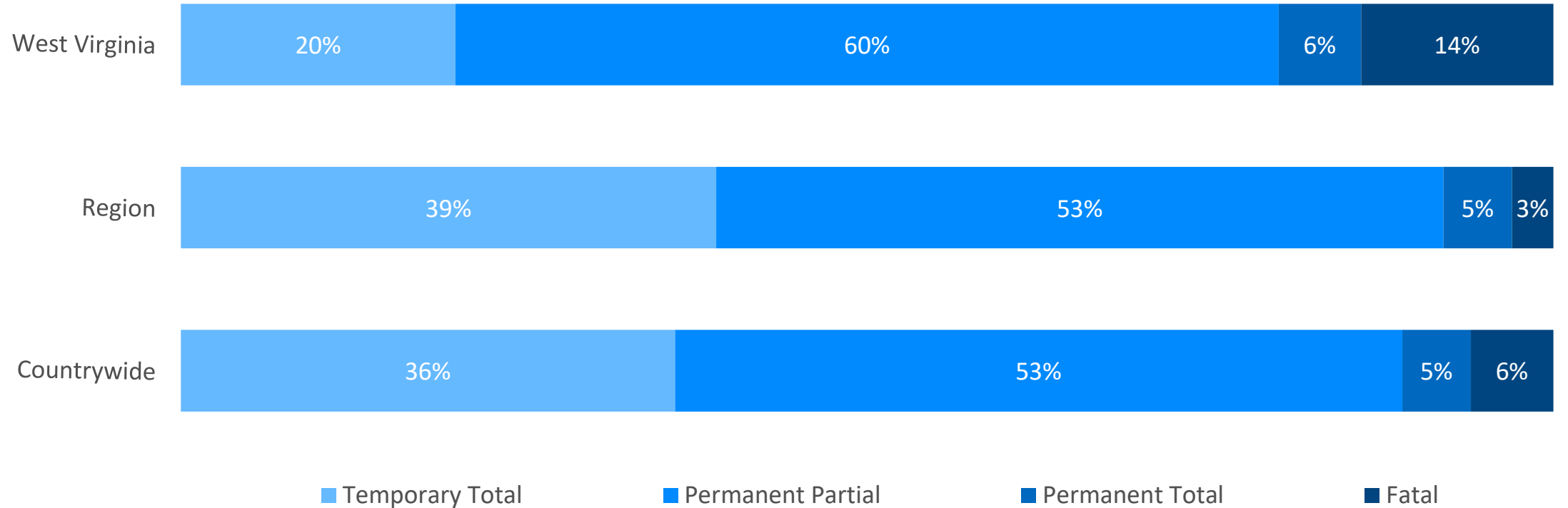
West Virginia Distribution of Claims by Injury Type



Regional states are AL, KY, MD, NC, SC, TN, and VA.

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

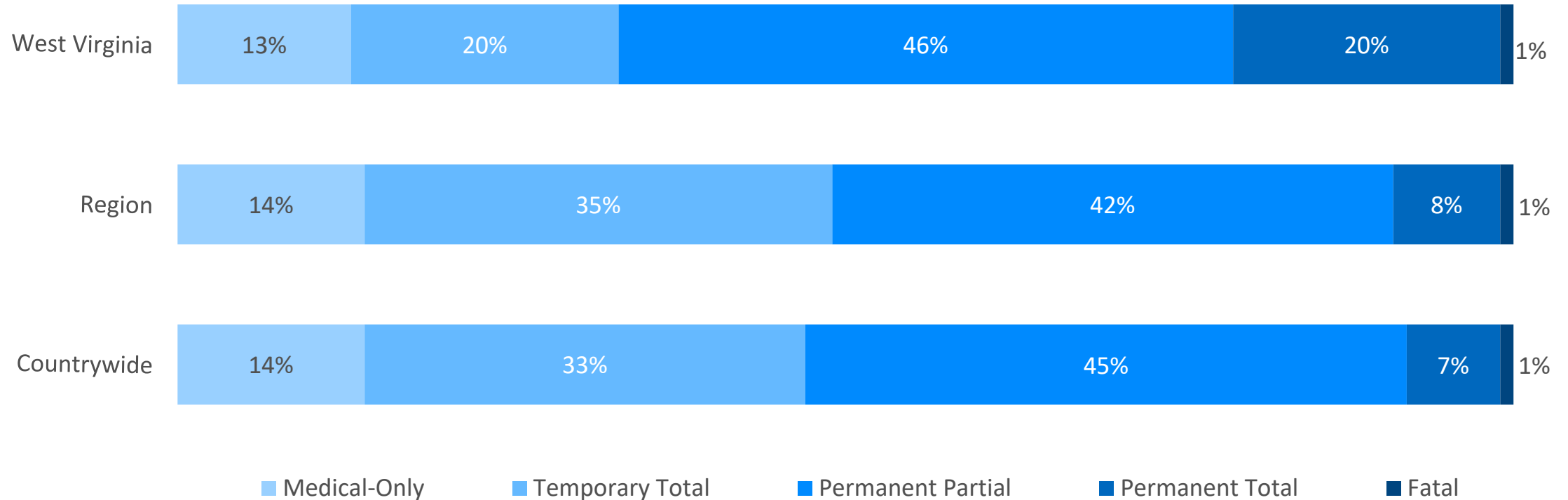
West Virginia Indemnity Loss Distribution by Injury Type



Regional states are AL, KY, MD, NC, SC, TN, and VA.

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

West Virginia Medical Loss Distribution by Injury Type



Regional states are AL, KY, MD, NC, SC, TN, 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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