



Appendix 1: Scenario Inputs by State

State	Employee Count ¹	Average Salary ¹	Pure Premium Factor ²	Fatal Claim Severity ³	Wage Replacement Benefits			Medical Severity Relativity		Permanent Disability	
					Mild 2 Weeks	Moderate 3 Weeks	Severe 6 Weeks	Mild ⁴	Moderate to Severe ⁵	Partial Severity ³	Total Severity ³
Alabama	1,974,170	44,930	0.94	142,209	754	1,234	2,878	0.65	1.12	29,647	310,322
Alaska	317,090	59,290	1.04	425,000	910	1,489	3,474	1.70	1.48	28,067	463,002
Arizona	2,866,820	50,930	0.58	463,044	504	1,512	3,023	1.11	1.21	23,103	456,433
Arkansas	1,217,420	42,690	0.50	248,716	400	1,399	2,798	0.80	0.75	18,166	564,271
Colorado	2,678,490	57,690	0.61	321,545	845	1,614	3,227	1.00	0.84	21,348	400,309
Connecticut	1,665,100	62,350	0.78	309,225	1,009	1,514	3,028	1.05	1.20	41,070	1,544,913
District of Columbia	723,510	89,800	0.26	503,888	1,071	2,044	4,088	0.87	0.72	62,355	1,214,975
Florida	8,794,050	47,750	0.82	120,671	505	1,011	3,033	0.74	1.43	13,603	525,004
Georgia	4,471,860	49,620	0.82	176,235	447	894	2,683	0.99	0.99	20,803	502,758
Hawaii	635,500	54,930	1.38	248,394	777	1,271	2,753	0.97	1.21	32,134	698,736
Idaho	727,160	44,890	1.31	159,647	623	1,454	2,908	1.28	1.25	26,590	486,817
Illinois	6,025,790	55,130	0.87	316,387	882	1,684	3,369	0.76	1.11	32,996	763,810
Indiana	3,073,680	46,770	0.61	180,063	507	1,014	3,042	1.10	0.91	13,592	376,732
Iowa	1,549,460	47,330	1.15	622,225	849	1,621	3,241	1.13	1.06	35,673	777,153
Kansas	1,392,480	46,520	0.67	242,866	448	897	2,690	0.98	1.04	11,215	241,901
Kentucky	1,896,900	44,020	0.71	321,120	526	1,579	3,158	0.89	0.47	30,897	629,846
Louisiana	1,921,950	44,170	1.09	220,206	919	1,378	2,756	0.66	0.43	53,039	496,209
Maine	611,170	48,470	1.10	210,170	523	1,569	3,138	1.13	0.99	84,937	850,604
Maryland	2,701,010	60,230	0.59	225,100	923	1,763	3,525	0.95	0.74	34,426	597,937
Mississippi	1,128,280	40,090	0.82	93,250	756	1,134	2,268	0.81	0.68	16,149	176,218
Missouri	2,820,610	47,820	0.98	334,481	792	1,512	3,023	1.14	1.12	15,222	740,692
Montana	468,000	45,370	1.11	251,729	678	1,153	2,848	1.22	0.93	48,888	330,967
Nebraska	982,040	48,250	0.85	389,471	510	1,020	3,059	0.92	1.05	24,141	582,836
Nevada	1,392,680	47,210	1.22	1,325,664	986	1,479	2,958	0.83	0.57	37,556	1,602,282
New Hampshire	660,480	53,950	0.64	398,617	1,083	1,624	3,248	1.49	1.24	32,548	288,968
New Mexico	823,570	47,040	1.03	317,975	499	998	2,995	0.99	0.68	32,165	426,266
North Carolina	4,462,800	48,550	0.59	214,998	519	1,038	3,113	0.86	0.72	22,223	652,840
Oklahoma	1,617,390	45,620	0.99	515,191	846	1,384	2,998	0.82	0.95	22,535	439,204
Oregon	1,905,860	53,890	0.74	565,816	854	1,630	3,260	1.38	0.72	22,975	646,878
Rhode Island	483,580	57,220	0.78	479,519	796	1,303	2,822	0.87	0.48	61,488	707,851
South Carolina	2,107,760	44,380	1.00	182,664	492	1,476	2,952	0.83	0.87	15,766	262,424
South Dakota	425,140	42,920	0.93	372,340	1,022	1,533	3,066	0.69	1.05	22,768	397,936
Tennessee	3,007,710	45,650	0.55	188,383	519	1,556	3,112	0.86	0.86	13,018	324,650
Texas	12,431,200	50,490	0.33	665,375	608	1,823	3,647	1.00	1.00	18,227	942,927
Utah	1,504,070	49,420	0.51	308,848	903	1,724	3,449	0.92	1.24	19,396	731,348
Vermont	306,300	51,120	1.18	321,545	1,184	1,777	3,553	0.66	1.00	57,689	579,234
Virginia	3,878,770	56,740	0.50	195,355	531	1,061	3,183	0.99	1.16	37,341	691,212
West Virginia	702,100	43,420	0.56	525,717	1,092	1,639	3,277	0.78	0.63	23,255	654,234
Countrywide ⁶	86,351,950	50,258	0.70	327,461	686	1,399	3,136	1.00	1.00	25,643	630,482

¹US Bureau of Labor Statistics for all occupations by state.

²Underlying pure premium factor in each approved loss cost/rate filing as of 4/1/2021.

³Average cost per case resulting from the model underlying NCCI's retrospective rating plan parameters less temporary total disability benefits.

⁴State to Countrywide average amount paid per transaction for physician's CPT Code 99213 from NCCI's Medical Data Call, Service Years 2018 and 2019 (not available for Texas).

⁵State to Countrywide average amount paid per day for hospital inpatient services from NCCI's Medical Data Call, Service Years 2018 and 2019 (not available for Texas or used in Vermont).

⁶Countrywide estimate for all figures, except medical relativities, reflect a weighted average of NCCI states shown on this exhibit.



Appendix 2: Scenario Inputs by State for First Responders

State	Employee Count ¹	% of Total Employees	Average Salary ¹	Pure Premium Factor ²	Fatal Claim Severity ³	Wage Replacement Benefits ³			Permanent Disability	
						Mild 2 Weeks	Moderate 3 Weeks	Severe 6 Weeks	Partial Severity ³	Total Severity ³
Alabama	27,070	1.4%	47,175	2.09	149,319	792	1,296	3,022	31,129	325,838
Alaska	4,420	1.4%	75,346	2.08	539,750	1,156	1,891	4,412	35,645	588,013
Arizona	46,550	1.6%	60,072	1.51	546,392	595	1,784	3,567	27,262	538,591
Arkansas	18,970	1.6%	41,990	1.12	243,742	392	1,371	2,742	17,803	552,986
Colorado	30,840	1.2%	68,465	1.73	382,639	1,006	1,921	3,840	25,404	476,368
Connecticut	19,280	1.2%	72,149	3.31	358,701	1,170	1,756	3,512	47,641	1,792,099
District of Columbia	7,940	1.1%	81,355	1.07	458,538	975	1,860	3,720	56,743	1,105,627
Florida	129,190	1.5%	56,690	2.28	143,598	601	1,203	3,609	16,188	624,755
Georgia	70,410	1.6%	46,287	1.87	163,899	416	831	2,495	19,347	467,565
Hawaii	8,010	1.3%	75,418	2.41	340,300	1,064	1,741	3,772	44,024	957,268
Idaho	8,630	1.2%	50,750	2.26	180,401	704	1,643	3,286	30,047	550,103
Illinois	82,270	1.4%	72,200	1.73	414,467	1,155	2,206	4,413	43,225	1,000,591
Indiana	35,500	1.2%	51,725	1.32	199,870	563	1,126	3,377	15,087	418,173
Iowa	13,490	0.9%	58,058	3.49	765,337	1,044	1,994	3,986	43,878	955,898
Kansas	18,560	1.3%	49,112	1.51	257,438	475	951	2,851	11,888	256,415
Kentucky	23,310	1.2%	43,370	1.61	317,909	521	1,563	3,126	30,588	623,548
Louisiana	35,290	1.8%	42,920	2.86	213,600	891	1,337	2,673	51,448	481,323
Maine	7,400	1.2%	51,300	2.67	222,780	554	1,663	3,326	90,033	901,640
Maryland	35,880	1.3%	69,658	1.89	261,116	1,071	2,045	4,089	39,934	693,607
Mississippi	20,330	1.8%	38,002	1.63	88,588	718	1,077	2,155	15,342	167,407
Missouri	37,470	1.3%	51,496	2.71	361,239	855	1,633	3,265	16,440	799,947
Montana	5,170	1.1%	56,309	1.78	312,144	841	1,430	3,532	60,621	410,399
Nebraska	9,500	1.0%	55,470	2.03	447,892	587	1,173	3,518	27,762	670,261
Nevada	15,260	1.1%	71,757	3.82	2,015,009	1,499	2,248	4,496	57,085	2,435,469
New Hampshire	8,510	1.3%	57,378	1.70	422,534	1,148	1,721	3,443	34,501	306,306
New Mexico	15,480	1.9%	50,680	1.51	343,413	539	1,078	3,235	34,738	460,367
North Carolina	67,340	1.5%	45,731	1.52	202,098	488	976	2,926	20,890	613,670
Oklahoma	21,010	1.3%	49,798	2.63	561,558	922	1,509	3,268	24,563	478,732
Oregon	18,280	1.0%	71,145	1.97	746,877	1,127	2,152	4,303	30,327	853,879
Rhode Island	6,700	1.4%	68,050	2.14	570,628	947	1,551	3,358	73,171	842,343
South Carolina	29,090	1.4%	43,730	2.00	180,837	487	1,461	2,922	15,608	259,800
South Dakota	4,490	1.1%	48,942	2.03	424,468	1,165	1,748	3,495	25,956	453,647
Tennessee	39,230	1.3%	48,009	1.29	197,802	545	1,634	3,268	13,669	340,883
Texas	174,320	1.4%	58,617	0.73	771,835	705	2,115	4,231	21,143	1,093,795
Utah	12,110	0.8%	55,305	1.30	345,910	1,011	1,931	3,863	21,724	819,110
Vermont	2,340	0.8%	58,033	3.47	366,561	1,350	2,026	4,050	65,765	660,327
Virginia	57,940	1.5%	58,503	1.64	201,216	547	1,093	3,278	38,461	711,948
West Virginia	8,530	1.2%	43,110	1.23	520,460	1,081	1,623	3,244	23,022	647,692
Countrywide ⁴	1,176,110	1.4%	55,929	1.81	363,482	761	1,553	3,481	28,464	699,835

¹US Bureau of Labor Statistics for a subset of "Protective Service Occupations" by state (occupation codes 33-1011, 33-1012, 33-1021, 33-1090, 33-2011, 33-2021, 33-2022, 33-3011, 33-3012, 33-3021, 33-3031, 33-3051, 33-9021, 33-3052).

²Weighted average pure premium factor in each approved loss cost/rate filing as of 4/1/2021 for the firefighter (7704, 7710, 7711), police (7720), and ambulance (7705, 7717) classifications.

³Derived as Appendix-I value multiplied by a salary relativity (occupation-specific salary / overall state salary).

⁴Countrywide estimate for all figures reflect a weighted average of NCCI states shown on this exhibit.



Appendix 3: Scenario Inputs by State for Healthcare Workers

State	Employee Count ¹	% of Total Employees	Average Salary ¹	Pure Premium Factor ²	Fatal Claim Severity ³	Wage Replacement Benefits ³			Permanent Disability	
						Mild 2 Weeks	Moderate 3 Weeks	Severe 6 Weeks	Partial Severity ³	Total Severity ³
Alabama	197,750	10.0%	53,602	0.52	169,229	897	1,468	3,425	35,280	369,283
Alaska	31,960	10.1%	74,428	0.52	535,500	1,147	1,876	4,377	35,364	583,383
Arizona	291,960	10.2%	63,268	0.27	574,175	625	1,875	3,749	28,648	565,977
Arkansas	132,390	10.9%	52,680	0.19	305,921	492	1,721	3,442	22,344	694,053
Colorado	240,240	9.0%	64,484	0.39	360,130	946	1,808	3,614	23,910	448,346
Connecticut	183,730	11.0%	68,044	0.48	337,055	1,100	1,650	3,301	44,766	1,683,955
District of Columbia	49,140	6.8%	76,757	0.35	428,305	910	1,737	3,475	53,002	1,032,729
Florida	842,460	9.6%	61,685	0.39	155,666	651	1,304	3,913	17,548	677,255
Georgia	381,060	8.5%	60,920	0.39	216,769	550	1,100	3,300	25,588	618,392
Hawaii	54,200	8.5%	74,597	0.62	337,816	1,057	1,729	3,744	43,702	950,281
Idaho	75,050	10.3%	56,509	0.58	201,155	785	1,832	3,664	33,503	613,389
Illinois	571,580	9.5%	61,859	0.35	354,353	988	1,886	3,773	36,956	855,467
Indiana	307,970	10.0%	60,456	0.25	232,281	654	1,308	3,924	17,534	485,984
Iowa	145,360	9.4%	56,763	0.42	746,670	1,019	1,945	3,889	42,808	932,584
Kansas	149,860	10.8%	52,076	0.26	272,010	502	1,005	3,013	12,561	270,929
Kentucky	193,660	10.2%	54,875	0.28	401,400	658	1,974	3,948	38,621	787,308
Louisiana	219,210	11.4%	50,060	0.51	248,833	1,038	1,557	3,114	59,934	560,716
Maine	77,990	12.8%	60,769	0.57	262,713	654	1,961	3,923	106,171	1,063,255
Maryland	266,950	9.9%	69,002	0.24	258,865	1,061	2,027	4,054	39,590	687,628
Mississippi	124,240	11.0%	50,459	0.35	117,495	953	1,429	2,858	20,348	222,035
Missouri	327,050	11.6%	53,349	0.52	374,619	887	1,693	3,386	17,049	829,575
Montana	48,330	10.3%	61,348	0.51	339,834	915	1,557	3,845	65,999	446,805
Nebraska	99,990	10.2%	59,288	0.33	479,049	627	1,255	3,763	29,693	716,888
Nevada	105,620	7.6%	68,505	0.50	1,922,213	1,430	2,145	4,289	54,456	2,323,309
New Hampshire	64,610	9.8%	68,515	0.42	506,244	1,375	2,062	4,125	41,336	366,989
New Mexico	97,520	11.8%	54,795	0.45	368,851	579	1,158	3,474	37,311	494,469
North Carolina	453,770	10.2%	57,543	0.30	255,848	618	1,235	3,704	26,445	776,880
Oklahoma	159,240	9.8%	56,218	0.45	633,685	1,041	1,702	3,688	27,718	540,221
Oregon	177,060	9.3%	70,300	0.32	735,561	1,110	2,119	4,238	29,868	840,941
Rhode Island	58,180	12.0%	69,350	0.49	580,218	963	1,577	3,415	74,400	856,500
South Carolina	204,150	9.7%	56,261	0.45	231,983	625	1,875	3,749	20,023	333,278
South Dakota	45,100	10.6%	58,855	0.29	510,106	1,400	2,100	4,200	31,192	545,172
Tennessee	299,640	10.0%	56,603	0.26	233,595	644	1,929	3,859	16,142	402,566
Texas	1,220,290	9.8%	55,429	0.12	731,913	669	2,005	4,012	20,050	1,037,220
Utah	115,100	7.7%	57,260	0.22	358,264	1,047	2,000	4,001	22,499	848,364
Vermont	33,320	10.9%	62,097	0.74	389,069	1,433	2,150	4,299	69,804	700,873
Virginia	352,130	9.1%	62,209	0.29	214,891	584	1,167	3,501	41,075	760,333
West Virginia	92,450	13.2%	53,899	0.19	651,889	1,354	2,032	4,063	28,836	811,250
Countrywide ⁴	8,490,310	9.8%	59,350	0.33	386,404	809	1,651	3,700	30,259	743,969

¹US Bureau of Labor Statistics for all "Healthcare Practitioners and Technical Occupations" and "Healthcare Support Occupations" by state

²Weighted average pure premium factor in each approved loss cost/rate filing as of 4/1/2021 for the largest healthcare-related (8832, 8833, 8835) classifications.

³Derived as Appendix-I value multiplied by a salary relativity (occupation-specific salary / overall state salary).

⁴Countrywide estimate for all figures reflect a weighted average of NCCI states shown on this exhibit.