

PENNSYLVANIA COMPENSATION RATING BUREAU

Claim Frequencies

The attached exhibits examine historical Workers Compensation claim frequencies in Pennsylvania.

Claim frequencies per \$1 million of expected losses are shown on Page 1 based on statistics gathered by the PCRB. For informational purposes, claim frequencies are also shown at constant (2012) wage levels. The data excludes the experience of deductible business.

Staff is proposing an annual change in claim frequency of -6.2%. This is based on a claim frequency trend line of the form $y=a*b^x$ using the most recent seven points. Expected losses for PY 2020 and prior were adjusted forward for the excess wage trend, a byproduct of the pandemic, that would artificially deflate the true frequency trend.

The second page shows Unit Statistical Data reported claim counts and the associated claim development factors for experience excluding deductible business.

The third page shows a graph of the frequencies appearing in column (7) of Page 1.

The fourth through sixth pages are comparable to Pages 1 through 3 but include the experience of deductible policies.

The seventh page shows a graph comparing claim frequencies presented on Pages 3 and 6, all indexed to a common value of 1.0 at January 1, 2012.

Page 8 presents the Unit Statistical Plan claim frequencies of Page 1 by industry group and Page 9 shows a graph of those industry group claim frequencies.

Pennsylvania W.C - Claim Frequencies
 PCRB Unit Statistical Plan
 (Excluding Deductible Business)

Policy Year	Reported Claim Counts (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Expected Loss (6)	Claim Frequency (# Claims per \$1 million) (7)	% Change Claim Freq (8)
2012	21,386	1.000	21,386		816,263,046		26.20	
2013	21,548	1.000	21,548	0.8%	839,219,867	2.8%	25.68	-2.0%
2014	20,636	1.000	20,636	-4.2%	878,346,833	4.7%	23.49	-8.5%
2015	19,938	1.000	19,938	-3.4%	920,191,512	4.8%	21.67	-7.7%
2016	19,153	1.000	19,153	-3.9%	945,202,747	2.7%	20.26	-6.5%
2017	18,966	1.000	18,966	-1.0%	988,754,751	4.6%	19.18	-5.3%
2018	19,126	1.000	19,126	0.8%	1,036,511,733	4.8%	18.45	-3.8%
2019	16,979	1.002	17,012	-11.1%	1,015,874,173	-2.0%	16.75	-9.2%
2020	16,079	1.007	16,189	-4.8%	1,004,359,681	-1.1%	16.12	-3.8%
2021	16,274	1.032	16,797	3.8%	1,097,362,416	9.3%	15.31	-5.0%
2022	15,483	1.032	15,981	-4.9%	1,179,525,316	7.5%	13.55	-11.5%

Period	Annual % Change in Claim Frequency	Period	Annual % Change In Claim Frequency
PY12-PY22	-6.3%	PY12-PY21	-6.1%
PY13-PY22	-6.4%	PY13-PY21	-6.1%
PY14-PY22	-6.2%	PY14-PY21	-5.9%
PY15-PY22	-6.1%	PY15-PY21	-5.7%
PY16-PY22	-6.2%	PY16-PY21	-5.6%
PY17-PY22	-6.5%	PY17-PY21	-5.7%
PY18-PY22	-6.8%	PY18-PY21	-5.8%
PY19-PY22	-6.6%	PY19-PY21	-4.4%
PY20-PY22	-8.3%	PY20-PY21	-5.0%
PY21-PY22	-11.5%		

- Notes:
 1. 2022 is considered a preliminary value and the full diagonal is not finalized. For that reason, 2022 and 2021 are from Unit data and both appear at first report and get the same development factor applied.
 2. Expected Losses for PYs 2012 to 2020 were adjusted for excess wage trend compared to historical averages due to the effects of the pandemic.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adjusted Claim Frequency # Claims per \$1 million	% Change Adj Claim Frequency
2012	932		1.0000		
2013	951	2.0%	1.0204	26.20	
2014	978	2.8%	1.0494	24.65	-5.9%
2015	995	1.7%	1.0676	23.13	-6.2%
2016	1,025	3.0%	1.0998	22.29	-3.6%
2017	1,049	2.3%	1.1255	21.59	-3.1%
2018	1,081	3.1%	1.1599	21.40	-0.9%
2019	1,130	4.5%	1.2124	20.30	-5.1%
2020	1,205	6.6%	1.2929	20.84	2.7%
2021	1,273	5.6%	1.3659	20.91	0.3%
2022	1,325	4.1%	1.4217	19.26	-7.9%

Period	Annual % Change in Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY12-PY22		PY12-PY22	3.6%
PY13-PY22	-2.8%	PY13-PY22	3.8%
PY14-PY22	-2.4%	PY14-PY22	4.0%
PY15-PY22	-2.1%	PY15-PY22	4.3%
PY16-PY22	-1.9%	PY16-PY22	4.6%
PY17-PY22	-1.7%	PY17-PY22	5.0%
PY18-PY22	-1.8%	PY18-PY22	5.4%
PY19-PY22	-1.5%	PY19-PY22	5.5%
PY20-PY22	-3.9%	PY20-PY22	4.9%
PY21-PY22	-7.9%	PY21-PY22	4.1%

Adjusted Claim Frequency is claim frequency per \$1 million expected losses at constant (2012) wages

Projected Annual Change in Claim Frequency: -6.2% (see PY16-PY22)

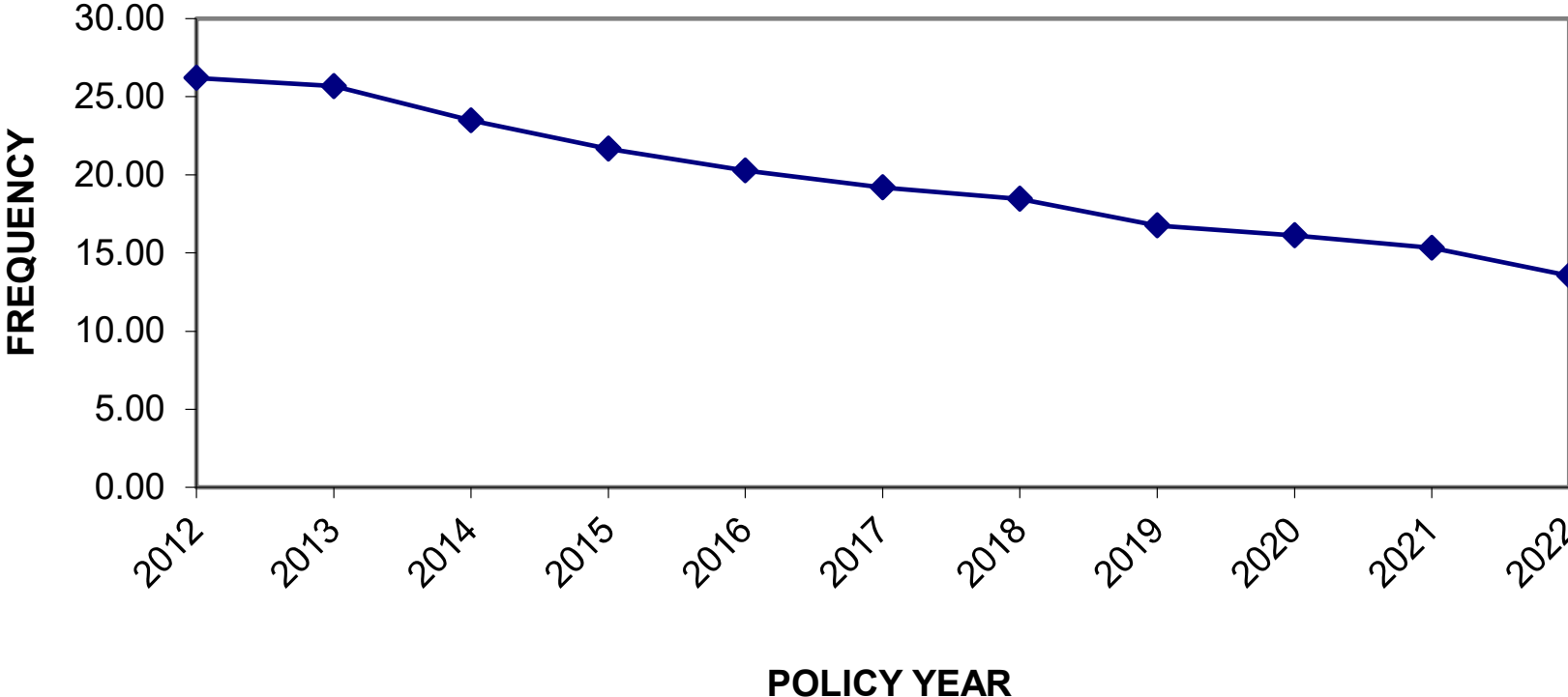
Pennsylvania W.C - Claim Frequencies
 PCRB Unit Statistical Plan
 (Excluding Deductible Business)

Reported Claim Count Development

Policy Year	Reported Claim Counts									
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
2009			23,823	23,082	23,088	23,098	23,097	23,101	23,101	23,106
2010			23,857	23,857	23,873	23,890	23,898	23,901	23,909	23,915
2011		22,944	23,079	23,127	23,141	23,149	23,153	23,154	23,158	23,160
2012	20,713	21,194	21,330	21,368	21,379	21,383	21,385	21,387	21,385	21,386
2013	20,815	21,359	21,501	21,541	21,543	21,544	21,546	21,548	21,548	
2014	19,992	20,441	20,555	20,612	20,620	20,628	20,634	20,636		
2015	19,330	19,794	19,898	19,933	19,932	19,935	19,938			
2016	18,574	19,012	19,111	19,141	19,151	19,153				
2017	18,404	18,815	18,915	18,948	18,966					
2018	18,558	19,008	19,090	19,126						
2019	16,513	16,904	16,979							
2020	15,583	16,079								
2021	16,274									

Policy Year	Claim Development Factors									Tail	
	<u>1-2</u>	<u>2-3</u>	<u>3-4</u>	<u>4-5</u>	<u>5-6</u>	<u>6-7</u>	<u>7-8</u>	<u>8-9</u>	<u>9-10</u>		
2009			1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010			1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
2011		1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2012	1.023	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2013	1.026	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
2014	1.022	1.006	1.003	1.000	1.000	1.000	1.000	1.000			
2015	1.024	1.005	1.002	1.000	1.000	1.000					
2016	1.024	1.005	1.002	1.001	1.000						
2017	1.022	1.005	1.002	1.001							
2018	1.024	1.004	1.002								
2019	1.024	1.004									
2020	1.032										
All Yr Ave.	1.025	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5Yr Ave.	1.025	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3Yr Ave.	1.027	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected CDF	1.025	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cum CDF	1.032	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

PA W.C. - CLAIM FREQUENCIES
PCRB Unit Statistical Plan (Excl. Deductible Business)



—◆— Claim Freq per \$1 Million Expected Losses

Pennsylvania W.C - Claim Frequencies
 PCRB Unit Statistical Plan
 All Business Including Deductible Business

Policy Year	# of Claim Indemnity (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Exp Loss (6)	Claim Frequency (#Claims per \$1 million) (7)	% Change Claim Freq (8)
2012	33,787	1.000	33,787		1,360,562,098		24.83	
2013	34,668	1.000	34,668	2.6%	1,415,174,875	4.0%	24.50	-1.3%
2014	33,633	1.000	33,633	-3.0%	1,490,766,459	5.3%	22.56	-7.9%
2015	32,487	1.000	32,487	-3.4%	1,544,119,853	3.6%	21.04	-6.7%
2016	31,548	1.000	31,548	-2.9%	1,586,128,827	2.7%	19.89	-5.5%
2017	31,522	1.000	31,522	-0.1%	1,677,125,298	5.7%	18.80	-5.5%
2018	31,632	1.001	31,650	0.4%	1,762,864,464	5.1%	17.95	-4.5%
2019	28,614	1.003	28,701	-9.3%	1,747,014,269	-0.9%	16.43	-8.5%
2020	27,844	1.009	28,105	-2.1%	1,716,938,148	-1.7%	16.37	-0.4%
2021	27,854	1.042	29,030	3.3%	1,889,772,289	10.1%	15.36	-6.2%
2022	26,856	1.042	27,989	-3.6%	1,958,432,626	3.6%	14.29	-7.0%

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PY19-PY22	0.5%	PY19-PY22	5.5%
PY20-PY22	-2.0%	PY20-PY22	4.9%
PY21-PY22	-3.1%	PY21-PY22	4.1%

Adjusted Claim Frequency is claim frequency per \$1 million expected losses at constant (2012) wages

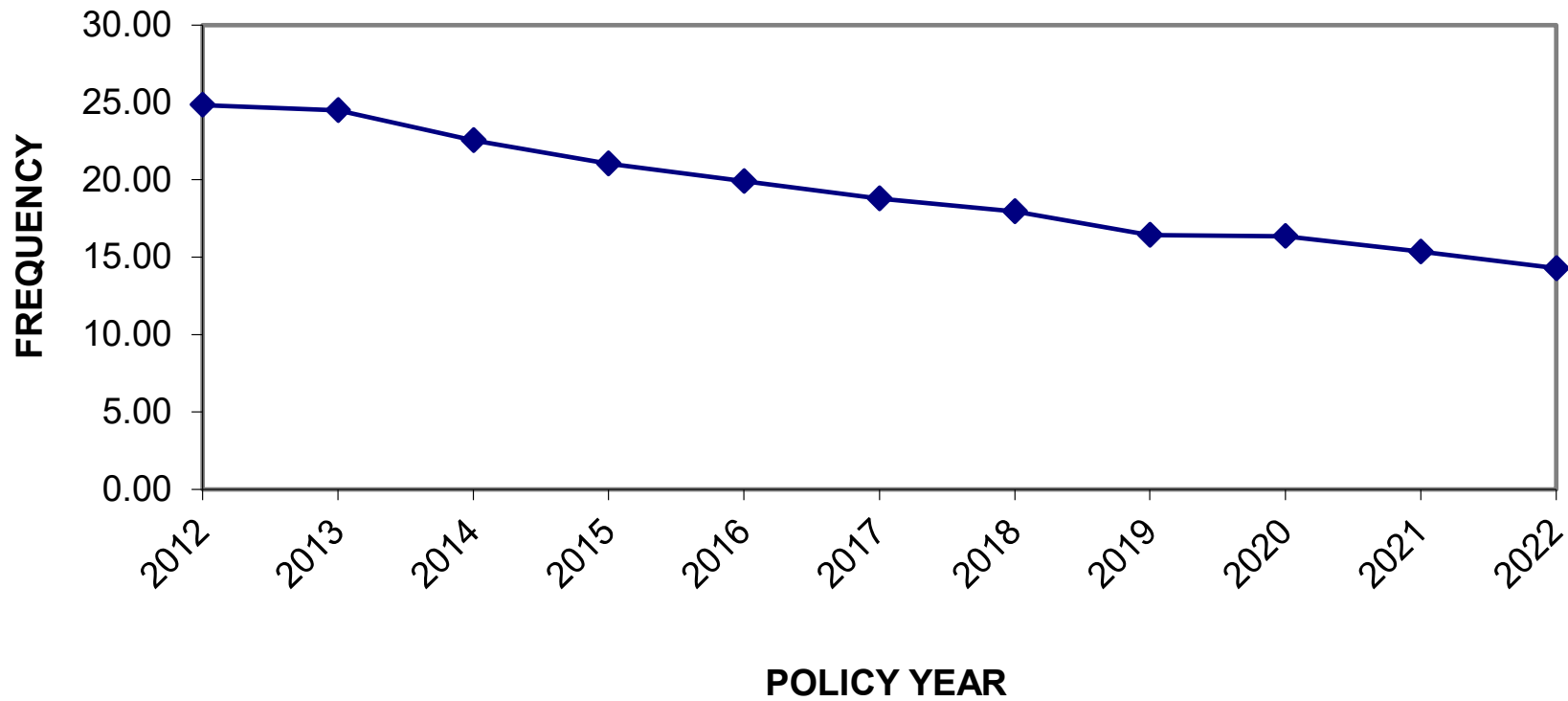
Pennsylvania W.C - Claim Frequencies
 PCRB Unit Statistical Plan
 (Including Deductible Business)

Reported Claim Count Development

Policy Year	Reported Claim Counts									
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2009				35,539	35,561	35,576	35,581	35,597	35,602	35,607
2010			36,157	36,224	36,251	36,279	36,302	36,302	36,312	36,320
2011		34,996	35,246	35,325	35,345	35,361	35,366	35,372	35,380	35,383
2012	32,320	33,345	33,643	33,739	33,765	33,776	33,781	33,786	33,785	33,787
2013	33,164	34,268	34,521	34,617	34,641	34,654	34,657	34,669	34,668	
2014	32,296	33,268	33,482	33,578	33,602	33,619	33,629	33,633		
2015	31,192	32,185	32,389	32,459	32,477	32,481	32,487			
2016	30,283	31,236	31,454	31,537	31,539	31,548				
2017	30,345	31,202	31,421	31,494	31,522					
2018	30,439	31,392	31,562	31,632						
2019	27,603	28,448	28,614							
2020	26,746	27,844								
2021	27,854									

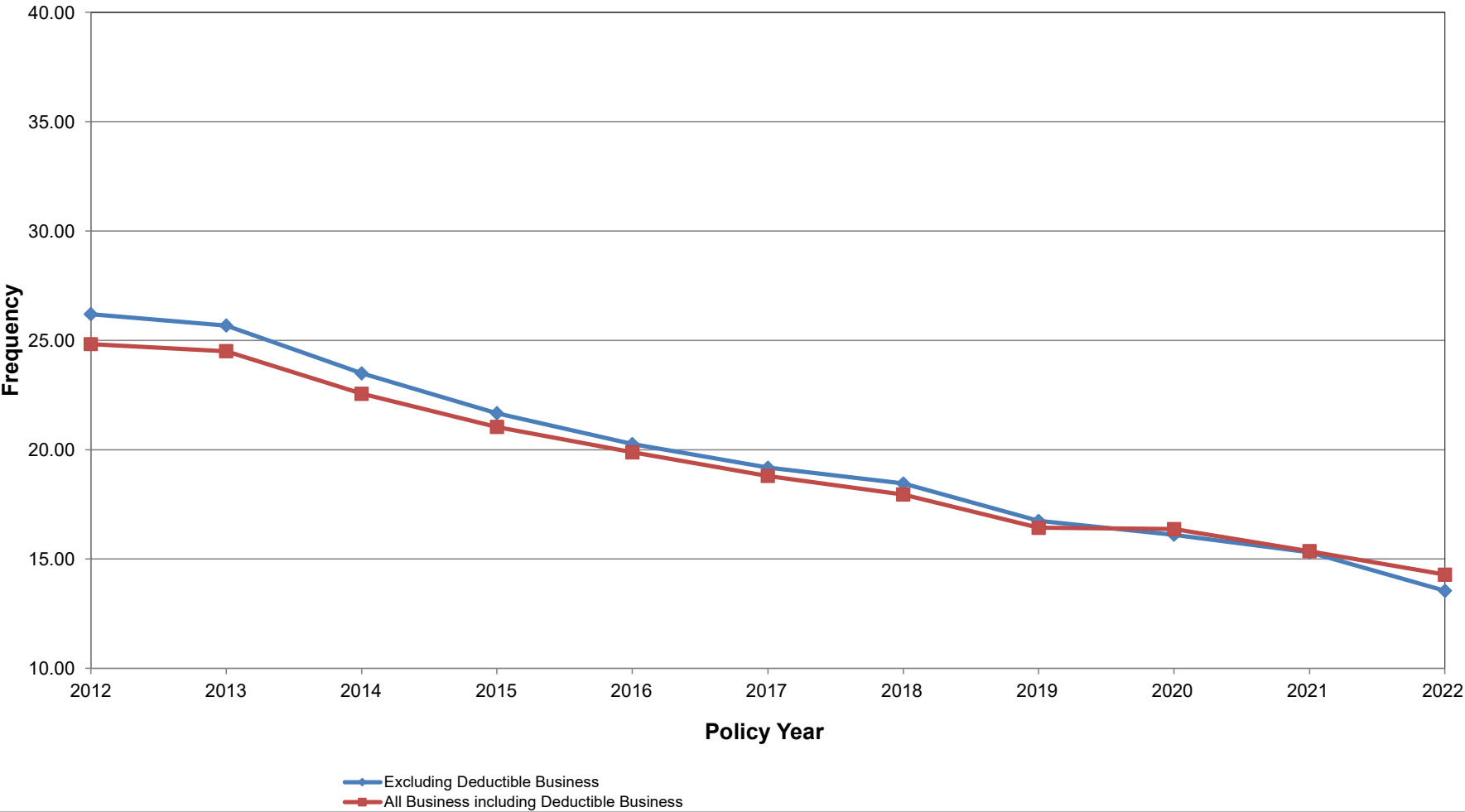
Policy Year	Claim Development Factors										
	<u>1-2</u>	<u>2-3</u>	<u>3-4</u>	<u>4-5</u>	<u>5-6</u>	<u>6-7</u>	<u>7-8</u>	<u>8-9</u>	<u>9-10</u>		
2009				1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2010			1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
2011		1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2012	1.032	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2013	1.033	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000		
2014	1.030	1.006	1.003	1.001	1.001	1.000	1.000				
2015	1.032	1.006	1.002	1.001	1.000	1.000					
2016	1.031	1.007	1.003	1.000	1.000						
2017	1.028	1.007	1.002	1.001							
2018	1.031	1.005	1.002								
2019	1.031	1.006									
2020	1.041										
											Tail
All Yr Ave.	1.032	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
5Yr Ave.	1.033	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
3Yr Ave.	1.034	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected CDF	1.033	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cum CDF	1.042	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

PA W.C. - CLAIM FREQUENCIES
PCRB Unit Statistical Plan (All Business Incl. Deductible Business)



—◆— Claim Freq per \$1 Million Expected Losses

PA W.C. - COMPARISON OF CLAIM FREQUENCIES (Claim Frequencies per \$1 Million Expected Losses)



Pennsylvania W.C. - Claim Frequencies

PCRB Unit Statistical Plan
(Excluding Deductible Business)

Policy Year	Industry Group	Reported	Indemnity Claim	Ultimate	% Change	Expected	% Change	Claim Frequency	% Change	Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
		Claim Counts (1)	Dev Factors (2)	Claim Counts (3)	Counts (4)	Losses (5)	Expected Loss (6)	(#Claims per \$1 million) (7)	Claim Freq (8)				
2012	1 (Manufacturing)	3,495	1.000	3,495	0.0%	128,208,058	0.0%	27.26	0.0%	PY12-PY22	-5.1%	PY12-PY21	-4.8%
2013	1	3,517	1.000	3,517	0.6%	133,370,316	4.0%	26.37	-3.3%	PY13-PY22	-5.2%	PY13-PY21	-4.8%
2014	1	3,483	1.000	3,483	-1.0%	137,993,753	3.5%	25.24	-4.3%	PY14-PY22	-5.3%	PY14-PY21	-4.8%
2015	1	3,442	1.000	3,442	-1.2%	141,970,982	2.9%	24.24	-4.0%	PY15-PY22	-5.4%	PY15-PY21	-4.7%
2016	1	3,228	1.000	3,228	-6.2%	143,290,232	0.9%	22.53	-7.1%	PY16-PY22	-5.3%	PY16-PY21	-4.3%
2017	1	3,074	1.000	3,074	-4.8%	145,508,184	1.5%	21.13	-6.2%	PY17-PY22	-5.4%	PY17-PY21	-4.0%
2018	1	3,105	1.000	3,105	1.0%	152,702,724	4.9%	20.33	-3.8%	PY18-PY22	-5.9%	PY18-PY21	-4.0%
2019	1	2,831	1.003	2,839	-8.6%	146,255,913	-4.2%	19.41	-4.5%	PY19-PY22	-6.8%	PY19-PY21	-3.7%
2020	1	2,571	1.009	2,593	-8.6%	138,554,276	-5.3%	18.72	-3.6%	PY20-PY22	-8.8%	PY20-PY21	-3.9%
2021	1	2,608	1.035	2,699	4.1%	150,030,414	8.3%	17.99	-3.9%	PY21-PY22	-13.5%		
2022	1	2,384	1.035	2,467	-8.6%	158,561,496	5.7%	15.56	-13.5%				
2012	2 (Contracting)	3,925	1.000	3,925	0.0%	218,959,485	0.0%	17.93	0.0%	PY12-PY22	-7.3%	PY12-PY21	-7.2%
2013	2	3,785	1.000	3,785	-3.6%	224,770,552	2.7%	16.84	-6.1%	PY13-PY22	-7.3%	PY13-PY21	-7.1%
2014	2	3,739	1.000	3,739	-1.2%	241,450,339	7.4%	15.49	-8.0%	PY14-PY22	-7.1%	PY14-PY21	-6.8%
2015	2	3,543	1.000	3,543	-5.2%	256,936,349	6.4%	13.79	-11.0%	PY15-PY22	-6.9%	PY15-PY21	-6.4%
2016	2	3,425	1.000	3,425	-3.3%	267,573,925	4.1%	12.80	-7.2%	PY16-PY22	-7.0%	PY16-PY21	-6.4%
2017	2	3,381	1.000	3,381	-1.3%	281,087,147	5.1%	12.03	-6.0%	PY17-PY22	-7.3%	PY17-PY21	-6.5%
2018	2	3,369	1.001	3,372	-0.3%	295,902,541	5.3%	11.40	-5.2%	PY18-PY22	-7.7%	PY18-PY21	-6.7%
2019	2	2,986	1.003	2,994	-11.2%	288,757,453	-2.4%	10.37	-9.0%	PY19-PY22	-8.0%	PY19-PY21	-6.2%
2020	2	2,887	1.007	2,908	-2.9%	286,470,786	-0.8%	10.15	-2.1%	PY20-PY22	-10.5%	PY20-PY21	-10.1%
2021	2	2,793	1.022	2,855	-1.8%	312,981,716	9.3%	9.12	-10.1%	PY21-PY22	-10.9%		
2022	2	2,707	1.022	2,767	-3.1%	340,195,232	8.7%	8.13	-10.9%				
2012	3 (Office and Clerical)	2,202	1.000	2,202	0.0%	105,194,041	0.0%	20.93	0.0%	PY12-PY22	-2.8%	PY12-PY21	-2.2%
2013	3	2,237	1.000	2,237	1.6%	107,182,197	1.9%	20.87	-0.3%	PY13-PY22	-2.8%	PY13-PY21	-2.0%
2014	3	2,202	1.000	2,202	-1.6%	109,691,647	2.3%	20.07	-3.8%	PY14-PY22	-2.6%	PY14-PY21	-1.5%
2015	3	2,067	1.000	2,067	-6.1%	112,559,894	2.6%	18.36	-8.5%	PY15-PY22	-2.3%	PY15-PY21	-0.8%
2016	3	2,084	1.000	2,084	0.8%	116,264,497	3.3%	17.92	-2.4%	PY16-PY22	-2.6%	PY16-PY21	-0.5%
2017	3	2,173	1.001	2,175	4.4%	119,772,655	3.0%	18.16	1.3%	PY17-PY22	-3.2%	PY17-PY21	-0.5%
2018	3	2,128	1.002	2,132	-2.0%	122,777,975	2.5%	17.37	-4.4%	PY18-PY22	-3.7%	PY18-PY21	0.7%
2019	3	1,975	1.004	1,982	-7.0%	118,662,638	-3.4%	16.71	-3.8%	PY19-PY22	-5.4%	PY19-PY21	1.4%
2020	3	2,212	1.009	2,232	12.6%	120,439,157	1.5%	18.53	10.9%	PY20-PY22	-12.4%	PY20-PY21	-7.3%
2021	3	2,217	1.029	2,281	2.2%	132,878,557	10.3%	17.17	-7.3%	PY21-PY22	-17.2%		
2022	3	1,960	1.029	2,017	-11.6%	141,854,827	6.8%	14.22	-17.2%				
2012	4 (Goods and Services)	8,727	1.000	8,727	0.0%	279,459,872	0.0%	31.23	0.0%	PY12-PY22	-6.6%	PY12-PY21	-6.2%
2013	4	8,746	1.000	8,746	0.2%	285,620,928	2.2%	30.62	-2.0%	PY13-PY22	-6.8%	PY13-PY21	-6.2%
2014	4	8,158	1.000	8,158	-6.7%	297,051,131	4.0%	27.46	-10.3%	PY14-PY22	-6.6%	PY14-PY21	-5.9%
2015	4	8,048	1.000	8,048	-1.3%	312,950,202	5.4%	25.72	-6.3%	PY15-PY22	-6.8%	PY15-PY21	-5.8%
2016	4	7,702	1.000	7,702	-4.3%	322,559,378	3.1%	23.88	-7.2%	PY16-PY22	-7.0%	PY16-PY21	-5.7%
2017	4	7,571	1.000	7,571	-1.7%	338,262,972	4.9%	22.38	-6.3%	PY17-PY22	-7.5%	PY17-PY21	-5.9%
2018	4	7,800	1.000	7,800	3.0%	353,832,560	4.6%	22.04	-1.5%	PY18-PY22	-8.6%	PY18-PY21	-6.7%
2019	4	6,954	1.002	6,965	-10.7%	351,069,136	-0.8%	19.84	-10.0%	PY19-PY22	-8.9%	PY19-PY21	-5.7%
2020	4	6,527	1.005	6,560	-5.8%	341,412,056	-2.8%	19.22	-3.1%	PY20-PY22	-11.8%	PY20-PY21	-8.1%
2021	4	6,524	1.026	6,696	2.1%	379,131,596	11.0%	17.66	-8.1%	PY21-PY22	-15.4%		
2022	4	6,050	1.026	6,209	-7.3%	415,622,706	9.6%	14.94	-15.4%				
2012	5 (Miscellaneous)	3,037	1.000	3,037	0.0%	84,441,590	0.0%	35.97	0.0%	PY12-PY22	-7.3%	PY12-PY21	-8.2%
2013	5	3,263	1.000	3,263	7.4%	88,275,873	4.5%	36.96	2.8%	PY13-PY22	-7.6%	PY13-PY21	-8.7%
2014	5	3,054	1.000	3,054	-6.4%	92,159,963	4.4%	33.14	-10.3%	PY14-PY22	-7.3%	PY14-PY21	-8.7%
2015	5	2,838	1.000	2,838	-7.1%	95,774,085	3.9%	29.63	-10.6%	PY15-PY22	-7.0%	PY15-PY21	-8.7%
2016	5	2,714	1.001	2,717	-4.3%	95,514,715	-0.3%	28.44	-4.0%	PY16-PY22	-6.9%	PY16-PY21	-9.3%
2017	5	2,767	1.001	2,770	2.0%	104,123,794	9.0%	26.60	-6.5%	PY17-PY22	-6.0%	PY17-PY21	-9.2%
2018	5	2,724	1.001	2,727	-1.6%	111,295,933	6.9%	24.50	-7.9%	PY18-PY22	-3.8%	PY18-PY21	-7.7%
2019	5	2,233	1.004	2,241	-17.8%	111,129,034	-0.1%	20.17	-17.7%	PY19-PY22	2.3%	PY19-PY21	0.0%
2020	5	1,882	1.011	1,903	-15.1%	117,483,406	5.7%	16.20	-19.7%	PY20-PY22	11.8%	PY20-PY21	24.4%
2021	5	2,354	1.047	2,466	29.5%	122,340,133	4.1%	20.15	24.4%	PY21-PY22	0.4%		
2022	5	2,382	1.047	2,495	1.2%	123,291,055	0.8%	20.24	0.4%				

Notes:

- 2022 is considered a preliminary value and the full diagonal is not finalized. For that reason, 2022 and 2021 are from Unit data and both appear at first report and get the same development factor applied.
- Expected Losses for PYs 2012 to 2020 were adjusted for 1% excess wage trend compared to historical averages due to the effects of the pandemic.

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