

# ICRB'S 83<sup>RD</sup> ANNUAL REPORT

THE STATE OF WORKERS COMPENSATION IN INDIANA



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## KAREN H. BYRD

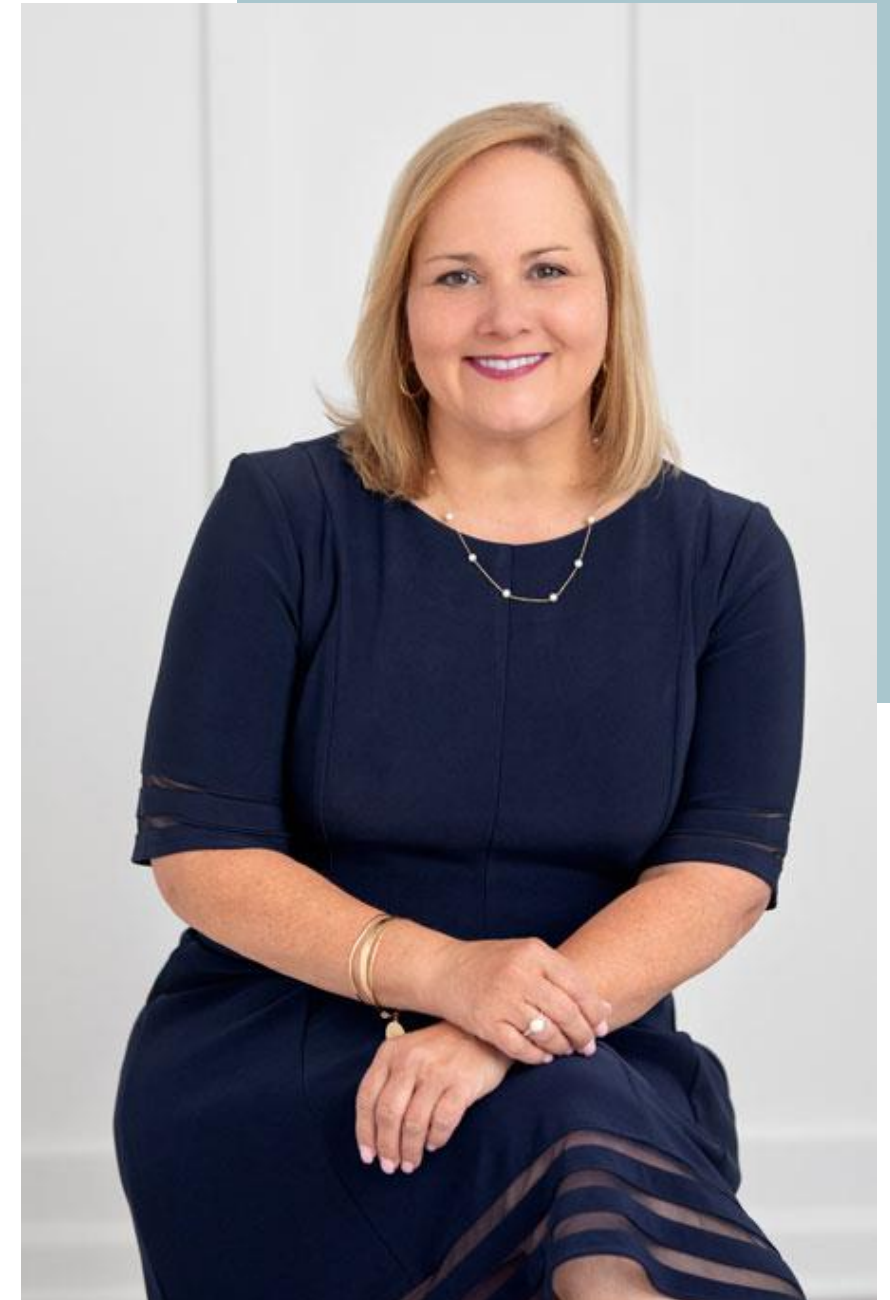
PRESIDENT & CEO

Hello. And welcome to our 83<sup>rd</sup> Annual Report. While most of the data contained in this report reflects year-end 2019 information, I know that most everyone has been squarely focused on 2020 and its dramatic impact on their everyday lives. COVID-19 has shaken the world, the US and Indiana to its core and the true impact on workers compensation is unknown at this point. However, with every twist and turn, the ICRB has been there to support Indiana's workers compensation insurers, agents and employers.

The pandemic has and will likely change how everyone does business. The safety and health of employees across Indiana has been an integral mission for us as we continue to perform our core responsibilities; yet also remain cognizant of the needs of employers. To alleviate the burden of any unfair financial hits, the ICRB adopted 2 national filings this year that were approved by the Indiana Department of Insurance. The first filing excluded any COVID-19 claims filed by an employee in the course and scope of their work from an employer's experience modification. The second filing excludes the payroll of any furloughed worker from audited payroll for the time they were out of work.

With statewide unemployment still high, many employers closing operations and more people working remotely, the full impact of COVID remains to be seen. The ICRB's dedicated and knowledgeable staff will continue to work diligently with various parties to research and study the 2020 data and to maintain transparency with our members and stakeholders.

This year has been difficult for all, but Hoosiers have a resilient spirit and I'm honored to be part of such a proud and spirited community.





## ICRB'S PURPOSE

### WHAT WE DO



The Indiana Compensation Rating Bureau (ICRB) is a private non-profit, unincorporated association of all insurance companies licensed to write workers compensation insurance in Indiana. The ICRB is a statutory rating organization as set forth in Chapter 27-7-2 of the Indiana Insurance Laws.

The law empowers the ICRB to gather information from its member companies that may be necessary to establish fair and adequate advisory rates. This information is submitted to the Indiana Department of Insurance for review and then distributed to all member companies who use the rates or file their own rates.

In addition to the data collection and ratemaking functions, the ICRB is responsible for various workers compensation programs to include rules promulgation, experience rating, inspection and classification, assigned risk administration, industry education and dispute resolution.



# ICRB Governing Board Members

**Accident Fund Insurance Company of America**

*Scott Lerew*

**American Home Assurance Company - AIG**

*Ira Feuerlicht (Chair)*

**Amerisure Mutual Insurance Company**

*Nancy Springer*

**Eastern Alliance Insurance Company**

*Frank Baker*

**FCCI Insurance Group**

*Rob Smith*

**The Hartford**

*William Gamble*

**ICW Group**

*Ken Metz*

**Indiana Farmers Mutual Insurance Company**

*Scott MacWilliam*

**Indiana Insurance Company - Liberty Mutual**

*Tim Trafecanty (Vice Chair)*

**Old Republic - Pennsylvania Manufactures Assoc.**

*Scott Dahlager*

**Travelers Indemnity Company**

*Lindsay Ladin*

**Westfield Insurance Company**

*Rick Cosenza*

## ICRB MISSION & CORE VALUES

### MISSION STATEMENT

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*Providing resources to assist Indiana stakeholders navigate the complexity of workers compensation.*

1

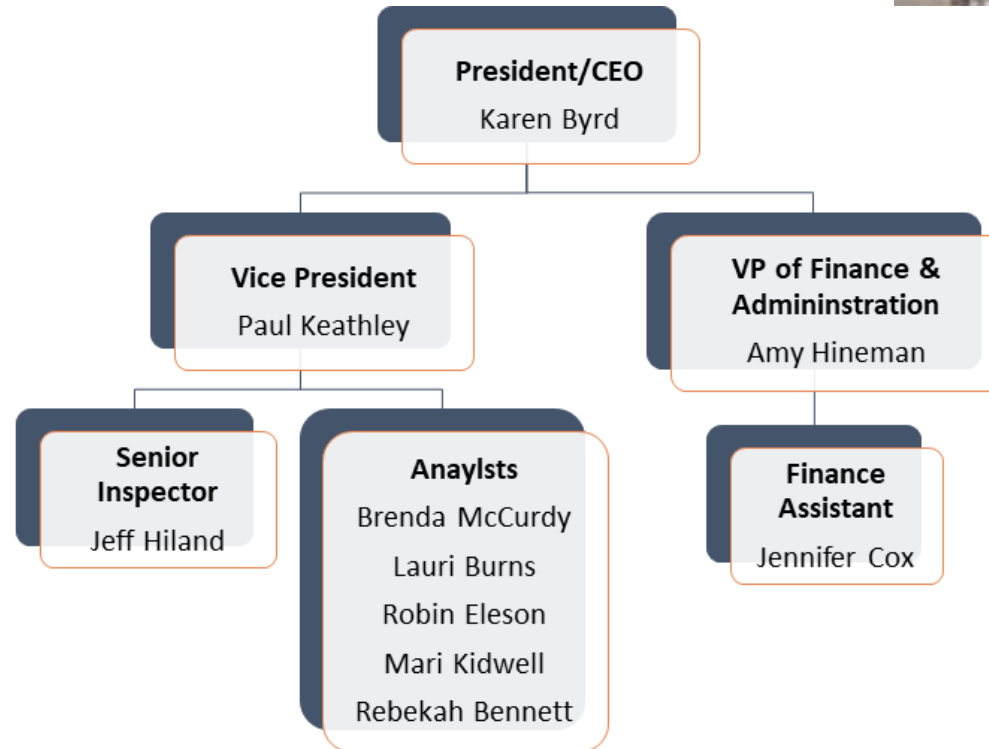
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## ICRB STAFF

GREAT THINGS IN BUSINESS ARE NEVER DONE BY ONE PERSON. THEY ARE DONE BY A TEAM OF PEOPLE.

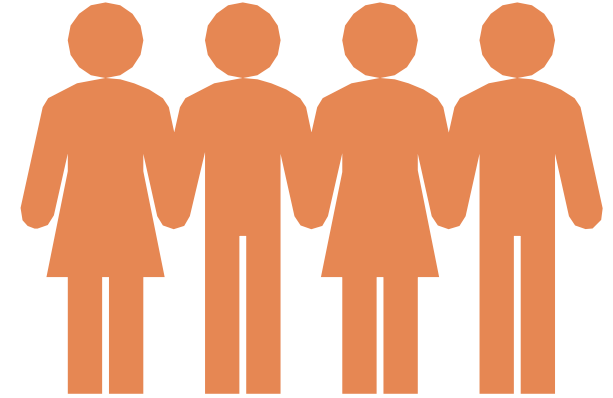


# INDIANA LABOR MARKET

OVERVIEW  
EMPLOYMENT  
PAYROLL



# Indiana's Labor Market

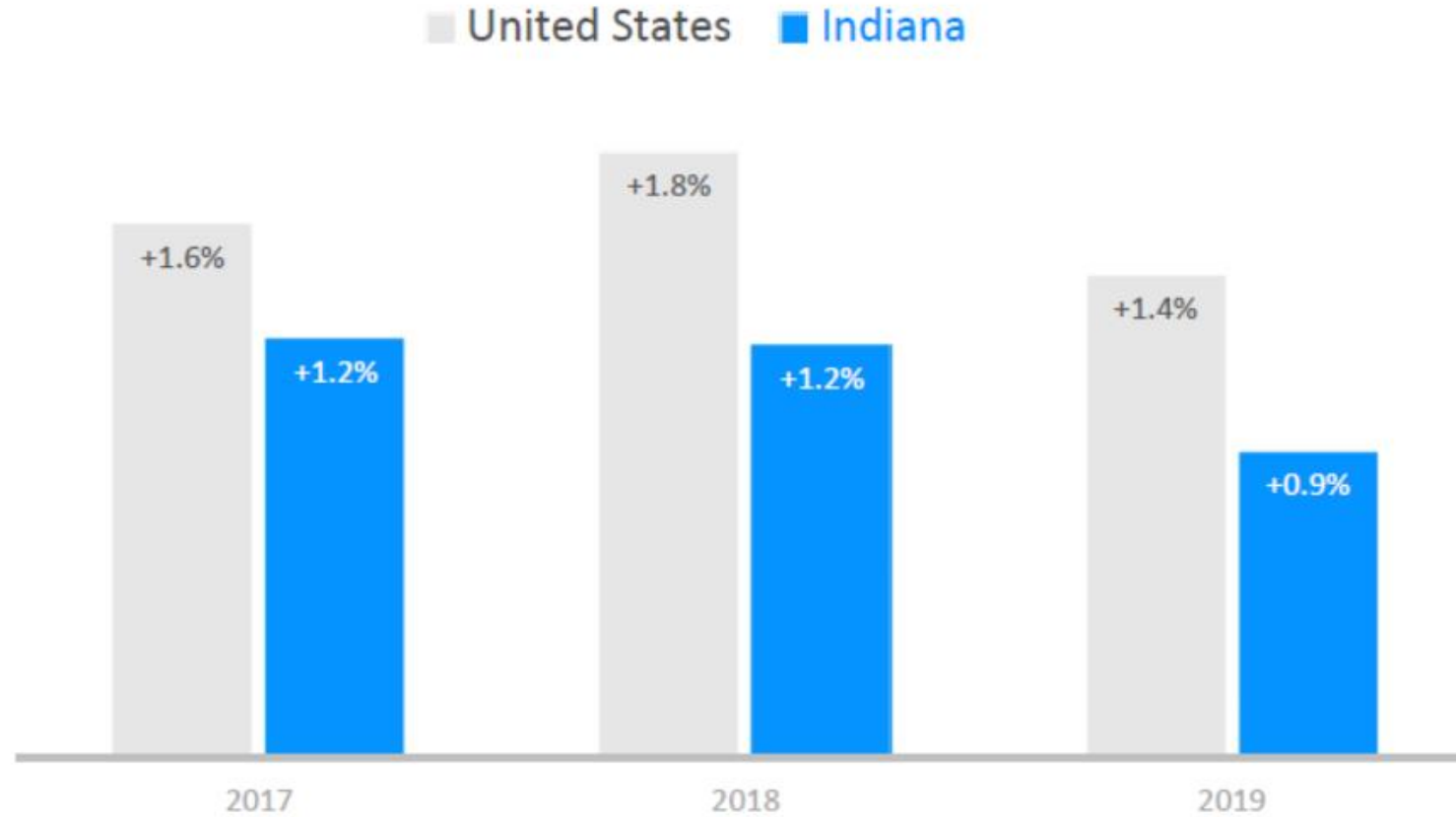


- Private sector payroll increased in Indiana from increases in wages and employment growth (Pre-COVID 19)
- Manufacturing sector has the largest payroll
- Education and Health Services made the largest contribution to overall private sector payroll growth
- Education and Health Services added the most jobs
- Indiana's employment grew faster than the national rate in several sectors: Construction; Trade, Transportation and Utilities; and Other Services sector



# Change in Private Employment

Private Employment Growth Was Below Average



Annual percentage change; employment is for Total Private Industry  
Frequency of observation: annual; 2017–2019. Value for 2019 is preliminary  
Source: US Bureau of Labor Statistics (BLS)

# Change in Employment by Sector

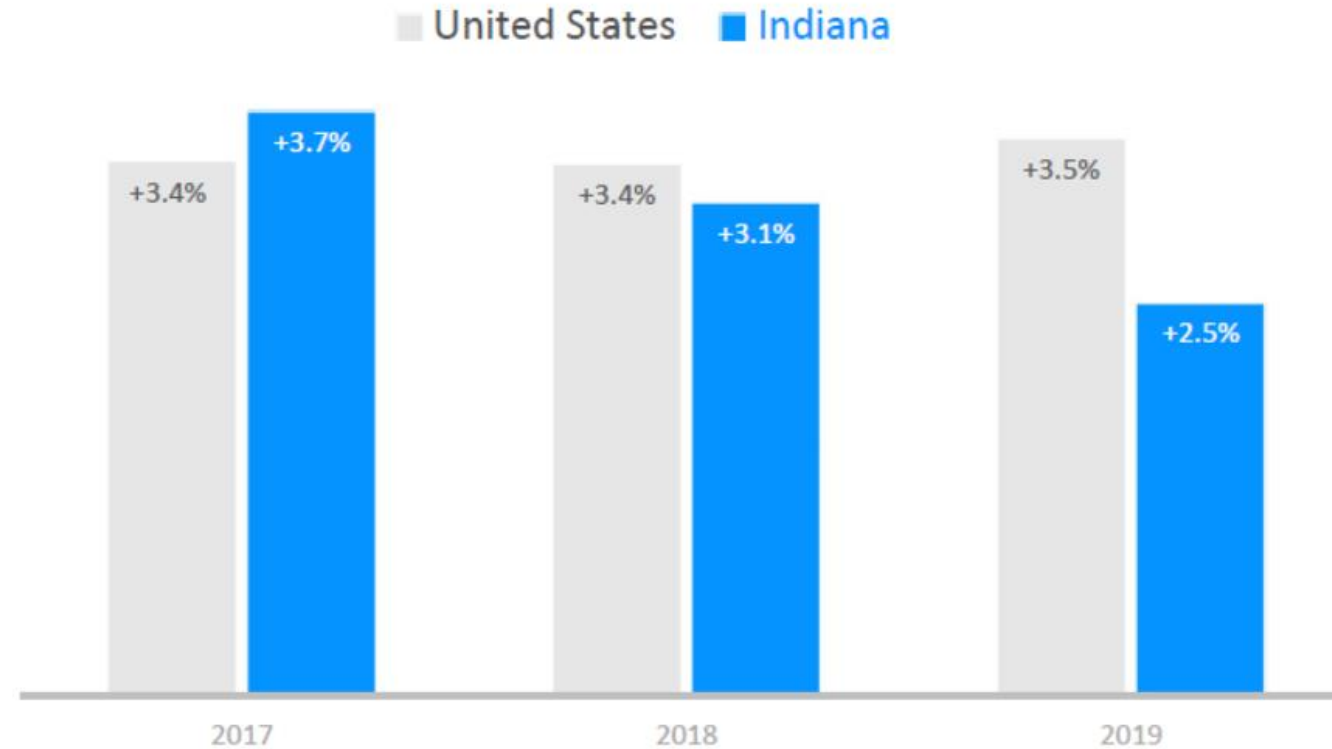
Employment Increased in Most Sectors in the Past Year

Economic Sector		Annual Percent Change, 2019			Sector Size	Share %	1-Year Change
Education and health services	IN	+1.8			468,000	17	+8,400
	US	+2.1					
Construction	IN	+3.4			146,000	5	+4,800
	US	+3.1					
Leisure and hospitality	IN	+1.2			314,000	12	+3,600
	US	+1.5					
Trade, transportation, and utilities	IN	+0.5			594,000	22	+2,900
	US	+0.4					
Professional and business services	IN	+0.8			346,000	13	+2,800
	US	+1.7					
Financial activities	IN	+1.4			136,000	5	+1,900
	US	+1.6					
Other services	IN	+1.4			89,000	3	+1,300
	US	+1.1					
Natural resources and mining	IN	+1.1			21,000	1	+200
	US	+0.1					
Information	IN	-2.5			29,000	1	-700
	US	+1.2					
Manufacturing	IN	-0.2			541,000	20	-1,100
	US	+1.0					

Employment numbers are rounded to the nearest hundred  
 2019 annual percentage change; frequency of observation: Annual. Values for 2019 are preliminary  
 Source: US Bureau of Labor Statistics (BLS)

# Change in Average Weekly Wages

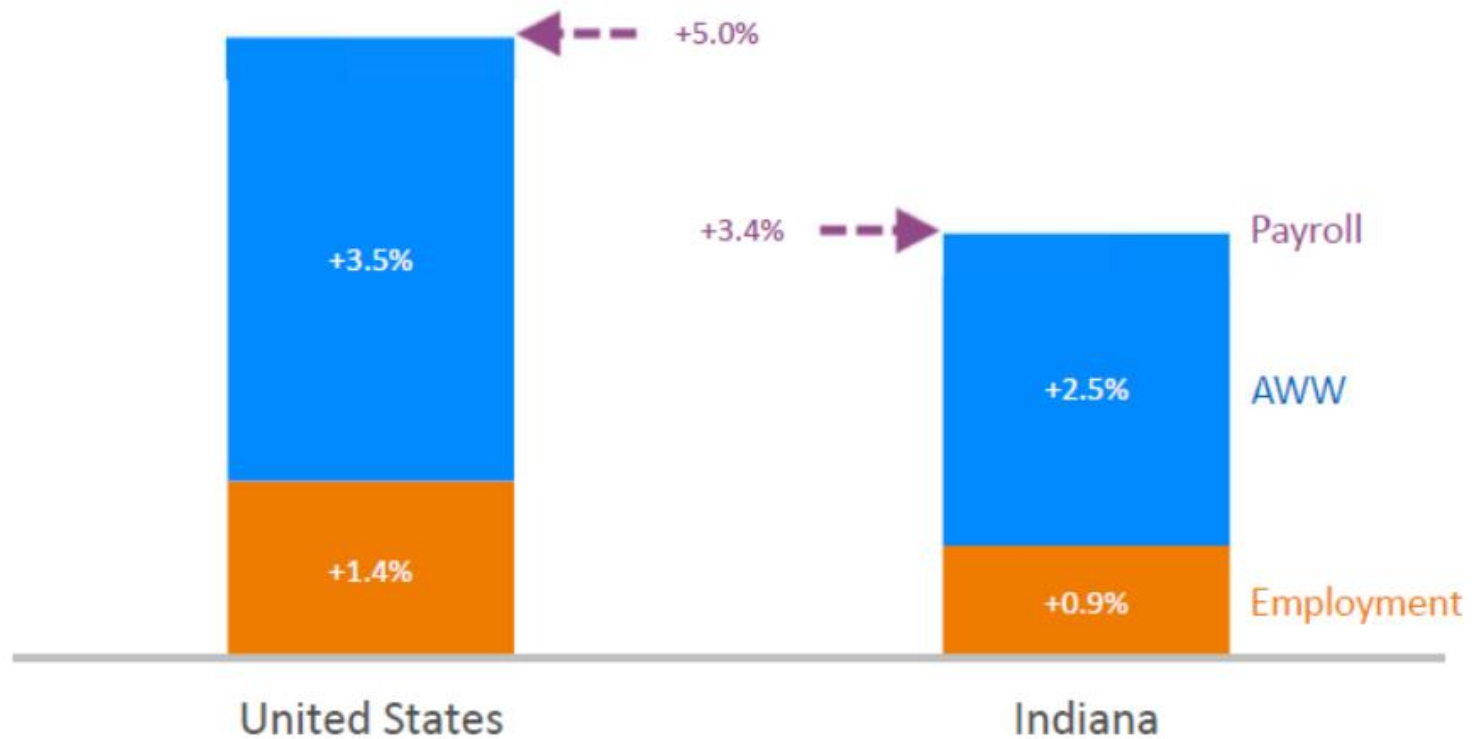
Wage Growth Was Also Below the National Average



Annual percentage change; wages are for Total Private Industry  
Frequency of observation: annual; 2017–2019. Value for 2019 is preliminary  
Source: US Bureau of Labor Statistics (BLS)

# Private Industry Payroll Growth

2019: Payroll Growth Was Below the National Average



AWW = Average Weekly Wage  
2019 annual percentage change. Values for 2019 are preliminary  
Source: US Bureau of Labor Statistics (BLS)

# Payroll Growth Decomposition by Sector



AWW = Average Weekly Wage

2019 annual percentage change; sectors are in descending order by the volume of state payroll amounts. Values for 2019 are preliminary

Source: US Bureau of Labor Statistics (BLS)

# INDIANA INSURANCE MARKET

INDIANA OVERALL  
VOLUNTARY MARKET  
ASSIGNED RISK



# INDIANA OVERALL



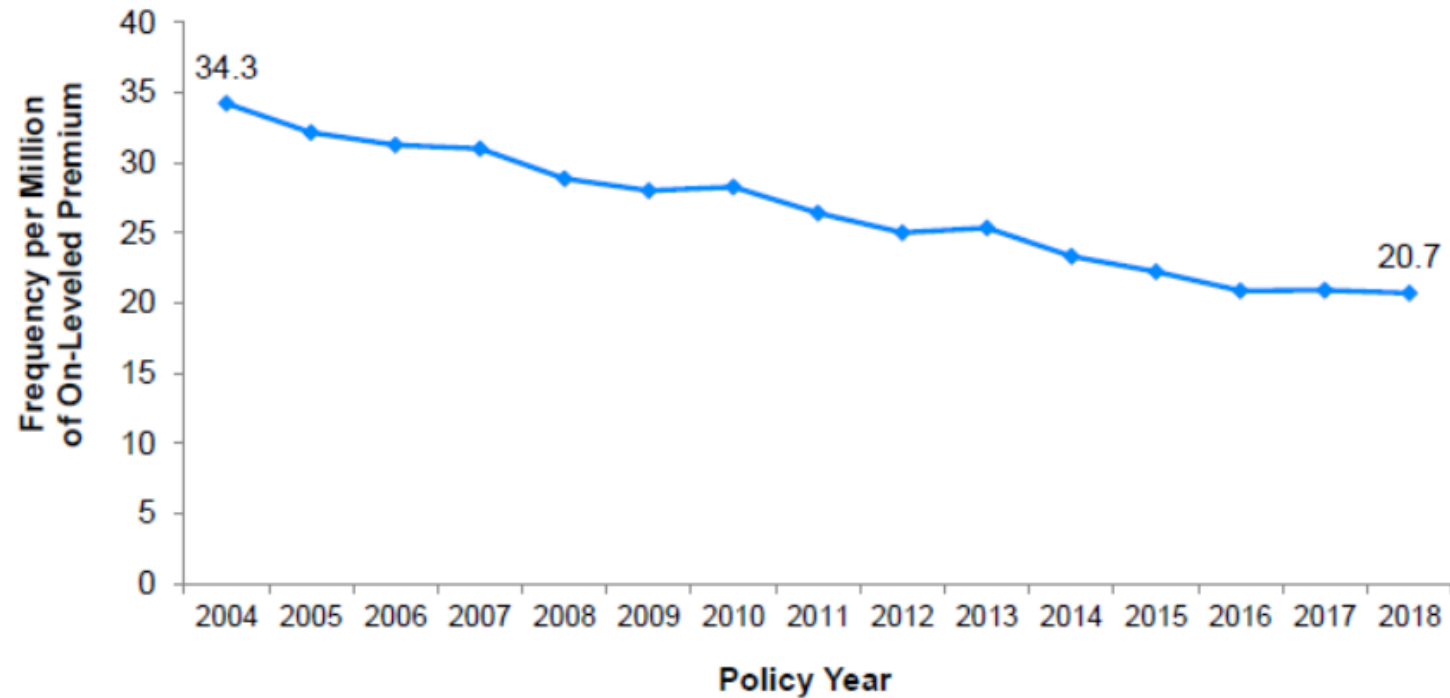
# Top 10 Insurers

1.Travelers Group	\$74,352,000
2.AF Group	\$70,221,000
3.Liberty Mutual	\$65,381,000
4.Zurich Insurance	\$35,459,000
5.Chubb INA Group	\$31,188,000
6.Hartford Insurance	\$29,360,000
7.Amerisure	\$23,785,000
8.Old Republic	\$23,381,000
9.Cincinnati Insurance	\$22,084,000
10.Great American	\$20,975,000

# Combined Ratios

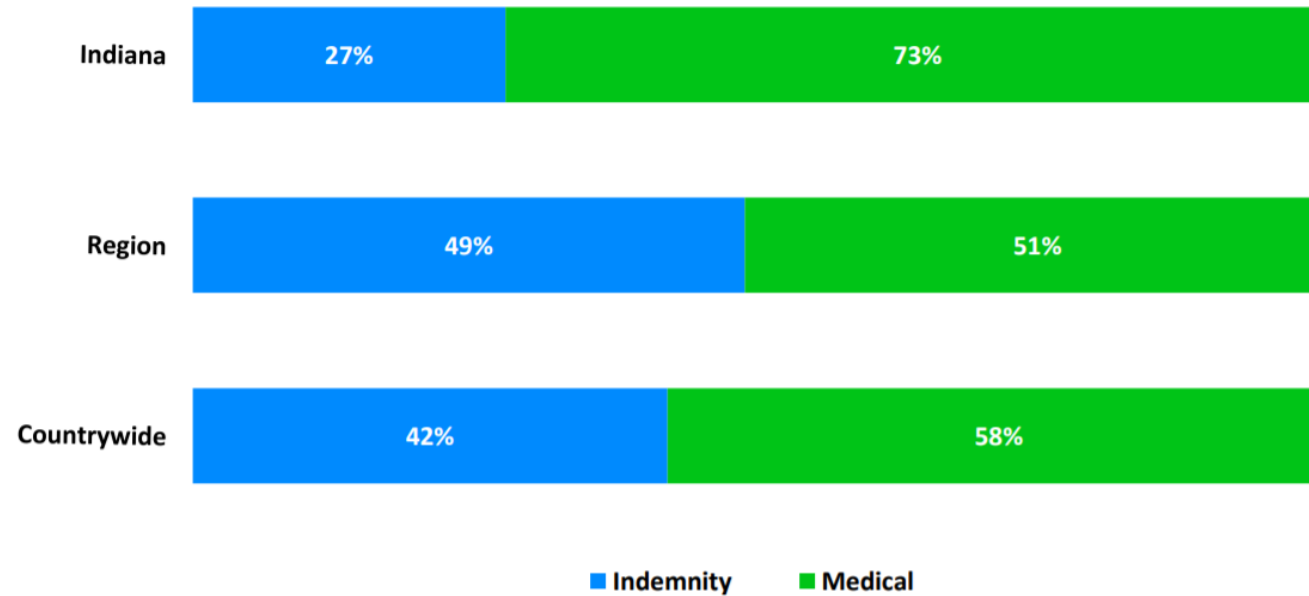
Year		2019	2018	2017	2016	2015	2014	2013	2012	2011
Country Wide	Calendar Year	85								
	Accident Year	99	95	93	90	89	91	95	102	110
Indiana	Calendar Year	76.9								
	Accident Year	92.4	91.5	82.0	84.8	79.3				

## Indiana Claim Frequency



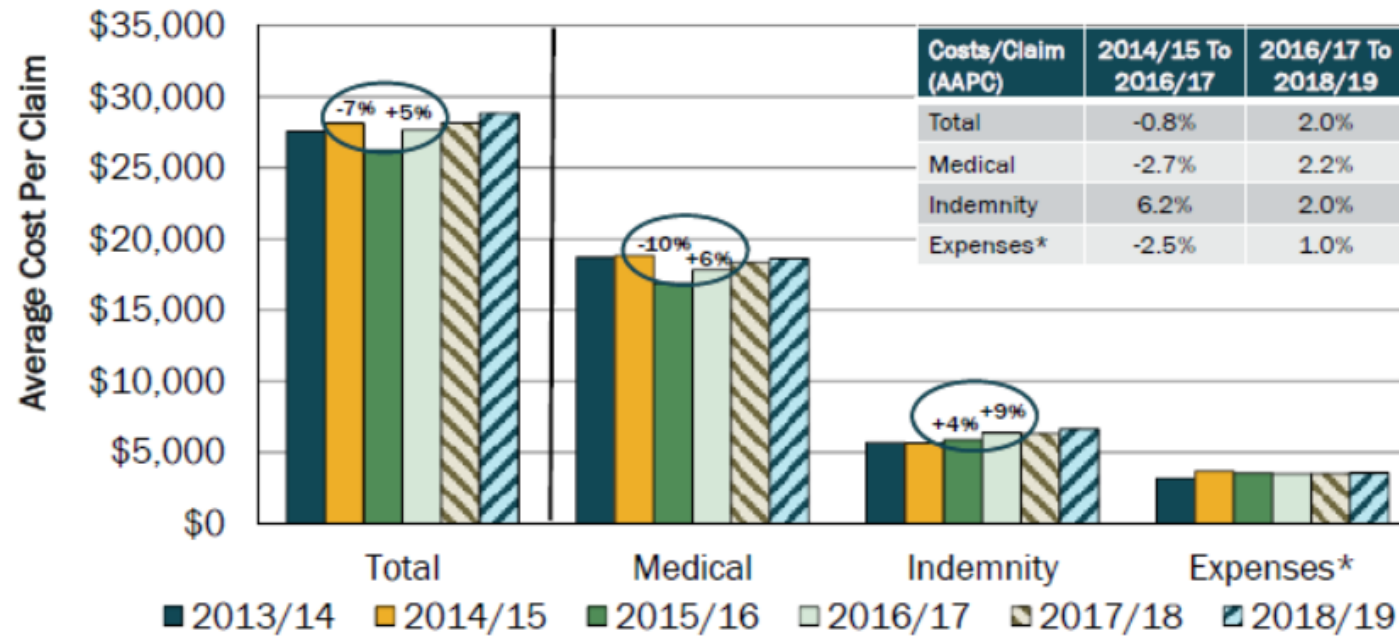
Based on NCCI's financial data  
Frequency of lost-time claims adjusted to a common wage level

## Total Benefit Costs in Indiana



Regional states are IA, IL, KY, and MO  
Based on NCCI's financial data through 12/31/2017

# IN Costs Per Claim And Components Stable Since 2016; Changes 2014–2016 Related To HEA 1320



\*Benefit Delivery Expenses Per Claim With Expenses

Note: Implementation of HEA 1320 began in 2014.

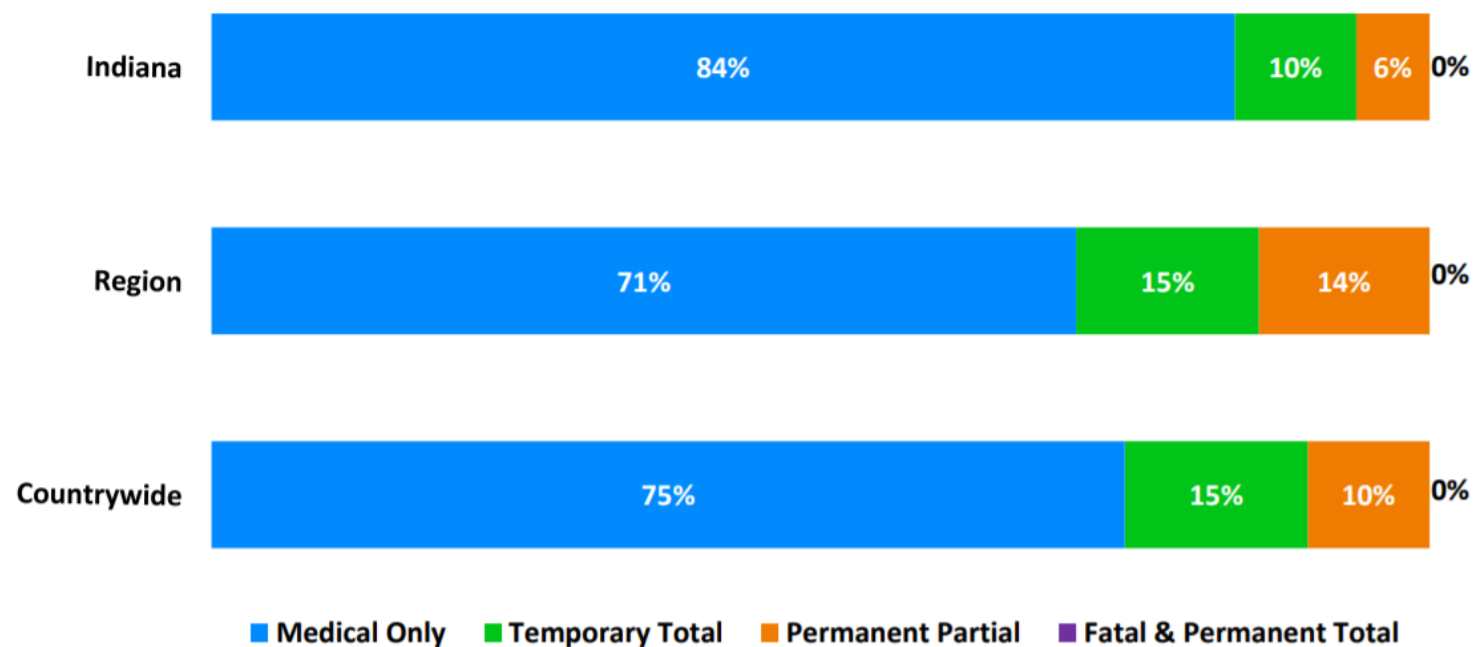
Claims With > 7 Days Of Lost Time At 12 Months Of Experience, Not Adjusted For Injury/Industry Mix And Wages

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## Indiana Distribution of Claims by Injury Type



Regional states are IA, IL, KY, and MO

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

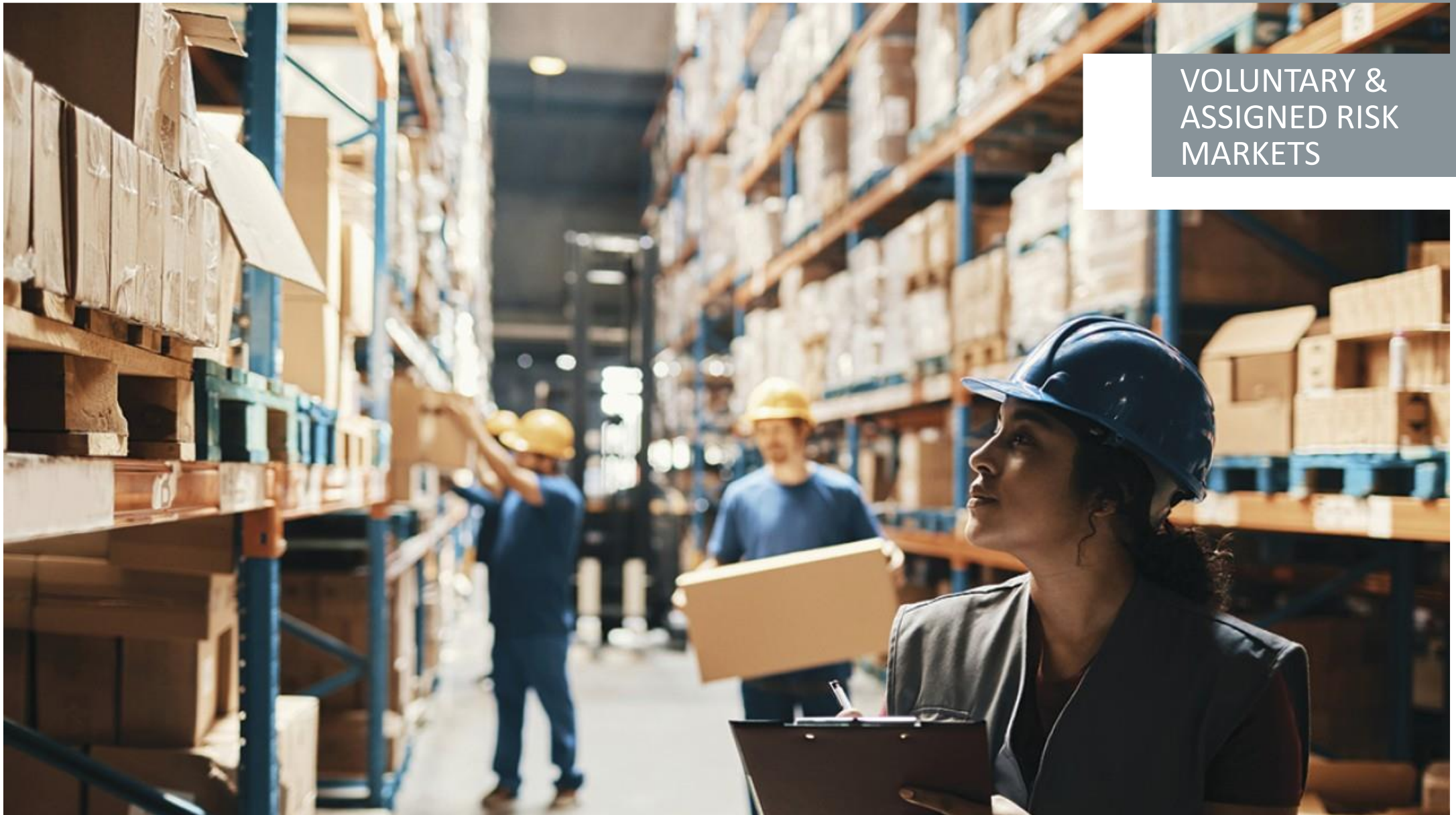
# Indiana Intrastate Experience Rating

## 2019 Rating Effective Dates

LOWEST MOD	0.3
HIGHEST MOD	3.4
STATISTICAL MOD	0.93
AVERAGE MOD	0.96
TOTAL CREDIT MODS	24,417
TOTAL UNITY MODS	138
TOTAL DEBIT MODS	5,261

Mod Range	Counts	% of Total	Range	Percent
0.01-0.49	3	0.01%		
0.50-0.59	26	0.09%		
0.60-0.69	506	1.70%	0.01 - 0.69	1.79%
0.70-0.79	2,623	8.80%		
0.80-0.89	8,711	29.22%		
0.90-0.99	12,548	42.08%	0.70 - 0.99	80.10%
1.00-1.09	1,037	3.48%		
1.10-1.19	726	2.43%		
1.20-1.29	852	2.86%		
1.30-1.39	965	3.24%		
1.40-1.49	830	2.78%	1.00 - 1.49	14.79%
1.50-1.59	419	1.41%		
1.60-1.69	205	0.69%		
1.70-1.79	127	0.43%		
1.80-1.89	103	0.35%		
1.90-1.99	51	0.17%		
2.00-2.49	71	0.24%		
2.50-2.99	9	0.03%		
3.00-3.99	4	0.01%		
4.00 and Up	0	0.00%	1.50 & Up	3.32%
<b>TOTAL</b>	<b>29,816</b>	<b>100.00%</b>		<b>100.00%</b>

## VOLUNTARY & ASSIGNED RISK MARKETS



# Top Ten Class Codes By Premium

## Voluntary Market- Policy Year 2019

Class Code	Class Code Description	Manual Premium	% of Total Manual Premium	Policy Count*
7219	TRUCKING - NOC-ALL EMPLOYEES & DRIVERS	79,812,916	6.6%	1,902
8810	CLERICAL OFFICE EMPLOYEES NOC	36,788,868	3.0%	40,054
3808	AUTOMOBILE MFG. OR ASSEMBLY	28,904,413	2.4%	100
8018	STORE: WHOLESALE NOC	28,841,990	2.4%	1,335
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	27,916,261	2.3%	3,685
3632	MACHINE SHOP NOC	21,753,013	1.8%	1,258
7380	DRIVERS, CHAUFFEURS, MESSENGERS & THEIR HELPERS NOC-COMMERCIAL	21,668,948	1.8%	3,260
4484	PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	21,439,193	1.8%	384
3400	METAL STAMPED GOODS MFG. NOC	18,712,781	1.5%	271
5645	CARPENTRY CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT	17,673,587	1.5%	2,871

Total Voluntary

1,216,844,494

103,026

\* The sum of the policy counts over all class codes is not equal to the total policy count for the state since a policy may contain more than one class code. The total policy count represents voluntary only policies that have both exposure and premium in a non-statistical code.

# Top Ten Class Codes By Policy Count

## Voluntary Market- Policy Year 2019

Class Code	Class Code Description	Policy Count*	% of Total Policy Counts	Manual Premium
8810	CLERICAL OFFICE EMPLOYEES NOC	40,054	38.9%	36,788,868
8742	SALESPERSONS OR COLLECTORS - OUTSIDE	18,318	17.8%	14,820,962
8868	COLLEGE - PROFESSIONAL EMPLOYEES & CLERICAL	6,234	6.1%	14,379,798
8832	PHYSICIAN & CLERICAL	5,139	5.0%	12,639,906
9082	RESTAURANT NOC	4,230	4.1%	16,640,849
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	3,685	3.6%	27,916,261
8017	STORE: RETAIL NOC	3,438	3.3%	13,854,252
7380	DRIVERS, CHAUFFEURS, MESSENGERS & THEIR HELPERS NOC-COMMERCIAL	3,260	3.2%	21,668,948
9101	COLLEGE - ALL OTHER EMPLOYEES	3,196	3.1%	12,054,159
5645	CARPENTRY CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT	2,871	2.8%	17,673,587

Total Voluntary

103,026

1,216,844,494

\* The sum of the policy counts over all class codes is not equal to the total policy count for the state since a policy may contain more than one class code. The total policy count represents voluntary only policies that have both exposure and premium in a non-statistical code.

# Top Ten Class Codes- Assigned Risk Market

Rank	Prem	%	Code	Class	Count
1	\$5,190,334	11.3%	7219	Trucking NOC-All Empl. & Drivers	531
2	\$2,759,782	6.0%	5645	Carpentry-Res. 1-3 Stories	702
3	\$2,084,946	4.5%	5551	Roofing-All Kinds & Drivers	396
4	\$1,178,777	2.6%	8380	Auto Service or Repair	173
5	\$1,075,047	2.3%	0106	Tree Pruning,Spraying,Repairing	219
6	\$941,500	2.0%	8864	Social Services Organization	120
7	\$940,388	2.0%	9014	Res. Cleaning Svcs.-Contractor	310
8	\$900,350	2.0%	8018	Store: Wholesale NOC	32
9	\$739,408	1.6%	8835	Home,Public,&Travel Healthcare	148
10	\$728,201	1.6%	5474	Painting NOC & Shop Operations	314
Top 10 Total	\$16,538,733	36%			2,945
State Total	\$46,096,742	100%			

# Assigned Risk Premium Market Distribution

Policy Year 2019					
Range	# Pol	Percent Pol	Total Premium	Percent Prem	Avg Prem \$
\$ 0 - \$ 249	379	3.98	\$55,354	0.13	\$146
\$ 250 - \$ 499	568	5.96	\$212,129	0.49	\$373
\$ 500 - \$ 749	651	6.83	\$411,434	0.96	\$632
\$ 750 - \$ 999	1,111	11.66	\$961,335	2.24	\$865
\$ 1,000 - \$ 1,999	2,932	30.77	\$4,203,306	9.81	\$1,434
\$ 2,000 - \$ 2,999	1,124	11.80	\$2,737,365	6.39	\$2,435
\$ 3,000 - \$ 3,999	597	6.27	\$2,061,604	4.81	\$3,453
\$ 4,000 - \$ 4,999	418	4.39	\$1,865,876	4.35	\$4,464
\$ 5,000 - \$ 9,999	871	9.14	\$6,020,066	14.05	\$6,912
\$ 10,000 - \$ 49,999	785	8.24	\$15,585,023	36.36	\$19,854
\$ 50,000 - \$ 99,999	64	0.67	\$4,380,395	10.22	\$68,444
\$ 100,000 - \$ 199,999	24	0.25	\$3,316,647	7.74	\$138,194
\$ 200,000 - \$ 499,999	5	0.05	\$1,048,978	2.45	\$209,796
<b>TOTAL</b>	<b>9,529</b>	<b>100</b>	<b>42,859,510</b>	<b>100</b>	<b>\$4,498</b>

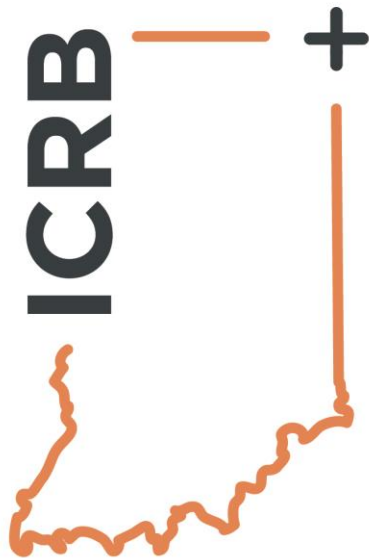
# Assigned Risk Market Share

**Indiana Assigned Risk Market  
Calendar Year Results View**

<b>Cal Year</b>	<b>AR Share</b>	<b>AR Premium</b>	<b>AR Premium % Change</b>	<b>State Direct Prem Written</b>	<b>Voluntary Market Premium</b>
2014	8.4%	\$ 71,240,879	7%	\$ 852,040,609	\$780,799,730
2015	7.3%	\$ 65,273,550	-8%	\$ 890,051,036	\$824,777,486
2016	6.9%	\$ 60,560,892	-7%	\$ 876,183,269	\$815,622,378
2017	6.4%	\$ 52,514,621	-13%	\$ 825,801,646	\$773,287,025
2018	6.0%	\$ 48,419,224	-8%	\$ 801,818,746	\$753,399,522
2019	5.9%	\$ 47,046,065	-3%	\$ 799,364,256	\$752,318,191

# Assigned Risk Take-Out Program

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**Indiana Assigned Risk Market  
Takeout Credit Program**

Year	Risks	Premium	% Change
2010	1,638	\$6,835,200	-22%
2011	1,304	\$6,808,960	0%
2012	1,064	\$5,959,712	-12%
2013	941	\$7,199,922	21%
2014	1,020	\$13,380,777	86%
2015	1,338	\$19,036,914	42%
2016	1,591	\$20,730,287	9%
2017	1,978	\$17,151,059	-17%
2018	2,041	\$13,621,653	-21%
2019	1,886	\$11,101,803	-18%



## INDIANA SERVICING CARRIERS

THE ICRB UNDERWENT A SERVICING CARRIER BID PROCESS IN THE FALL OF 2020. WE ARE SO GRATEFUL TO ALL CARRIERS THAT INDICATED AN INTEREST IN SERVING THE INDIANA EMPLOYERS. BELOW IS A LIST OF OUR CURRENT AND NEW SERVICING CARRIERS.

### SERVICING CARRIERS 2017 – 2020

Liberty Mutual Insurance Company  
Travelers Property Casualty Company of America  
Accident Fund Insurance Company of America  
Technology Insurance Company

### SERVICING CARRIERS 2021 – 2023

Liberty Mutual Insurance Company  
Travelers Property Casualty Company of America  
Accident Fund Insurance Company of America  
Pennsylvania Manufacturers Assoc Insurance Co.(Old Republic)

# COST DRIVERS

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CLAIM FREQUENCY

INDEMNITY

MEDICAL

PHARMA



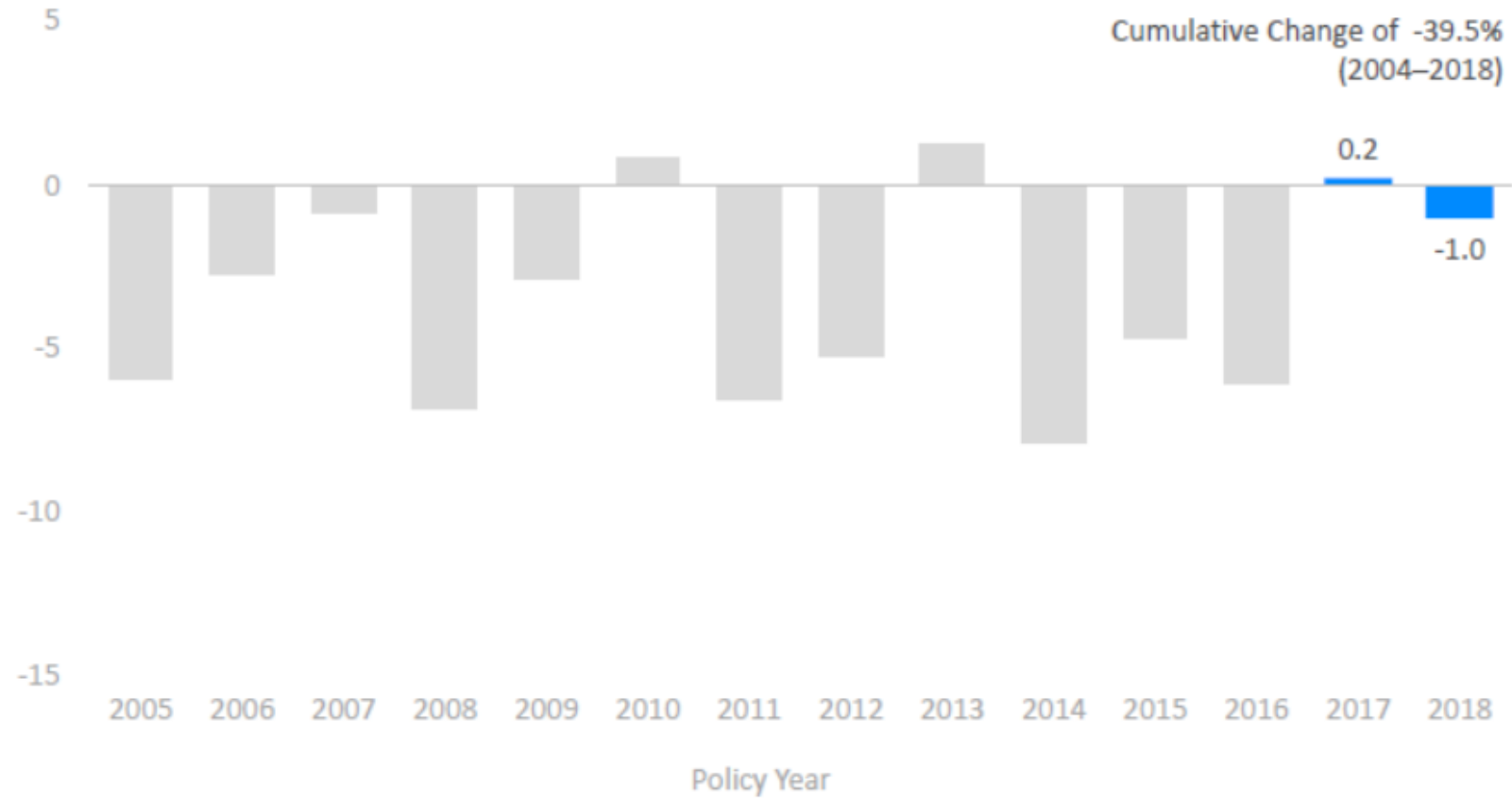


## CLAIM FREQUENCY

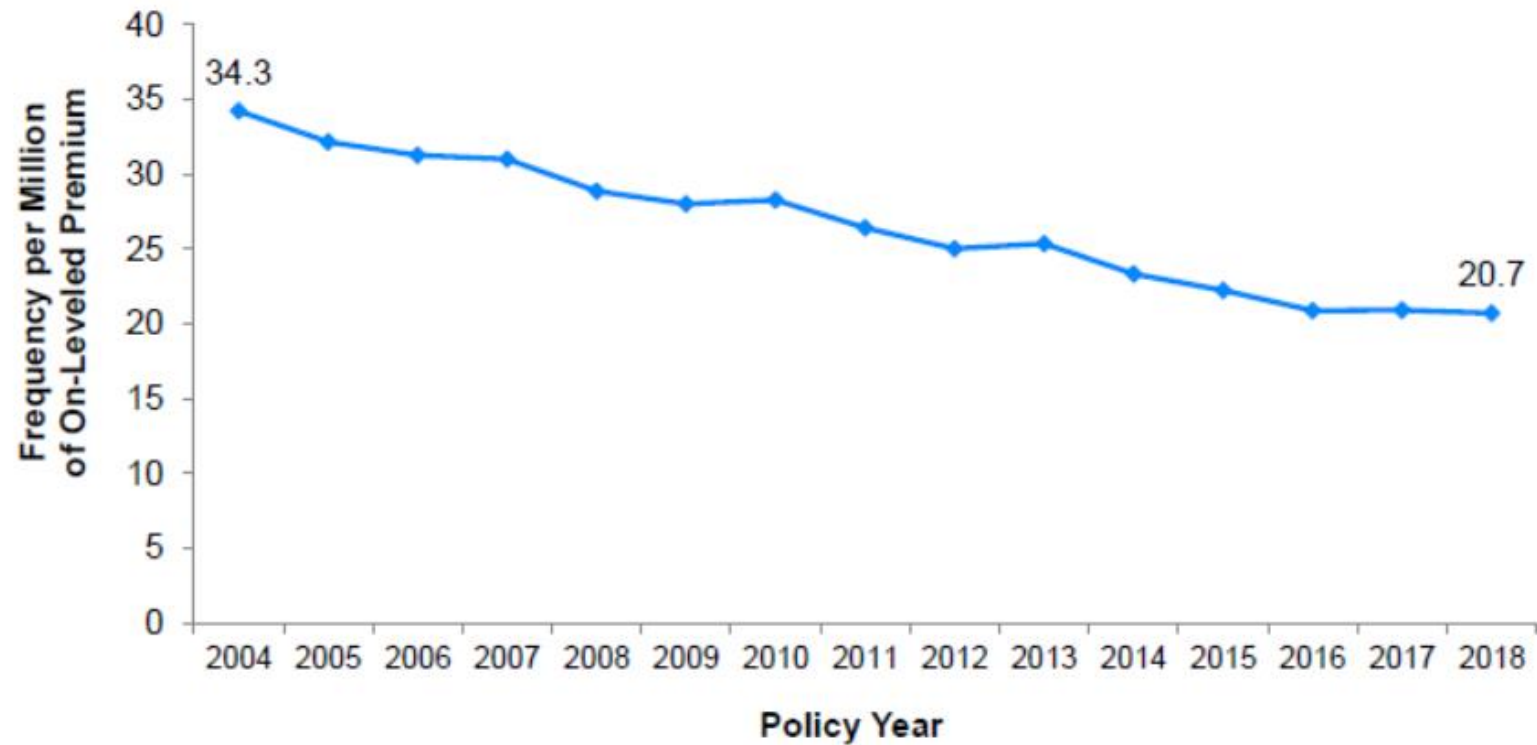
This Photo by Unknown Author is licensed under CC BY-ND

# Indiana Change in Claim Frequency

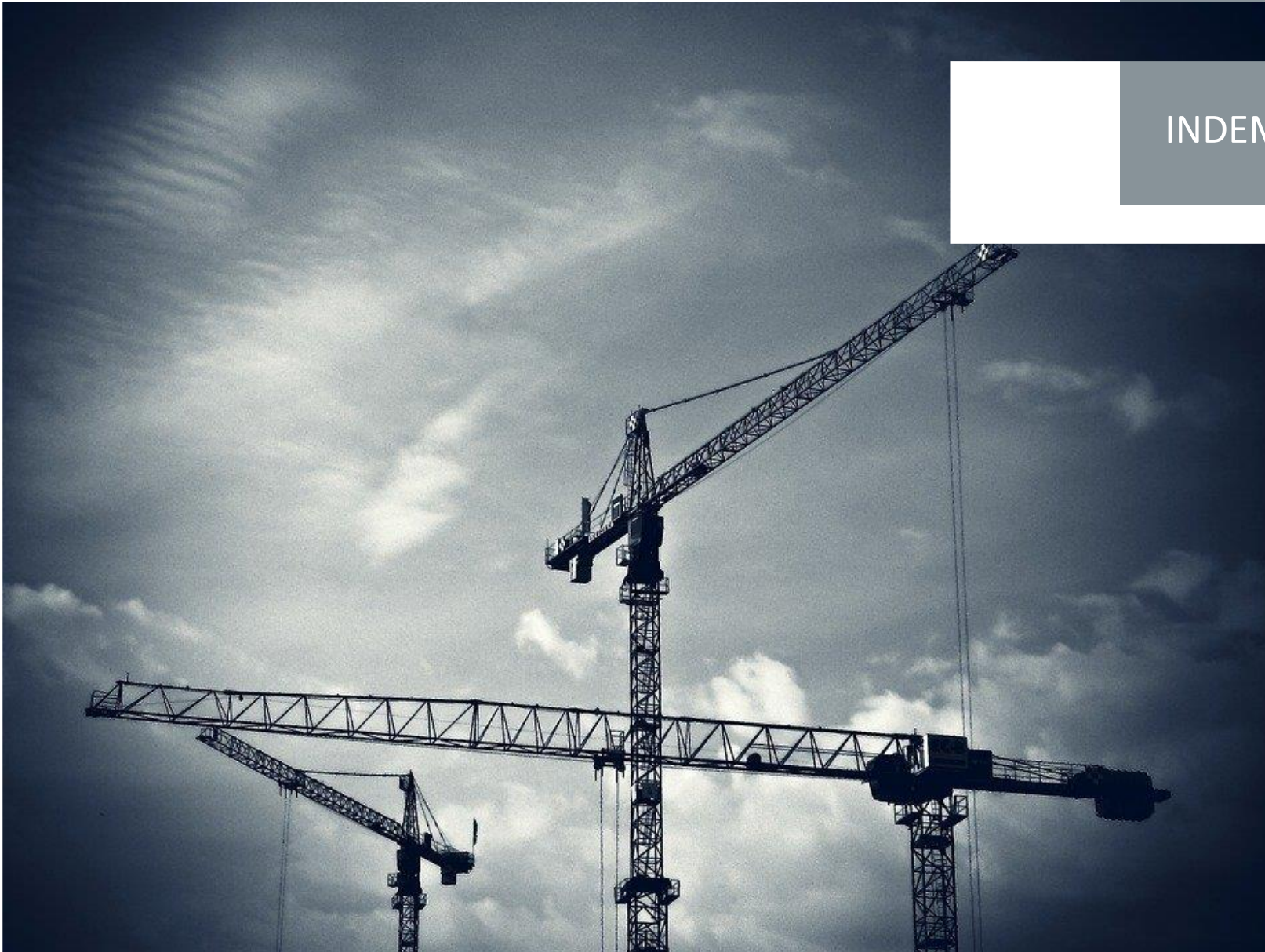
Percent Change in Lost-Time Claims, per \$ Million of On-Leveled Premium



# Indiana Claim Frequency

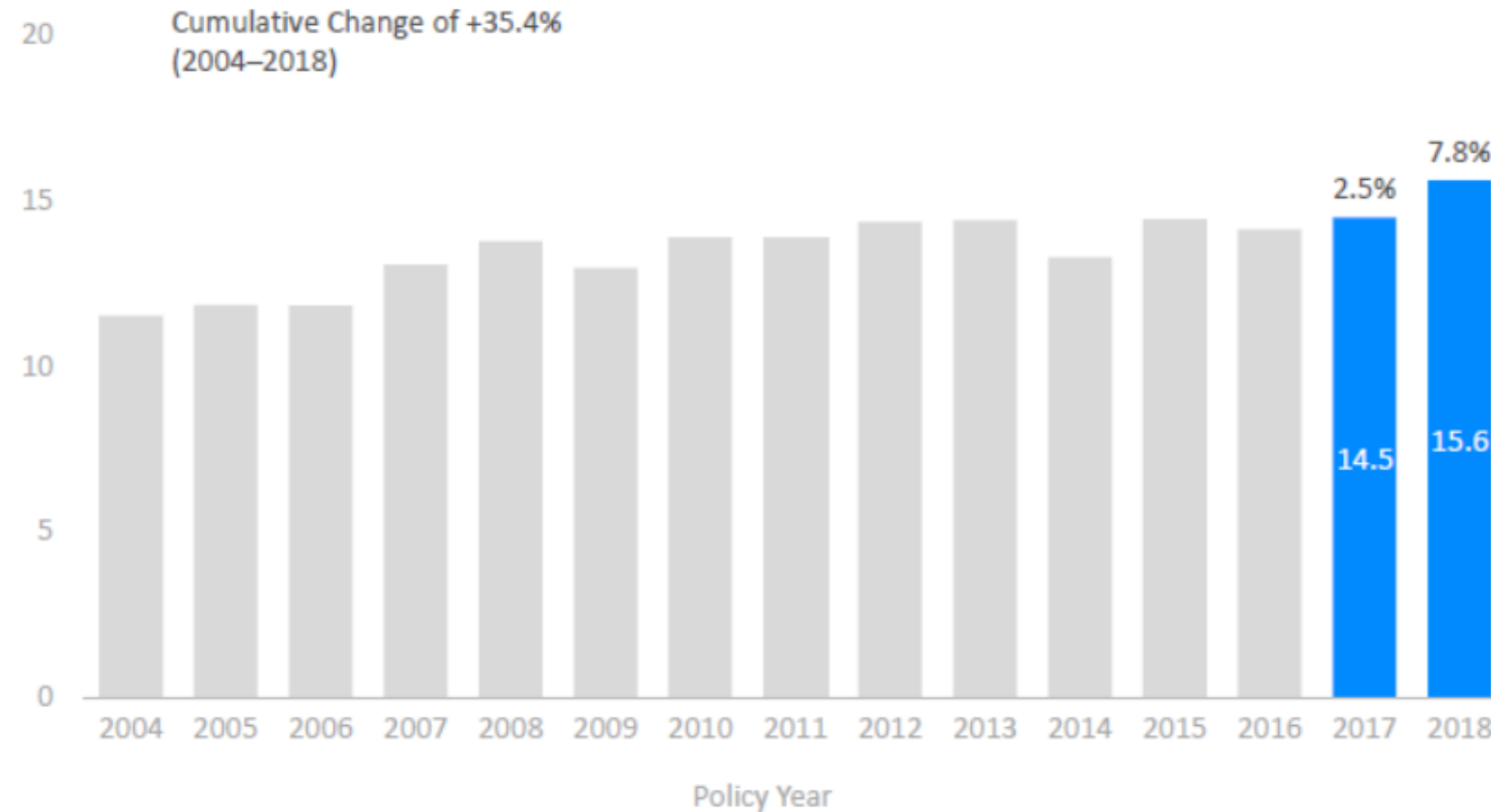


## INDEMNITY

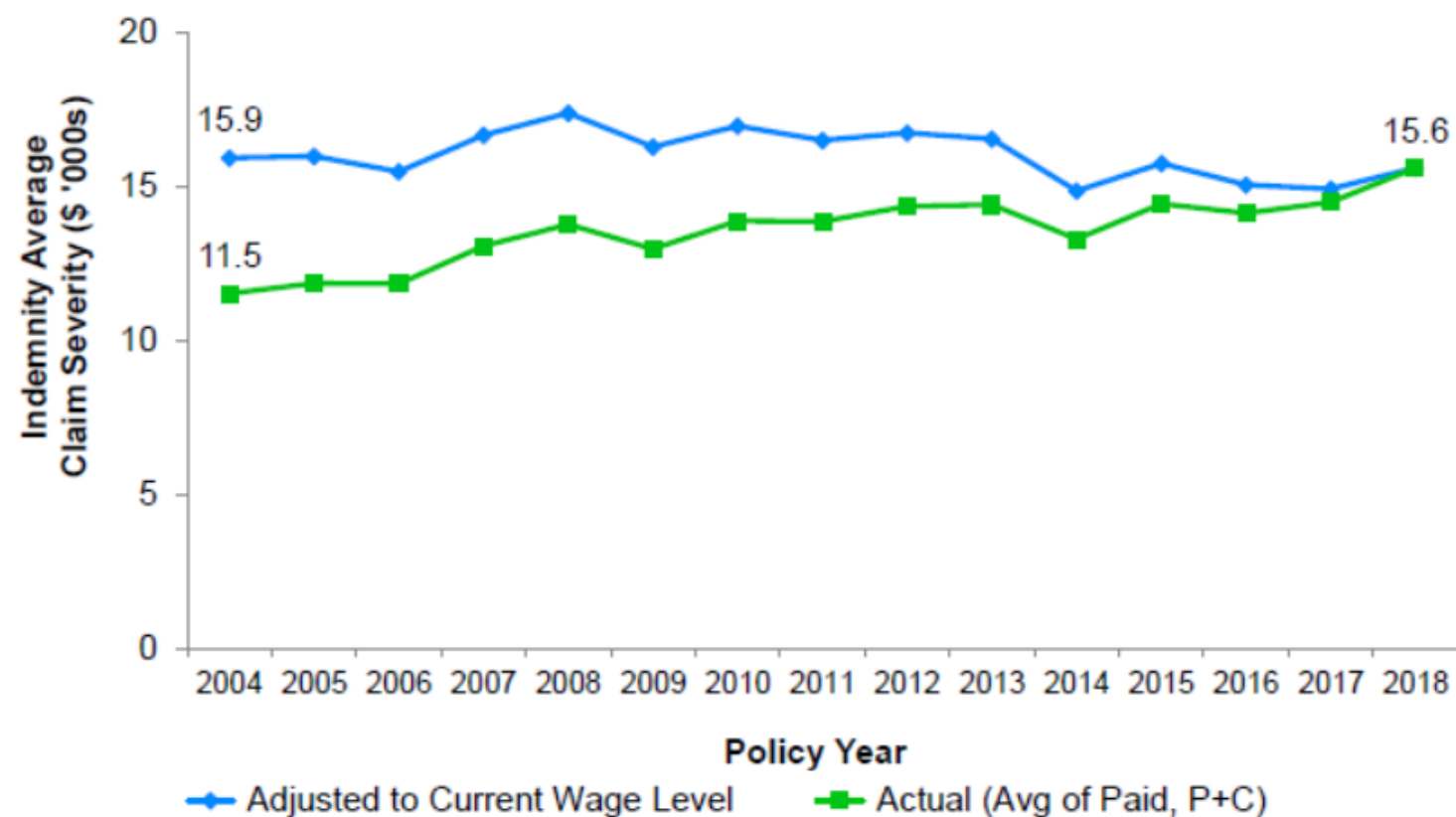


# Indiana Average Indemnity Claim Severity

Lost-Time Claim Severity in \$ Thousands

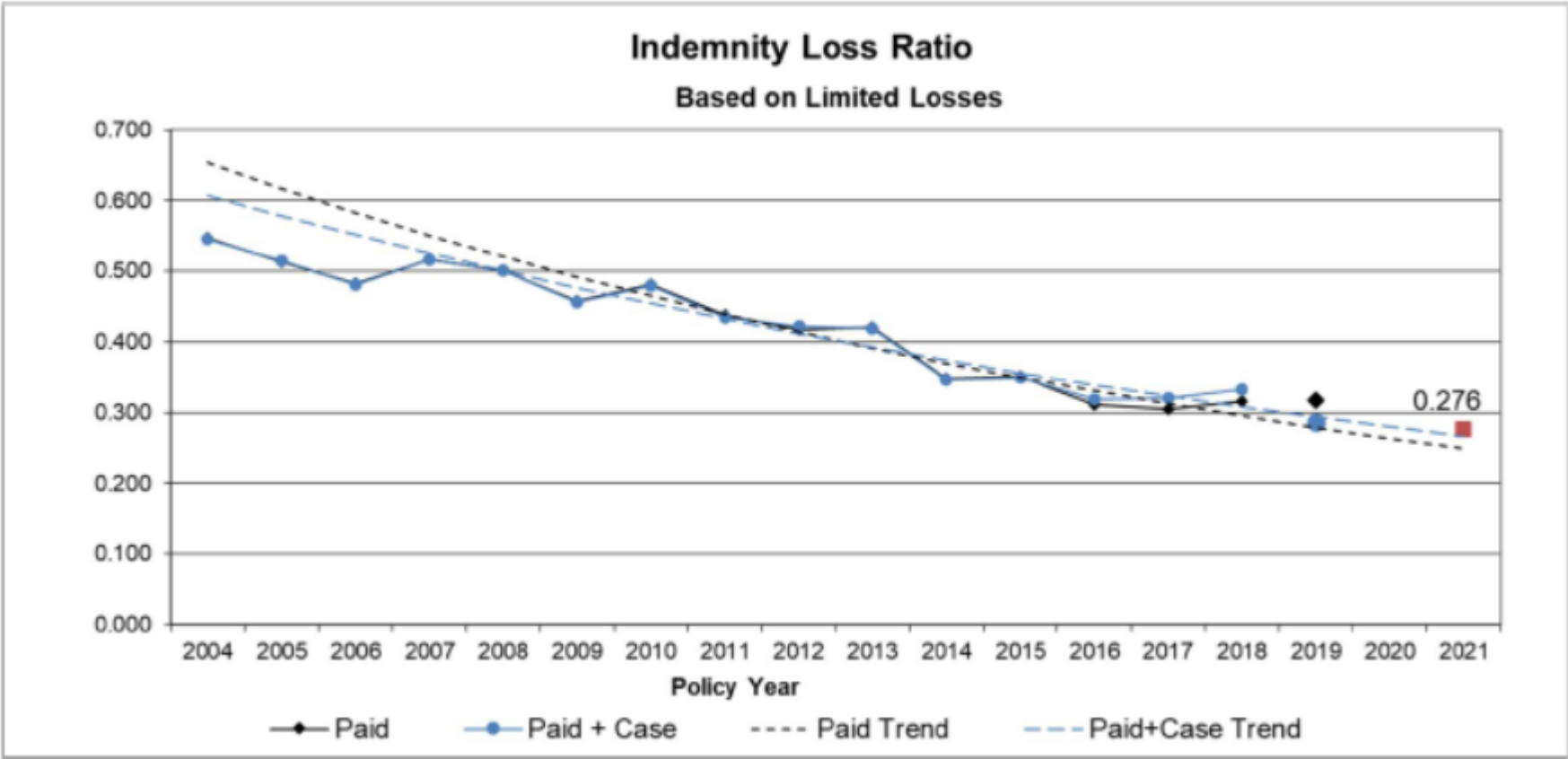


# Indiana's Average Indemnity Severity



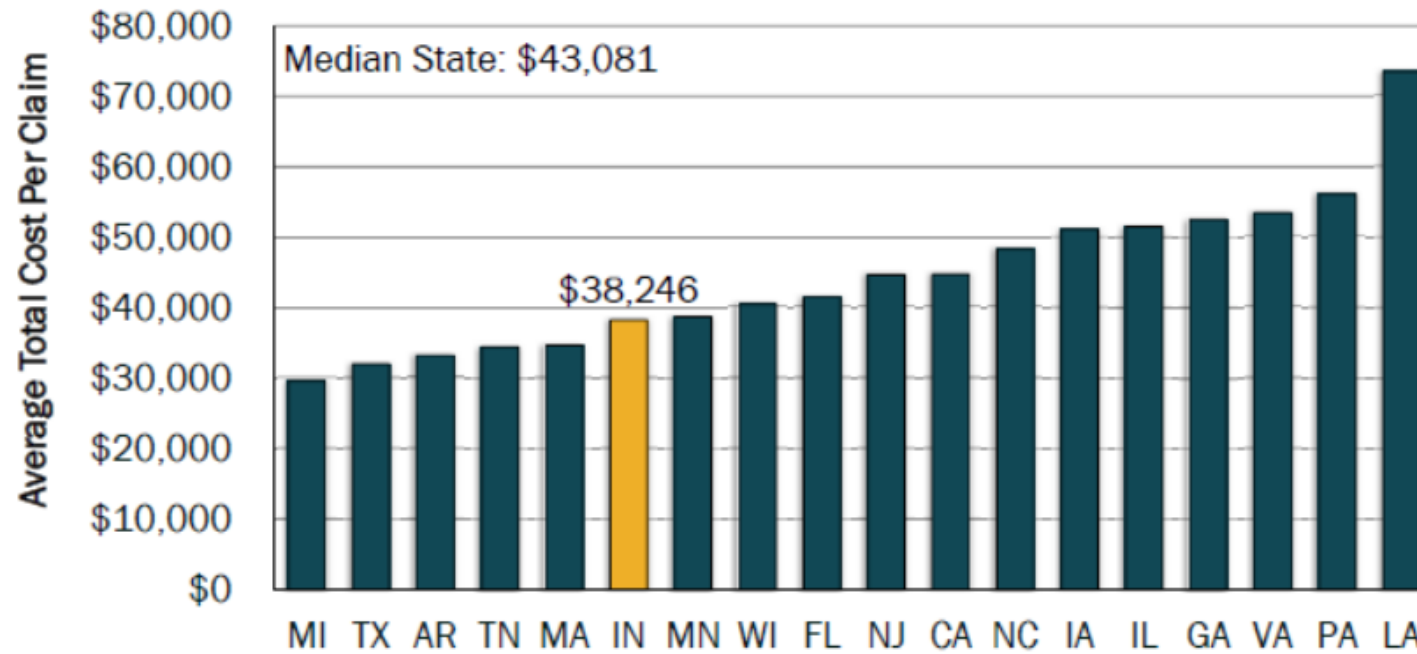
Based on NCCI's financial data for lost-time claims at current benefit level and developed to ultimate

# Indemnity Loss Ratio Trends



Current Approved Indemnity Loss Ratio Trend: -4.0%  
Proposed Indemnity Loss Ratio Trend: -4.0%

## Indiana Costs Per Claim With More Than 7 Days Of Lost Time 11% Lower Than 18-State Median



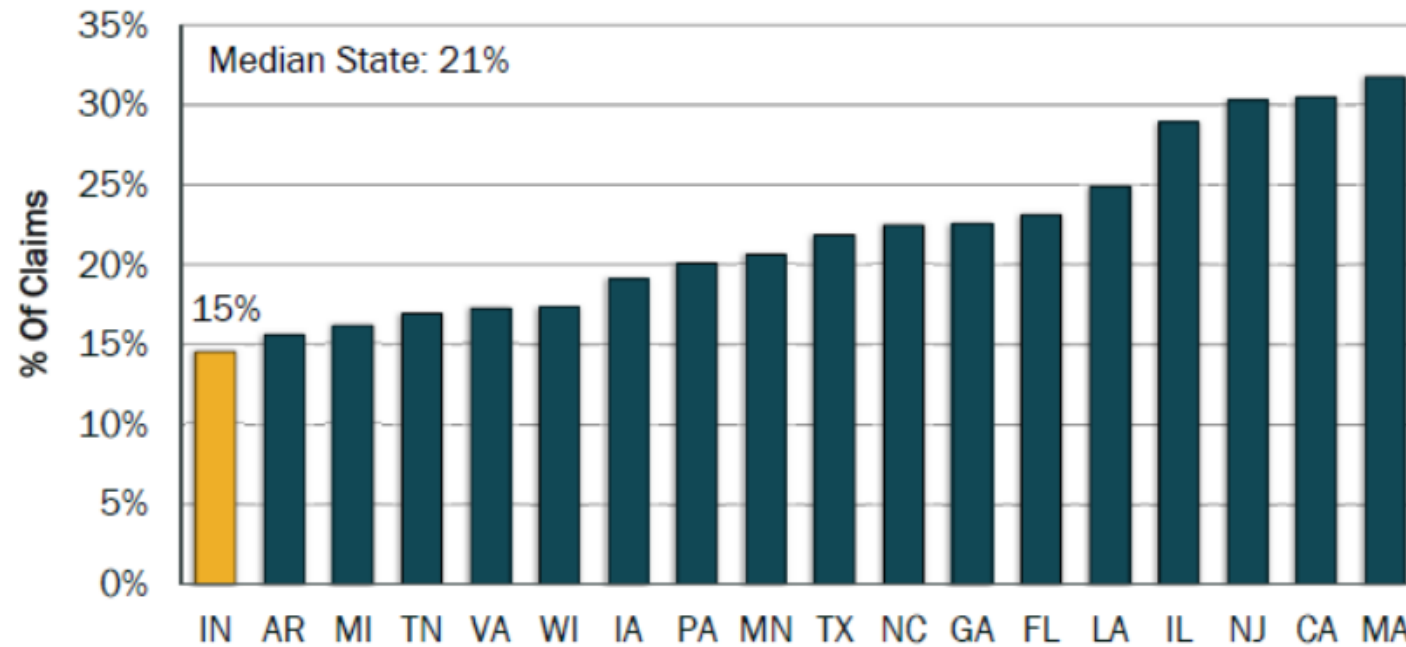
2016/19 Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix And Wages

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## Indiana Had Among Lowest % Of Workers With More Than 1 Week Off Work



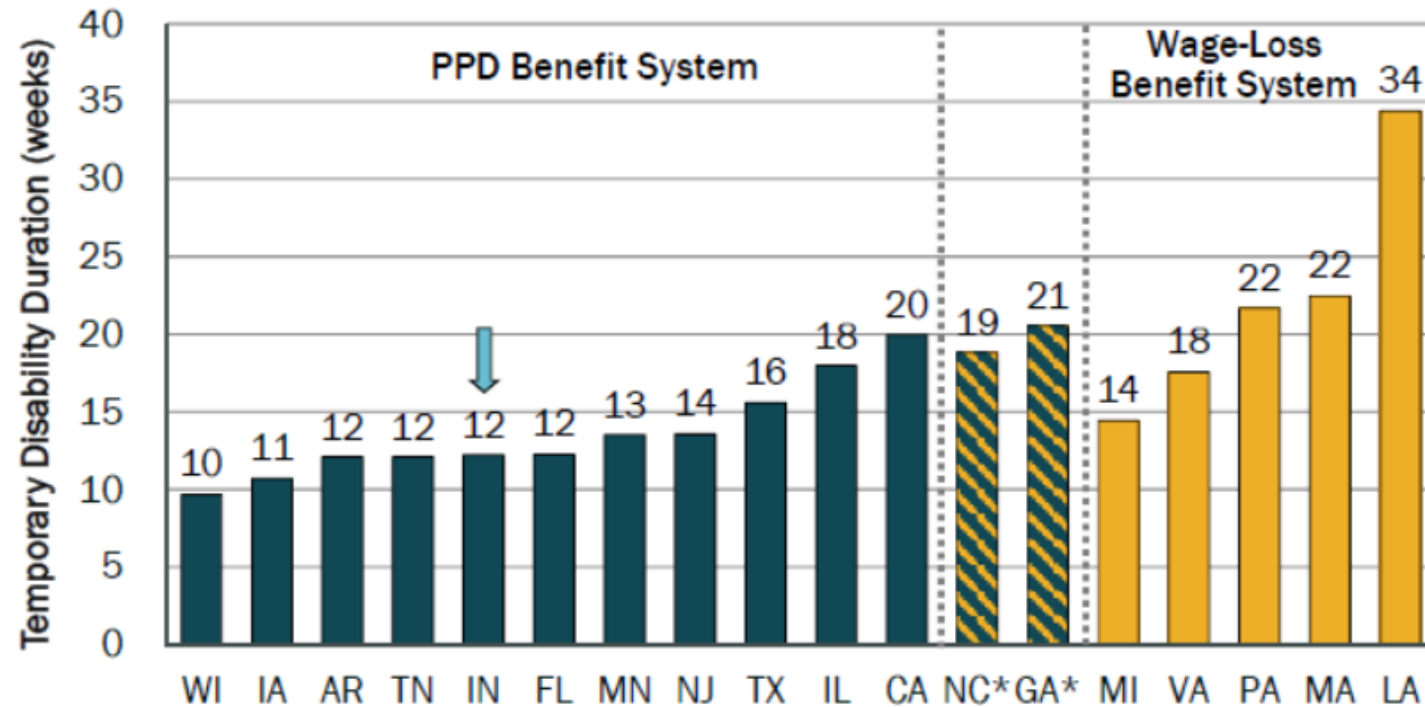
2016/19 Claims With > 7 Days Of Lost Time As A % Of All Paid Claims, Adjusted For Injury/Industry Mix

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## Fewer Weeks Of Temporary Disability In Indiana Than In Many Study States



\* Wage-Loss And PPD

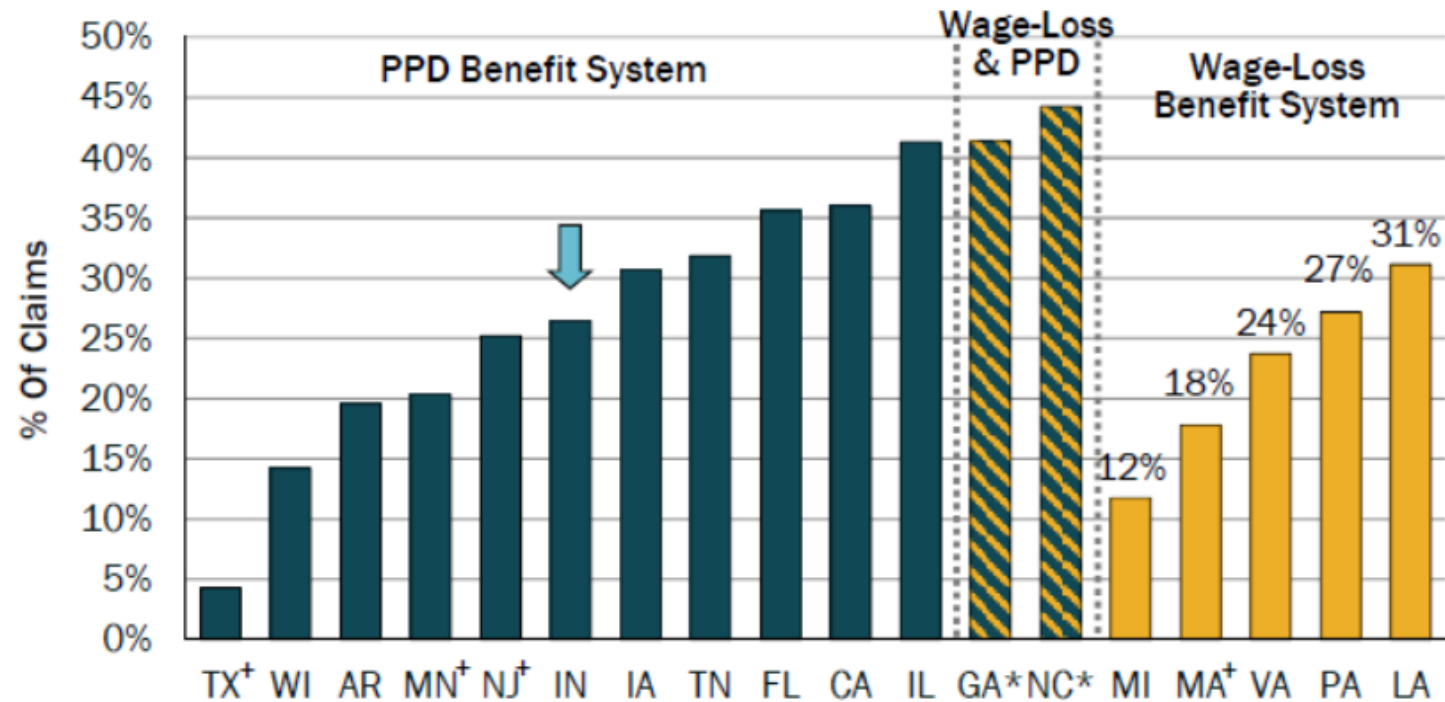
2016/19 Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix And Wages

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## Indiana Workers Received PP Payments Or Lump-Sum Settlements Less Often



+ No/Little Lump Sum Of Future Medical \* Wage-Loss And PPD

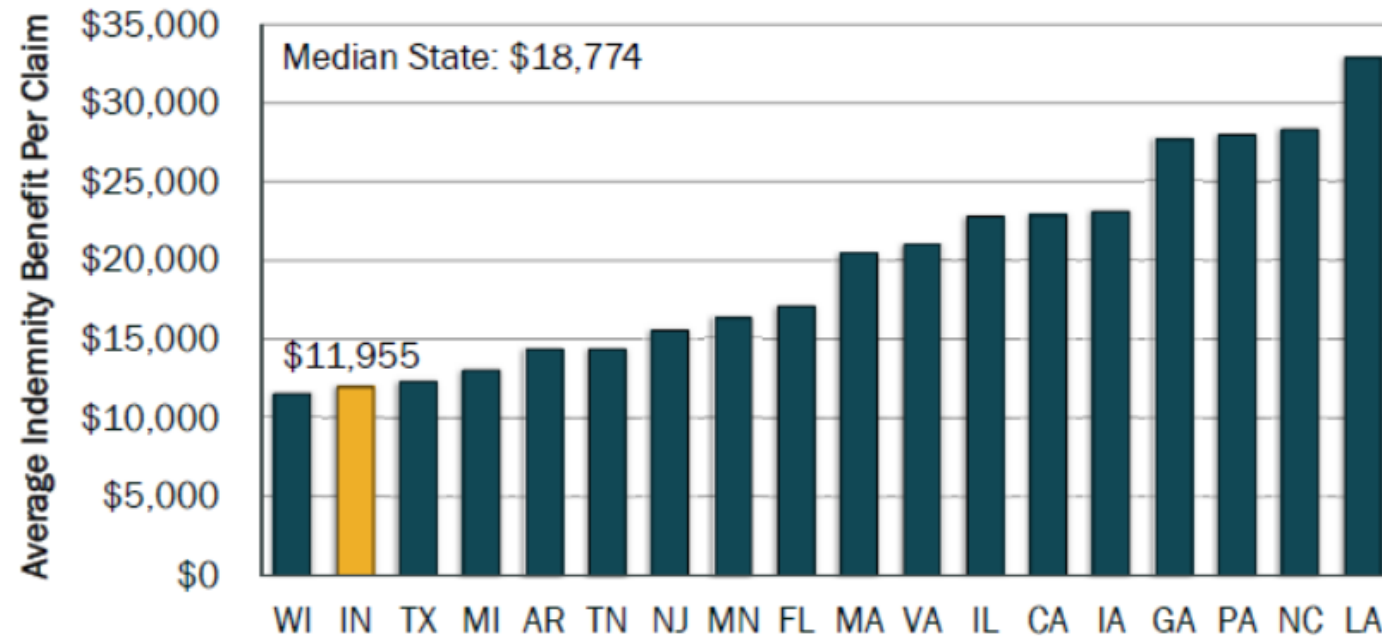
2016/19 Claims With Lump-Sum Settlements As % Of Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix And Wages

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## After Much Of HEA 1320 Increases: IN Indemnity Benefits Per Claim Among Lowest Of Study States



Note: Indiana results reflect up to 27 months of experience following benefit increases beginning 7/1/14.

2016/19 Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix

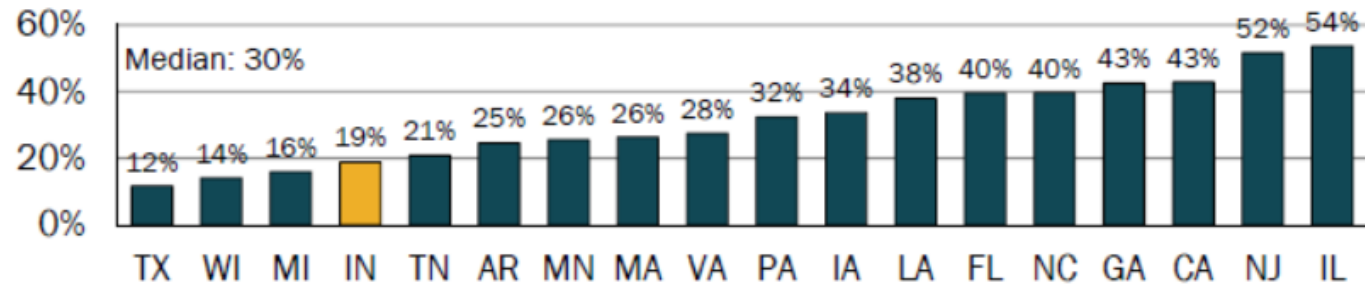
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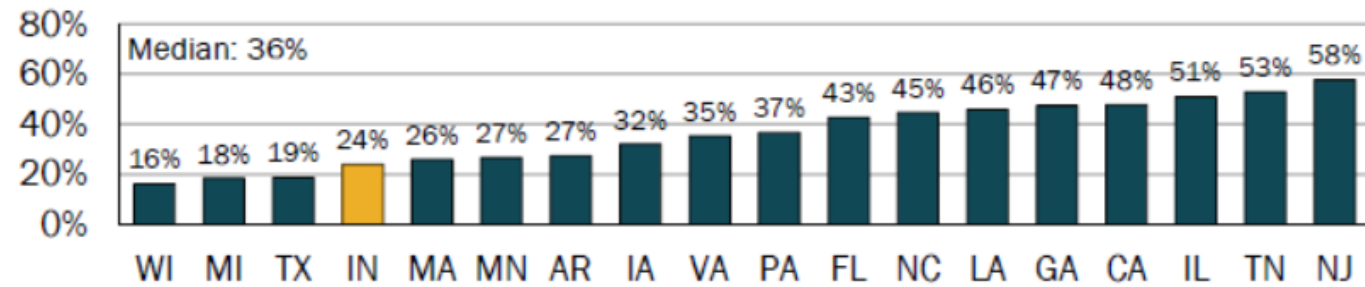


## Indiana Had Lower Worker Attorney And Defense Attorney Involvement Than Most Study States

% Of Claims With Worker Attorneys, 2016/19



% Of Claims With Defense Attorneys, 2016/19



## Indiana Expenses To Manage Claims Lower Than Typical For Most Expense Measures

Performance Measure	Indiana	Median State	Difference	Multistate Ranking
Medical Cost Containment Expenses Per Claim	\$3,619	\$3,547	2%	Typical
% Of Claims With Defense Attorneys (payments > \$500)	19.1%	34.4%	-15 ppt	Lower
Defense Attorney Payments Per Claim (payments > \$500)	\$3,772	\$6,103	-38%	Lower
% Of Claims With Medical-Legal Expenses	10.4%	23.3%	-13 ppt	Lowest
Medical-Legal Expenses Per Claim	\$1,574	\$2,119	-26%	Lower

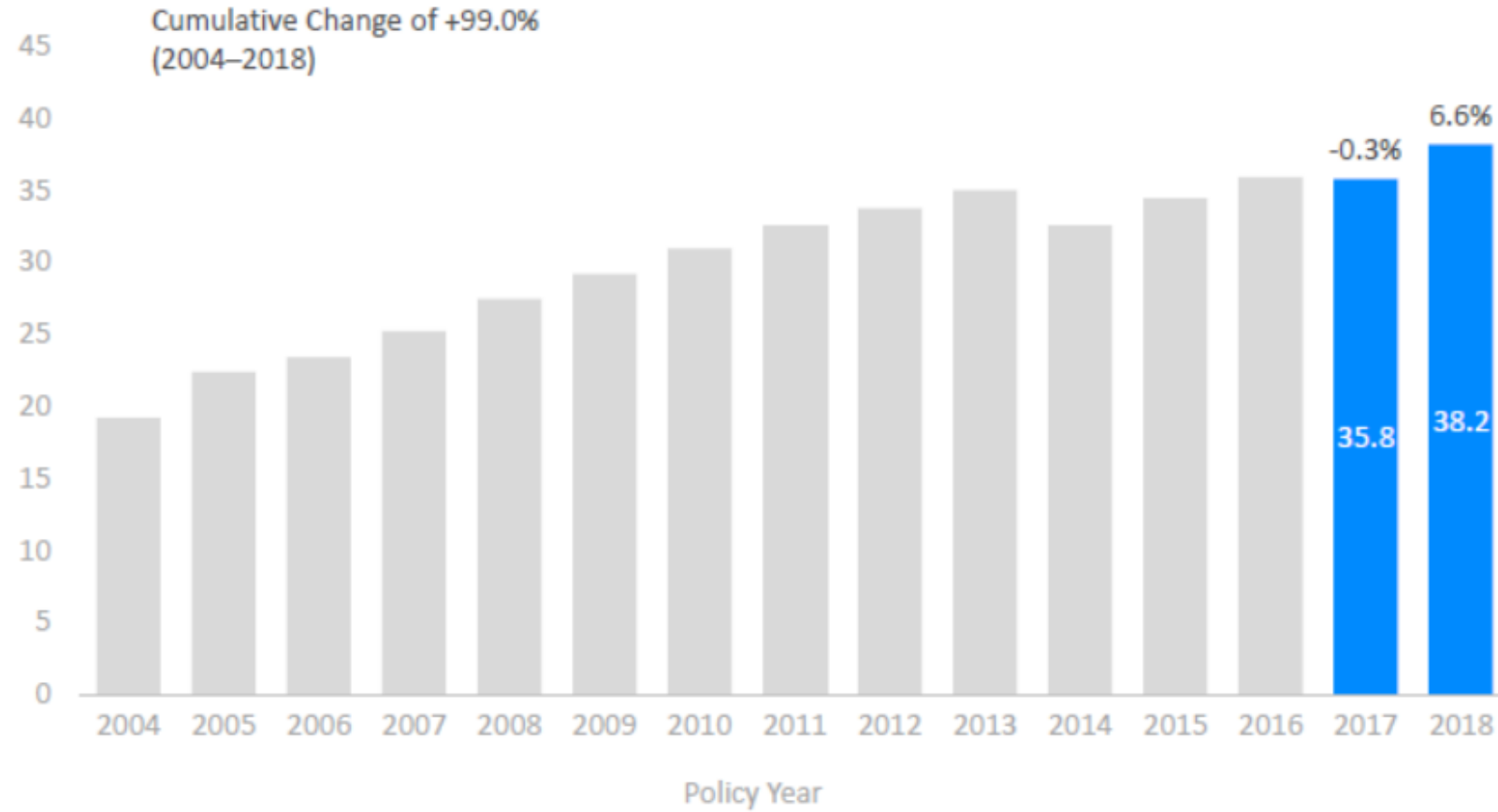
2016/19 Claims With > 7 Days Of Lost Time And Those Expenses, Adjusted For Injury/Industry Mix



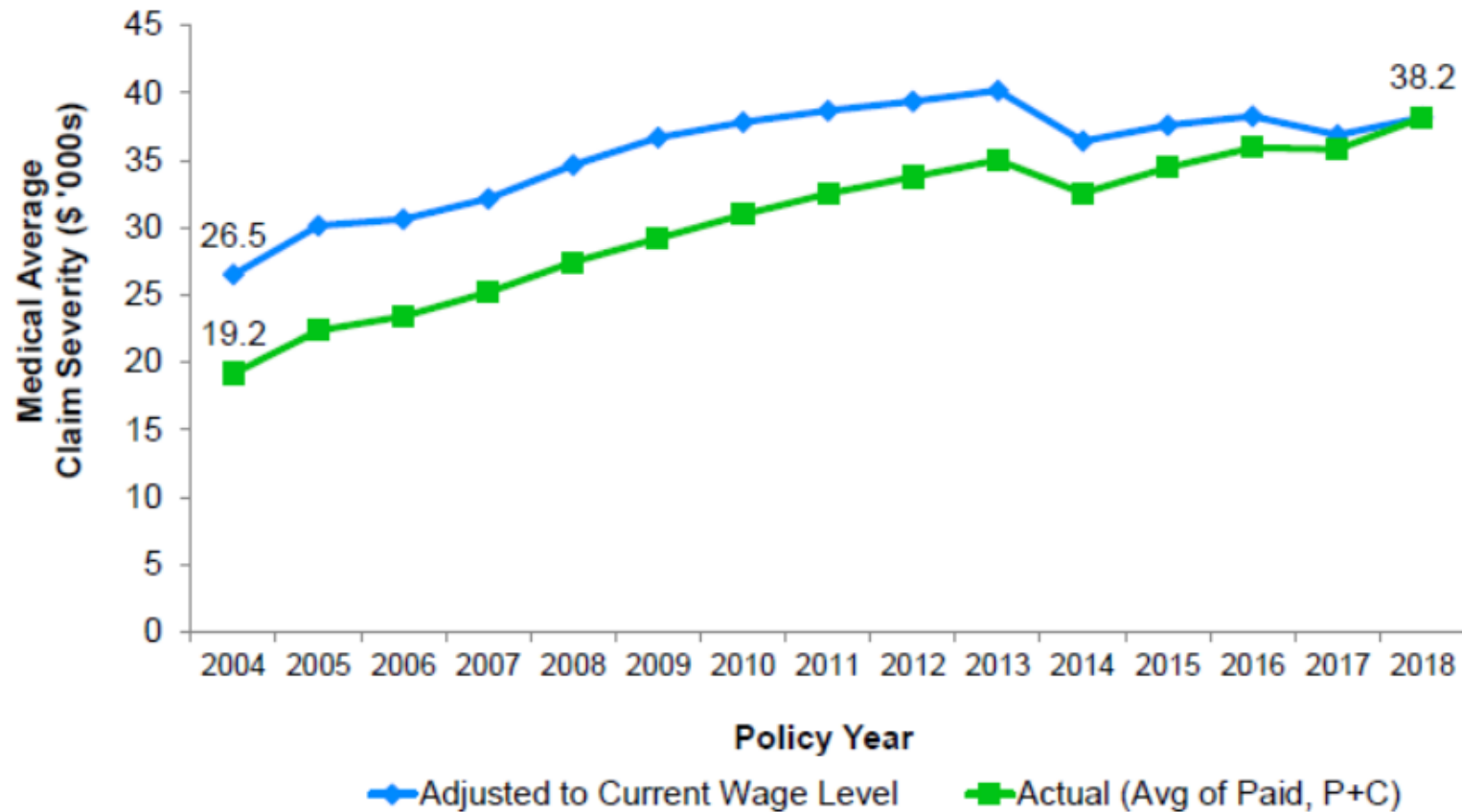
MEDICAL

# Indiana Average Medical Claim Severity

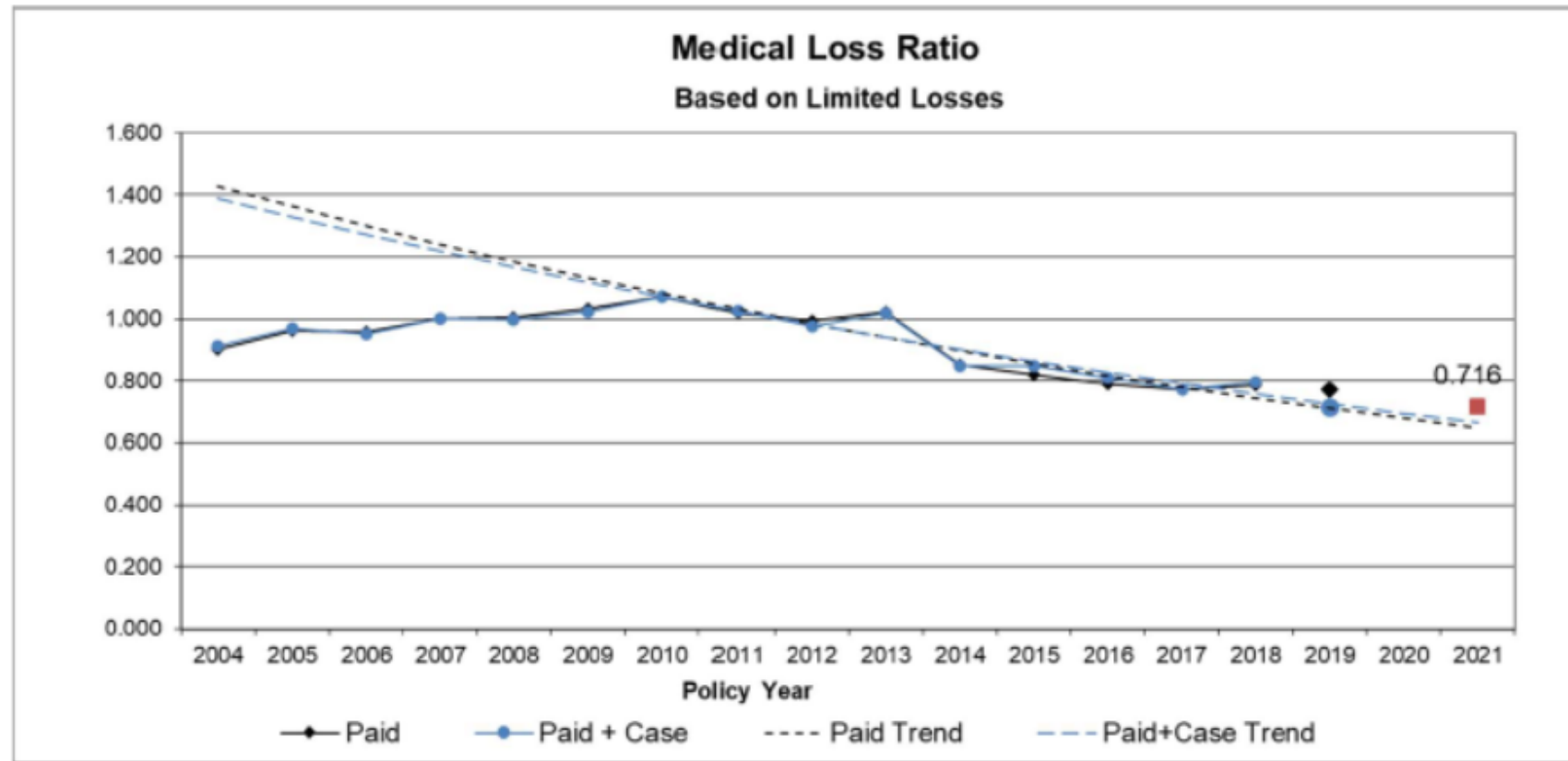
Lost-Time Claim Severity in \$ Thousands



## Indiana's Average Medical Severity



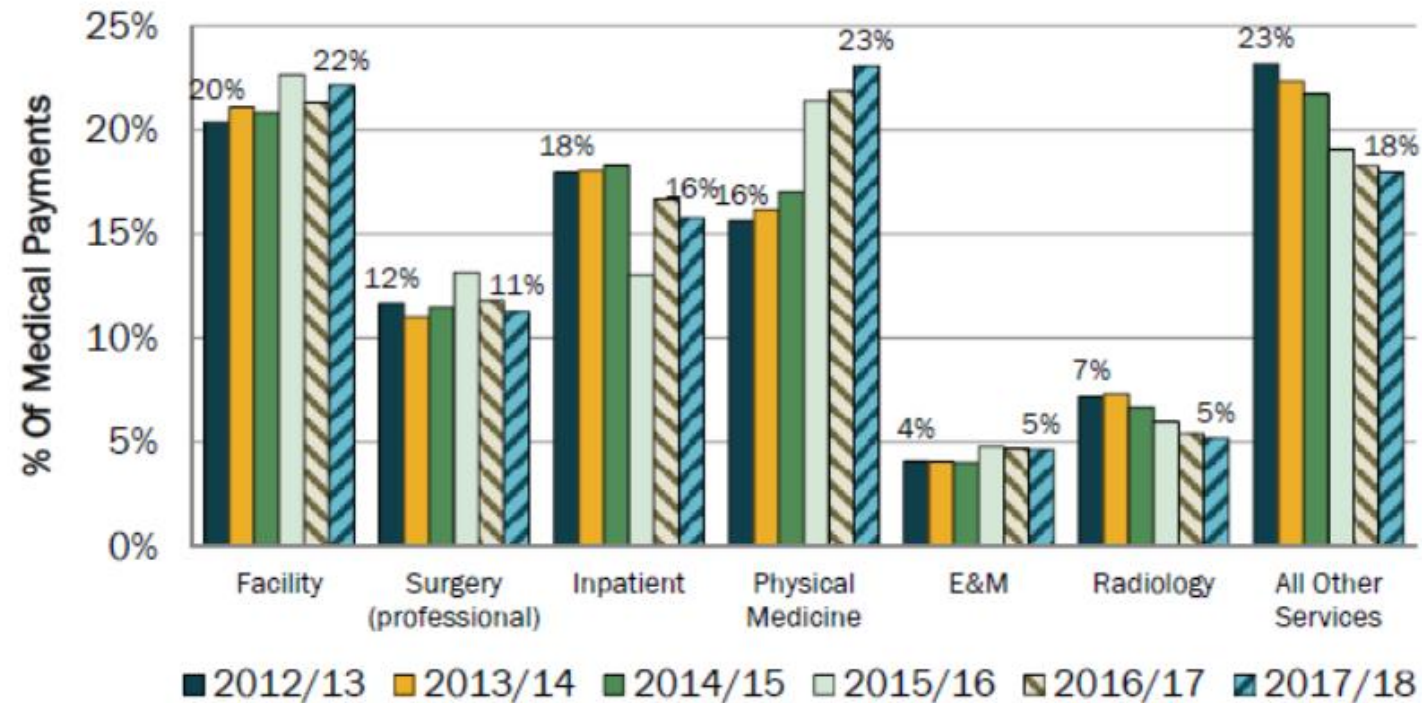
# Medical Loss Ratio Trends



Current Approved Medical Loss Ratio Trend: -2.5%

Proposed Medical Loss Ratio Trend: -2.5%

## Facility And Surgery Payments Were About 1/3 Of Indiana Medical Payments; 7 PPT Rise In PM Share

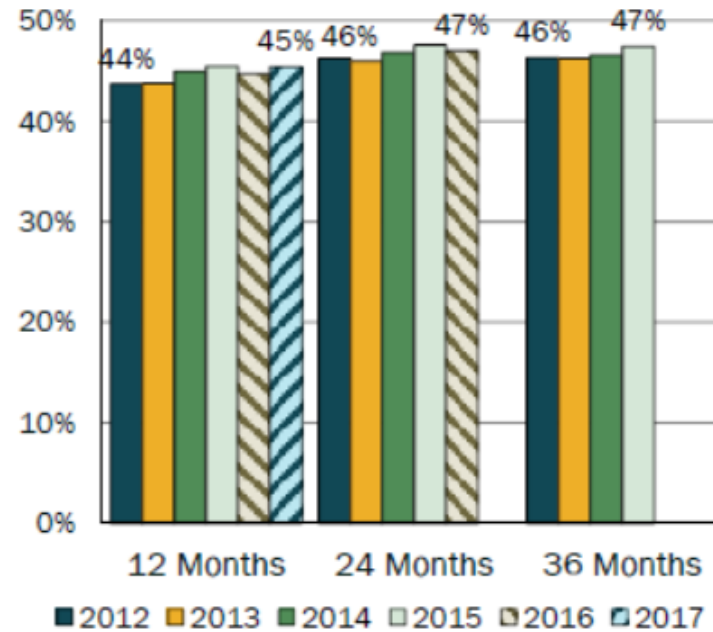


Claims With > 7 Days Of Lost Time, Not Adjusted For Injury/Industry Mix  
 Source: CompScope™ Medical Benchmarks For Indiana, 20th Edition (2019)  
 © WCRI 2020

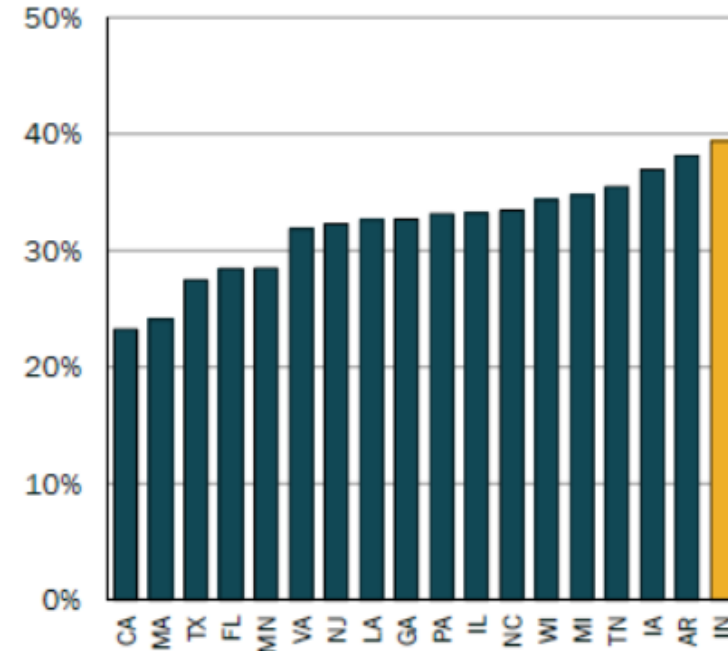


# Indiana Overall Surgery Rate Highest In 2017/18, But Fairly Stable From 2012 To 2017

Indiana Trend In Overall Surgery Rate



Overall Surgery Rate In 2017/18



Claims With > 7 Days Of Lost Time

Note that the trend data are not adjusted for injury/industry mix; the interstate comparison data are adjusted for injury/industry mix.

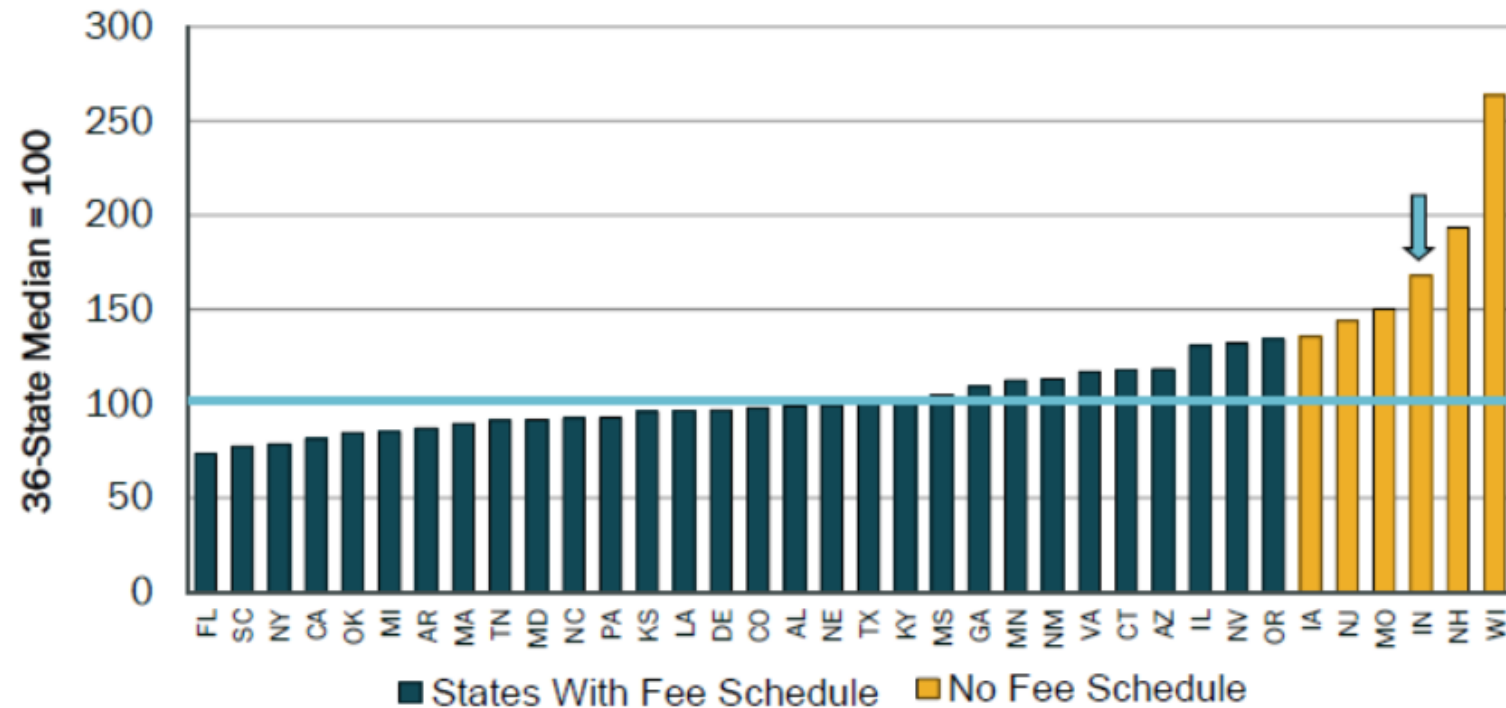
Source: CompScope™ Medical Benchmarks For Indiana, 20th Edition (2019)

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## Indiana Prices Paid For Nonhospital (Professional) Services Among Highest In 2018



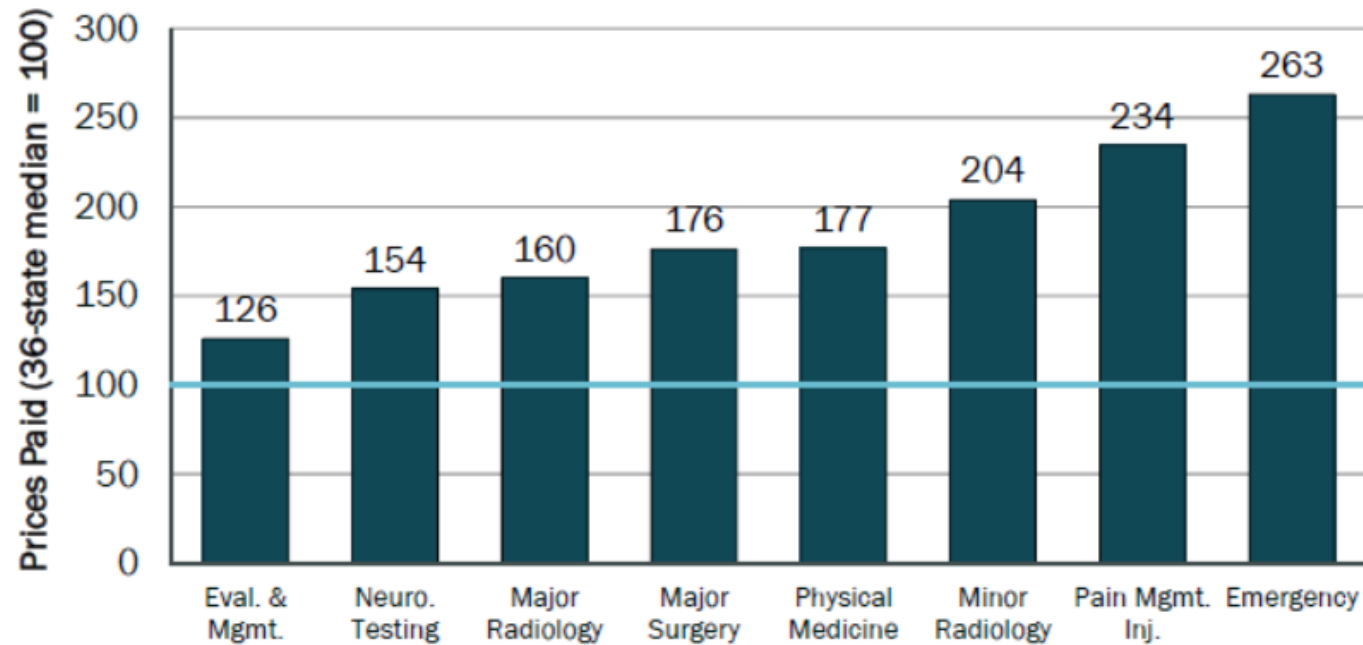
Prices Paid For Nonhospital (professional) Services Rendered In Calendar Year 2018 (January through June)  
Source: WCRI Medical Price Index For Workers' Compensation, 11th Edition (2019)

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## Prices Paid For All Nonhospital (Professional) Services Higher Than Typical In Indiana



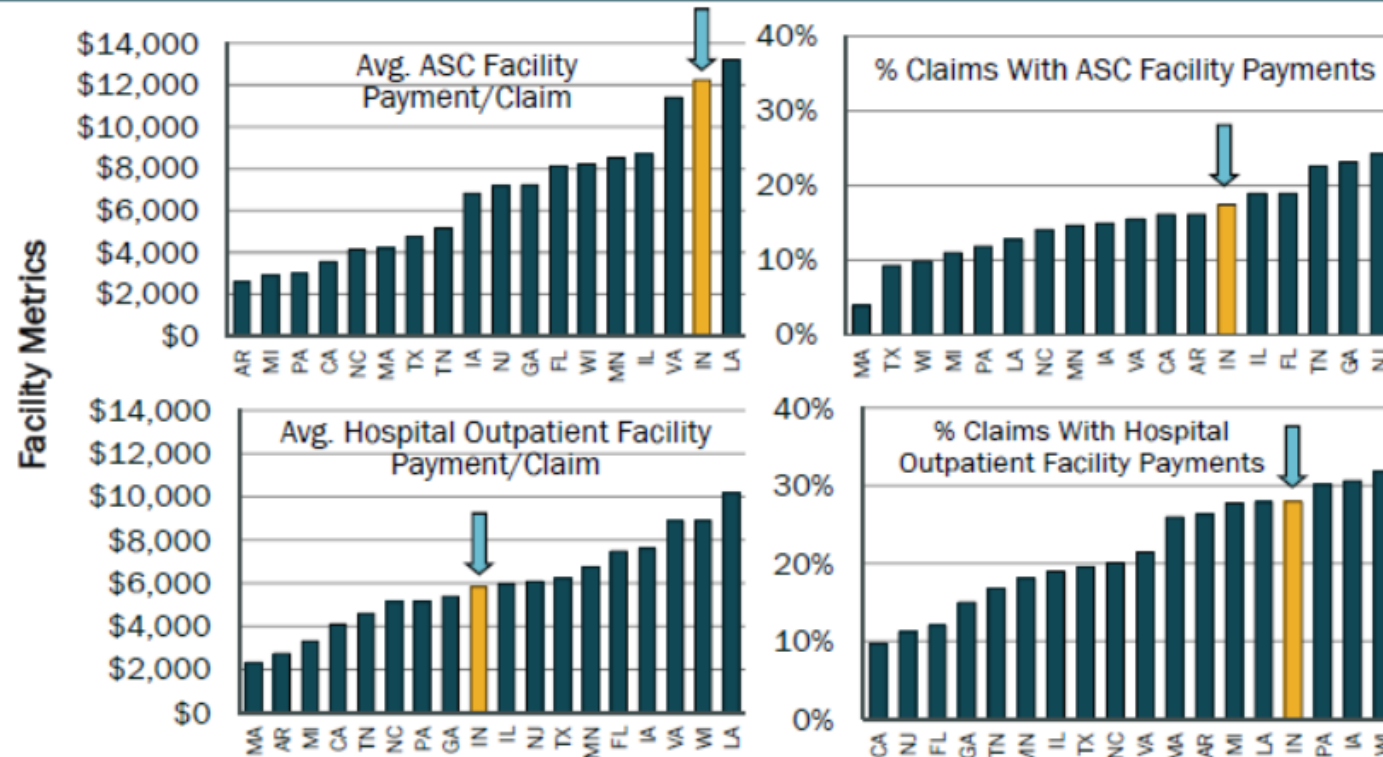
Prices Paid For Professional Services Rendered In 2018 (January through June)  
Source: WCRI Medical Price Index For Workers' Compensation, 11th Edition (2019)

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## IN Average ASC Facility Payment/Claim Among Highest; % Claims With Facility Payments Higher



2017/18 Claims With > 7 Days Of Lost Time, Not Adjusted For Injury/Industry Mix  
Source: CompScope™ Medical Benchmarks For Indiana, 20th Edition (2019)

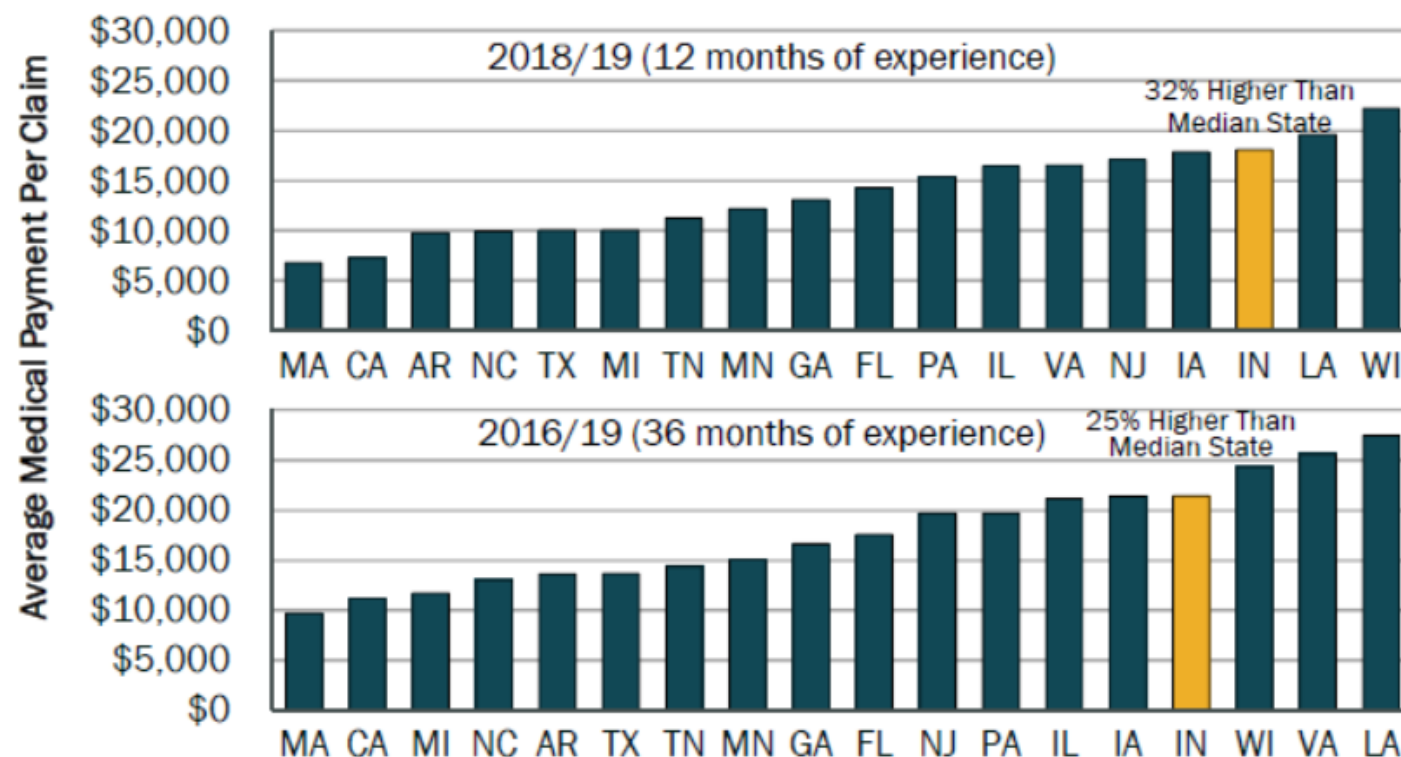
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Preliminary Findings – Subject To Change

## Indiana Medical Payments Per Claim Higher Than Typical Of 18 Study States



Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix

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## Higher Prices Drove IN Higher Medical Payments/ Claim; Hospital Payments Fairly Typical After FS

Medical Payment Components	Indiana	Median State	% Difference
Nonhospital Payments/Claim	\$12,846	\$7,448	72%
Prices Paid (index)*	171	100	71%
Utilization (index)	113	100	13%
Hospital Outpatient Payments/Claim	\$4,607	\$4,676	-1%
Payments/Service	\$349	\$318	10%
Services/Claim	13.2	19.7	-33%
Hospital Payments/Inpatient Episode (2016/18 claims)	\$36,380	\$32,514	12%

\*Prices are for calendar year.

2017/18 Claims With > 7 Days Of Lost Time, Adjusted For Injury/Industry Mix. Data for Indiana reflect up to 45 months of experience under the hospital fee schedule effective July 1, 2014.

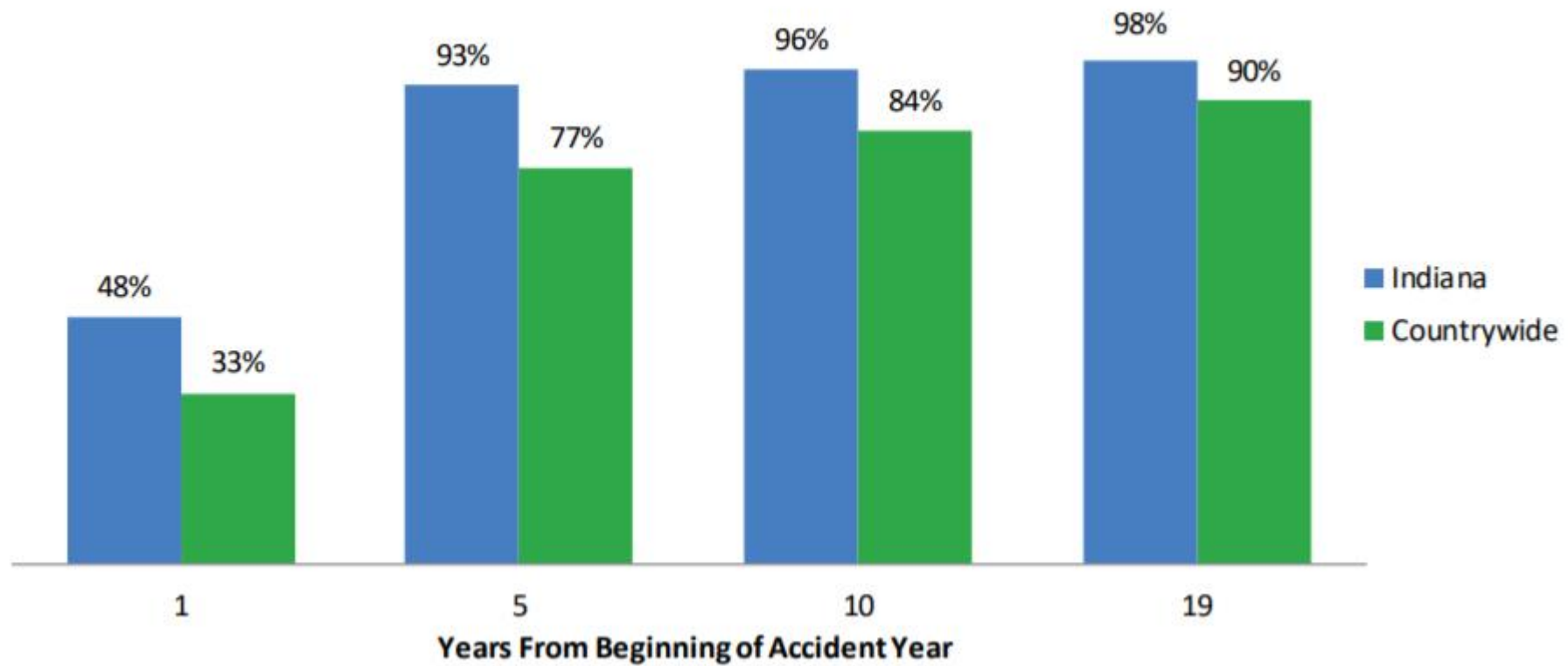
Source: CompScope™ Medical Benchmarks For Indiana, 20th Edition (2019)

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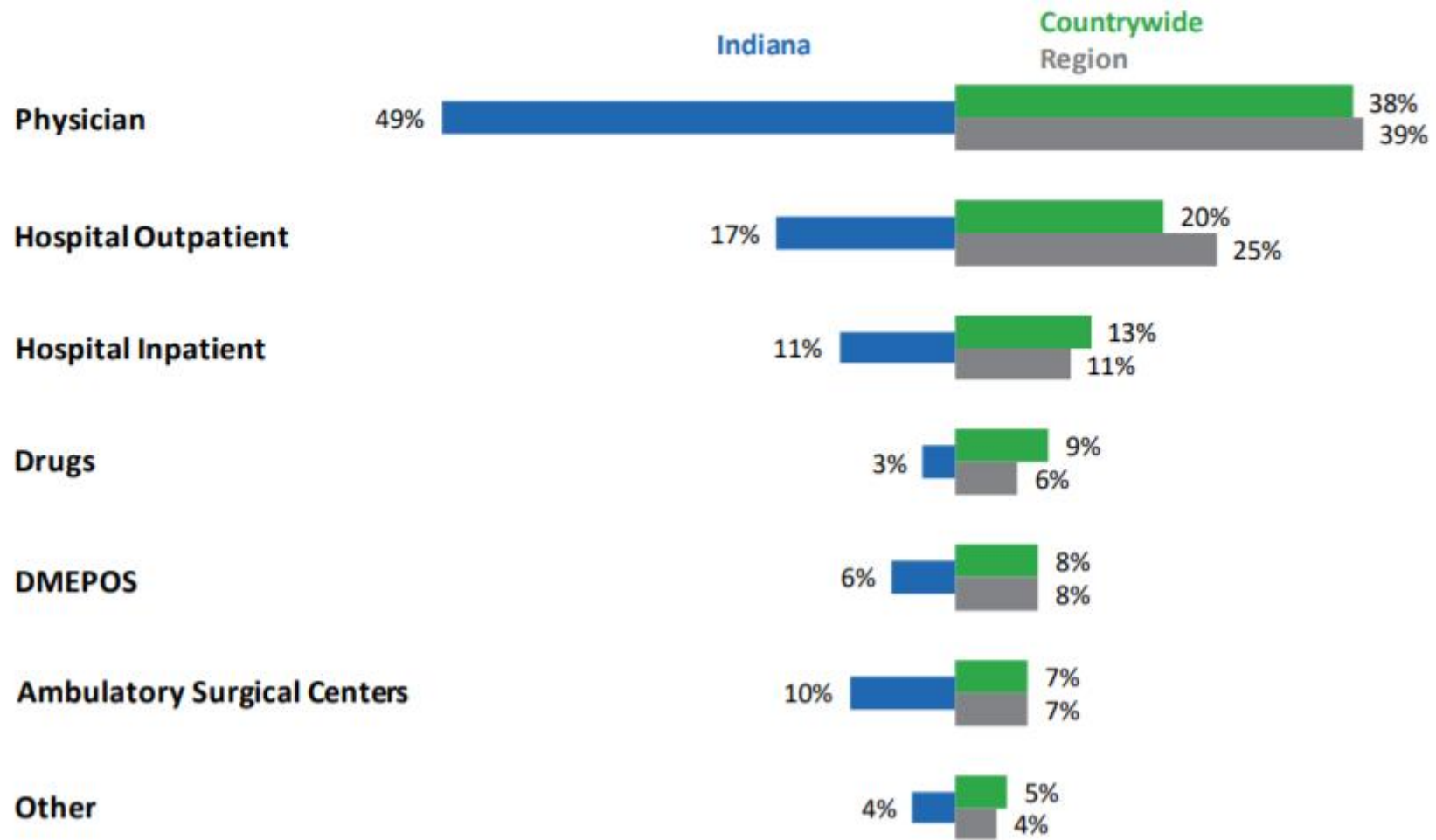


### Percentage of Medical Paid by Claim Maturity



Source: NCCI's Calendar-Accident Year Call for Compensation Experience. Countrywide data includes AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NM, OK, OR, RI, SC, SD, TN, UT, VA, and VT.

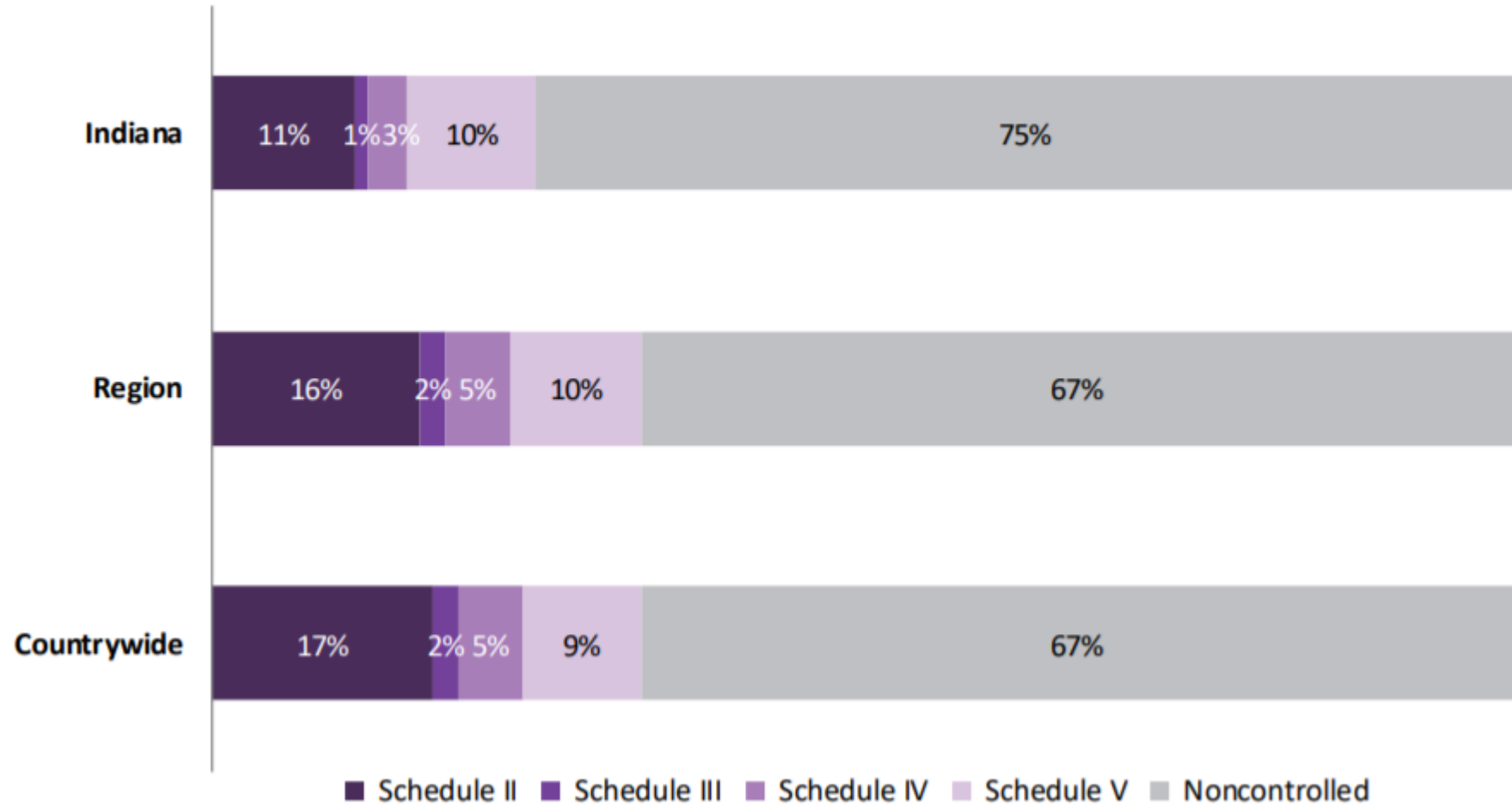
## Distribution of Medical Payments



PHARMA



Distribution of Prescription Drug Payments by CSA Schedule



### Top 10 Workers Compensation Drugs by Amount Paid

Drug Name	Average PPU			Indiana Paid Share
	IN	Region	CW	
Lyrica®	\$7.86	\$7.91	\$7.92	8.5%
Gabapentin	\$0.83	\$0.97	\$1.06	3.9%
Oxycodone HCl-Acetaminophen	\$1.49	\$1.57	\$1.69	3.4%
Hydrocodone Bitartrate-Acetaminophen	\$0.55	\$0.57	\$0.57	2.8%
Meloxicam	\$2.79	\$3.12	\$3.17	2.7%
Lidocaine	\$7.00	\$8.40	\$7.28	2.5%
Duloxetine HCl	\$4.73	\$4.59	\$4.94	2.5%
Daptomycin	\$770.22	\$388.59	\$407.00	2.2%
Diclofenac Sodium	\$1.04	\$2.33	\$1.60	2.0%
Pennsaid®	\$24.51	\$22.96	\$22.94	2.0%

### Top 10 Workers Compensation Drugs by Prescription Counts

Drug Name	Average PPU			Indiana Prescription Share
	IN	Region	CW	
Hydrocodone Bitartrate-Acetaminophen	\$0.55	\$0.57	\$0.57	9.9%
Cyclobenzaprine HCl	\$0.85	\$1.67	\$1.59	5.9%
Ibuprofen	\$0.15	\$0.40	\$0.42	5.6%
Gabapentin	\$0.83	\$0.97	\$1.06	4.1%
Tramadol HCl	\$0.72	\$1.12	\$1.12	3.9%
Naproxen	\$0.87	\$0.92	\$0.93	3.8%
Oxycodone HCl-Acetaminophen	\$1.49	\$1.57	\$1.69	3.7%
Meloxicam	\$2.79	\$3.12	\$3.17	2.9%
Cephalexin	\$1.21	\$1.20	\$1.18	2.6%
Pharbetol	\$0.03	\$0.01	\$0.02	2.4%

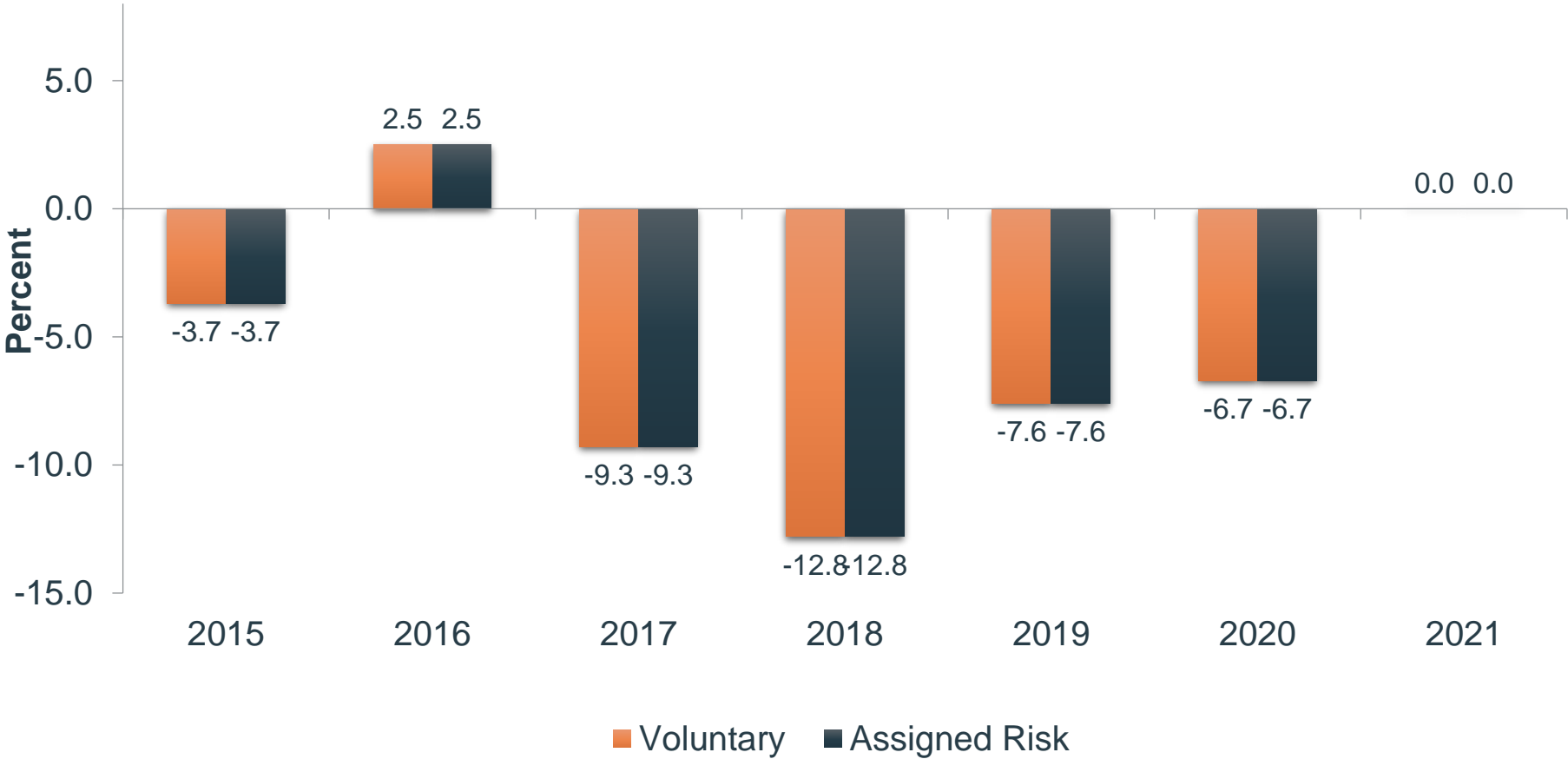
# RATE FILINGS

FILING ACTIVITY  
COVID-19 UPDATE



# Indiana's Filing Activity

Voluntary and Assigned Risk Rate Changes



SOURCE: NCCI

# COVID-19's IMPACT ON HOOSIERS

**Total Population of Indiana:** 6.732 million (*US Census Bureau, 2019*)

**Total Statewide COVID-19 Data** (*as of 10/23/2020, Indiana Department of Health*)

- Positive Cases: 157,713
- Deaths: 3,838
- Tests Administered: 2,642,522

**Total Workers Compensation Claims COVID-19 Data** (*as of 10/19/2020, Indiana Workers Compensation Board*)

- Claims Filed: 3,751
- Claims Denied: 1,980
- Death Claims: 10



## INDIANA COMPENSATION RATING BUREAU

5920 Castleway West Dr., Suite 121  
Indianapolis, IN 46250  
(317) 842-2800  
[icrb.net](http://icrb.net)