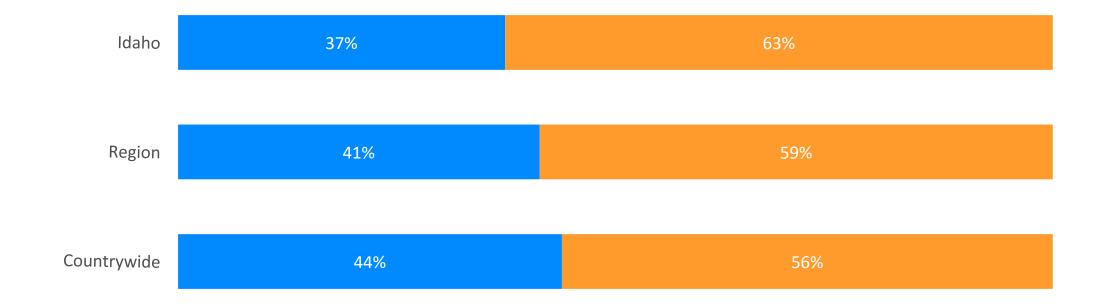




Idaho November 2021

Total Benefit Costs in Idaho

Indemnity vs. Medical

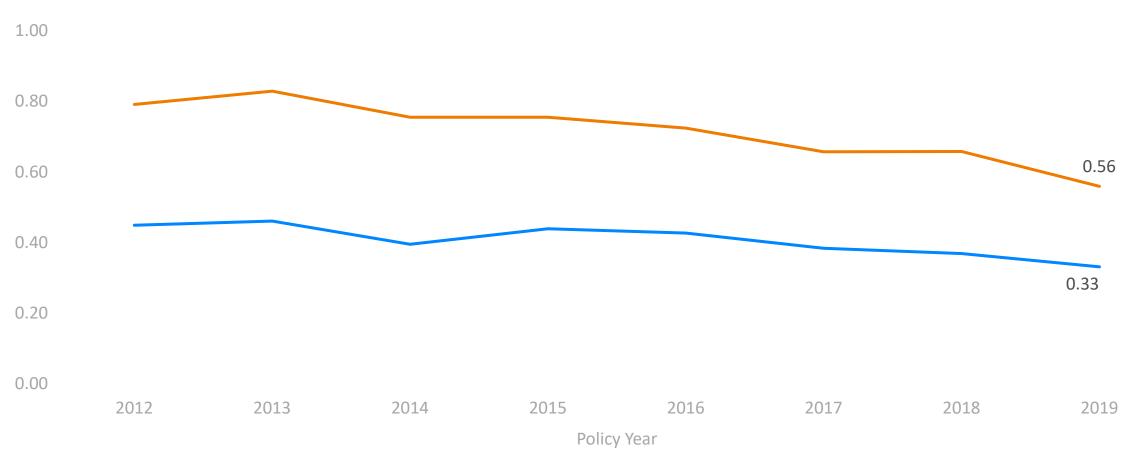


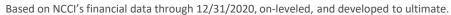
Regional states are CO, MT, NV, SD, and UT. Based on NCCI's financial data.



Idaho Loss Ratios

Indemnity vs. Medical

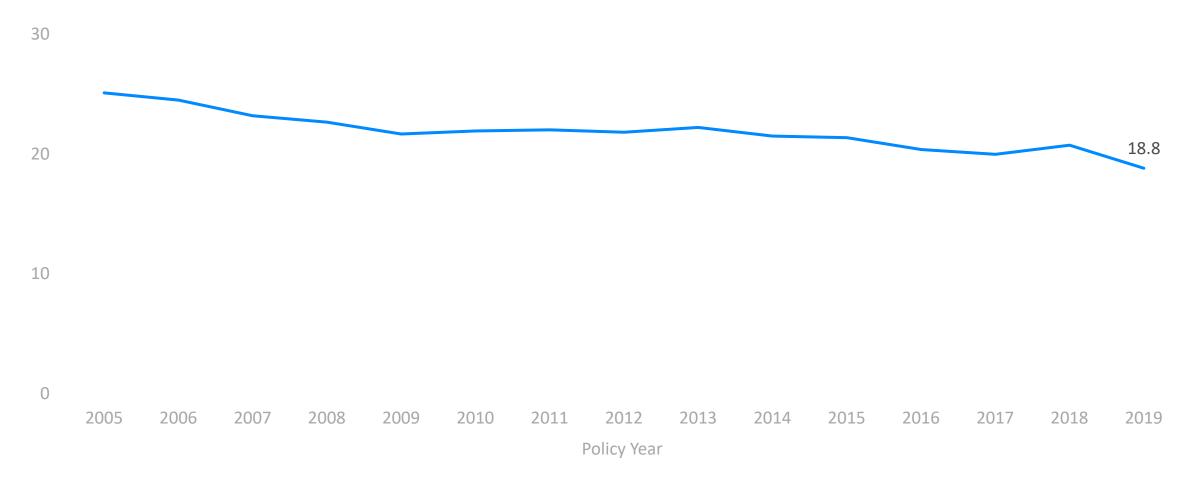






Idaho Claim Frequency

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

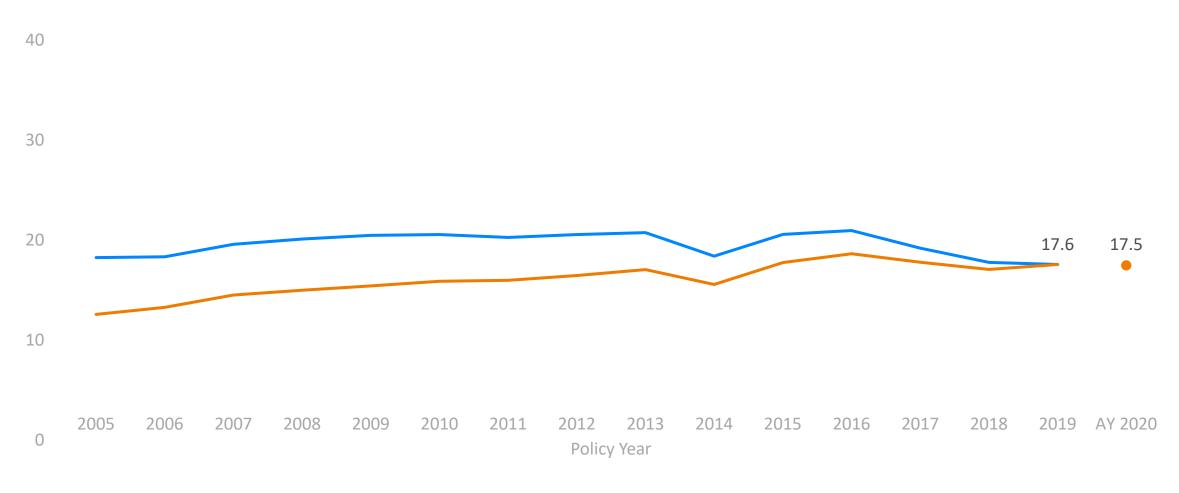


Based on NCCI's financial data through 12/31/2020, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Idaho Average Indemnity Claim Severity

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

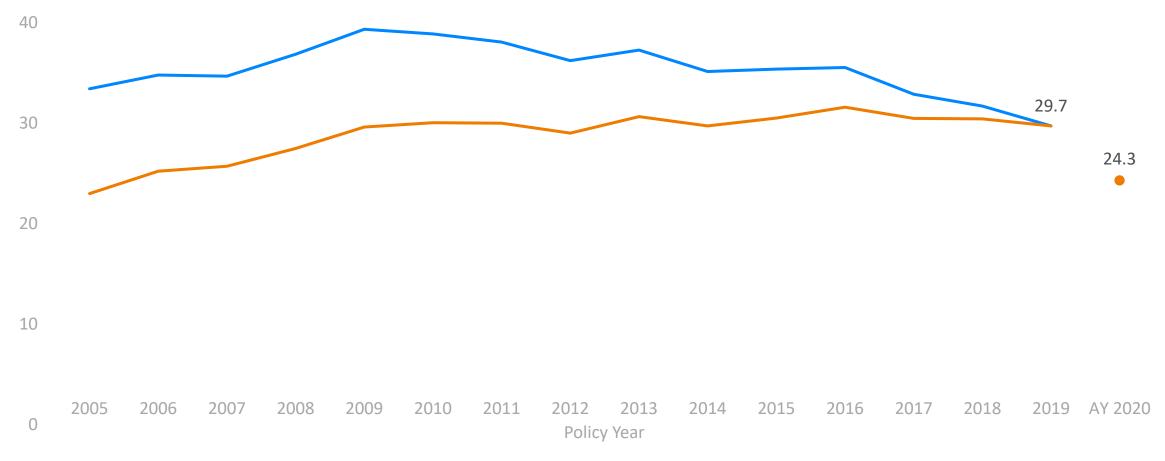


Based on NCCI's financial data through 12/31/2020 for lost-time claims at current benefit level and developed to ultimate.



Idaho 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.

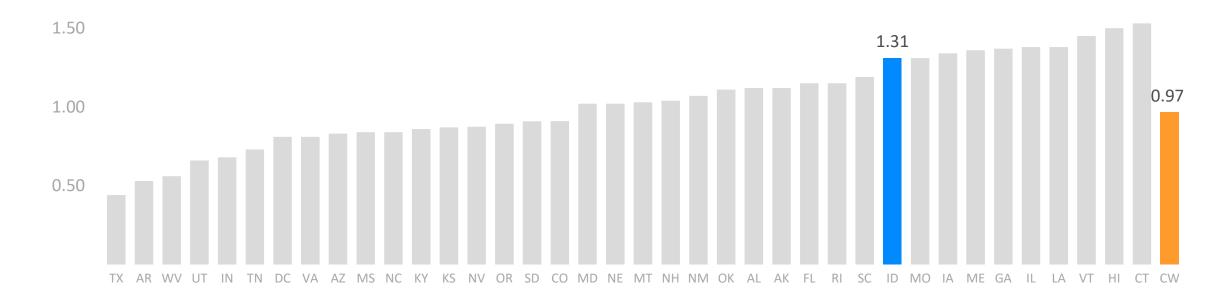


Average Voluntary Pure Loss Costs

Using Idaho Payroll Distribution

2.50

2.00

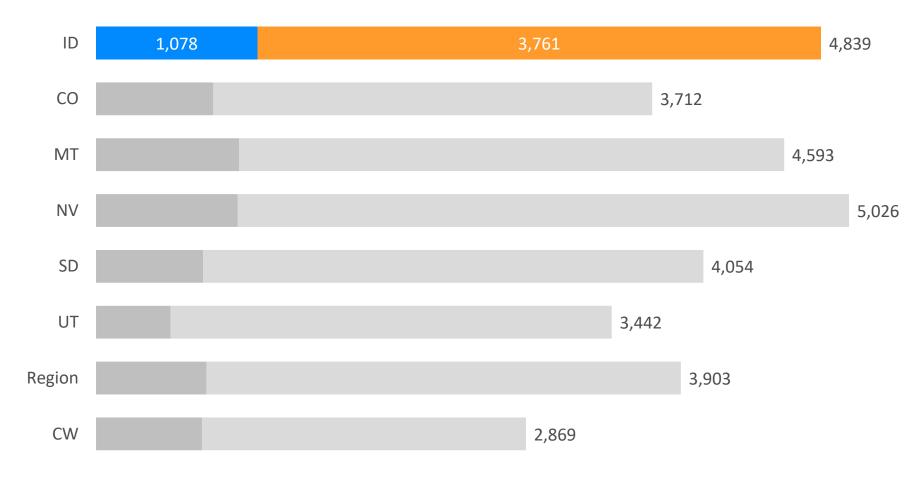


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2019.



Idaho Average Claim Frequency

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

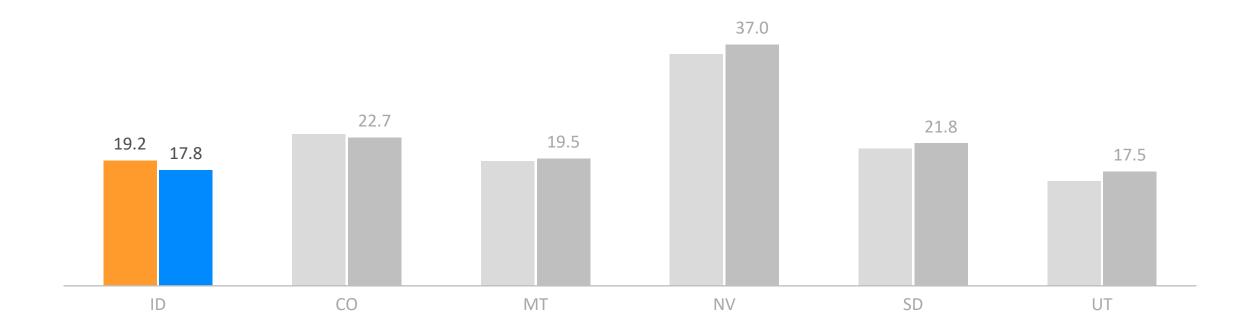


Based on NCCI's Statistical Plan data.



Average Indemnity Claim Severity in the Region

PY 2017 vs. PY 2018, in \$ Thousands

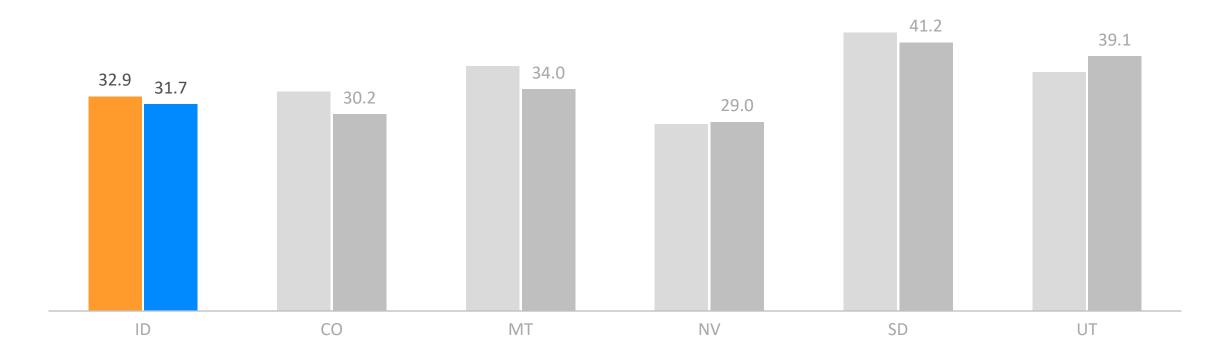


Based on NCCI's financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.



Average Medical Claim Severity in the Region

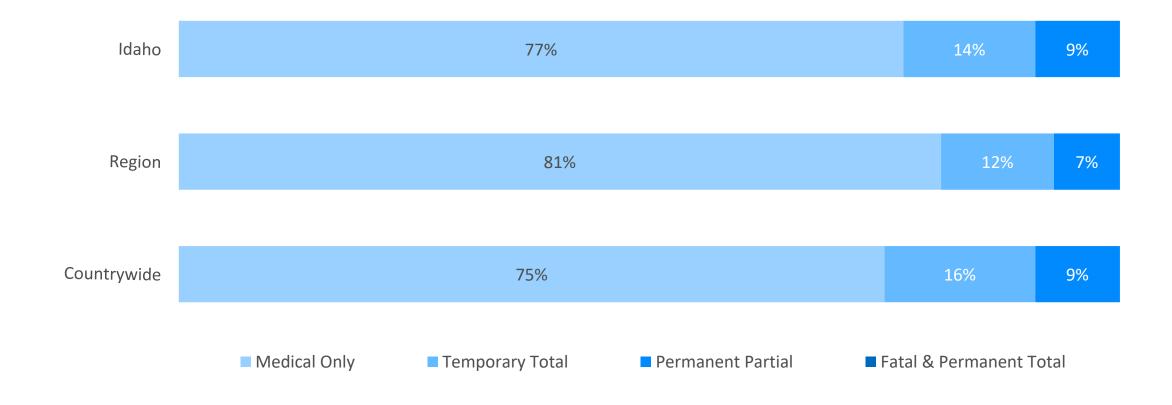
PY 2017 vs. PY 2018, in \$ Thousands



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.



Idaho Distribution of Claims by Injury Type

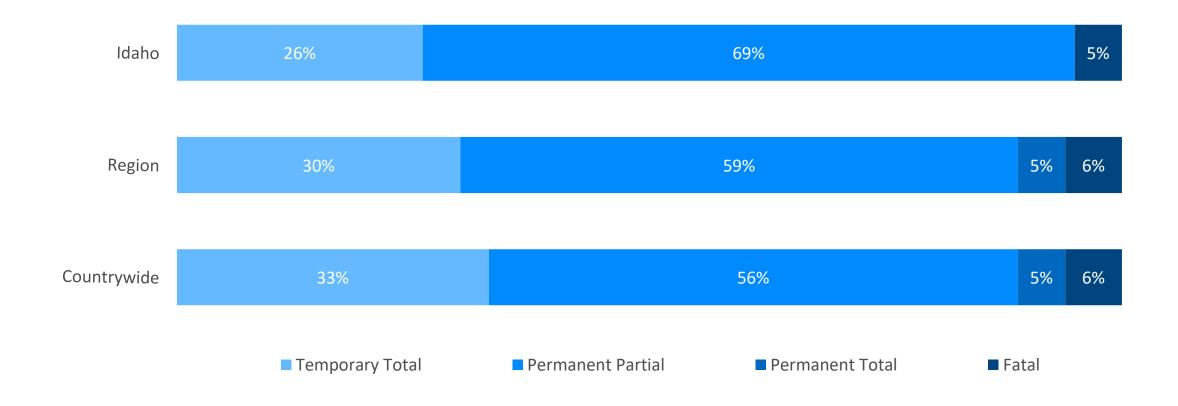


Regional states are CO, MT, NV, SD, and UT.

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



Idaho Indemnity Loss Distribution by Injury Type

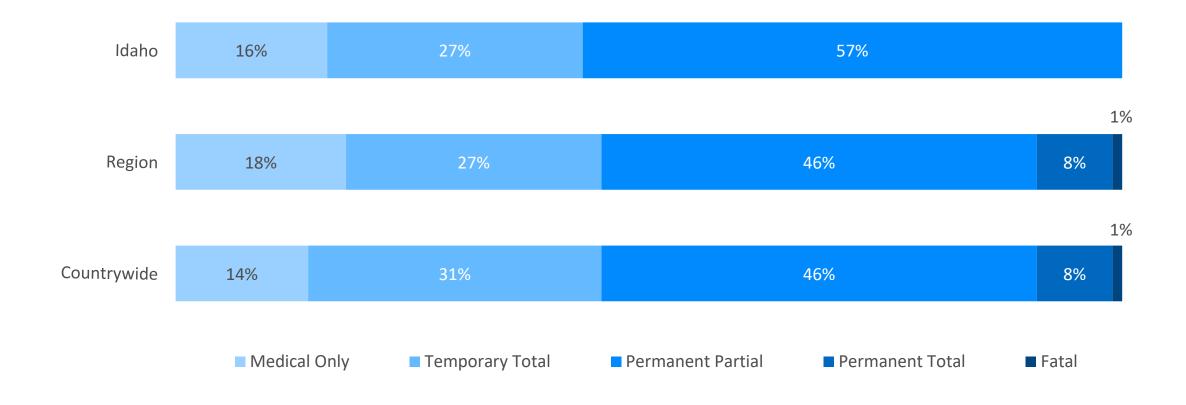


Regional states are CO, MT, NV, SD, and UT.

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



Idaho Medical Loss Distribution by Injury Type



Regional states are CO, MT, NV, SD, and UT.

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





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