

PENNSYLVANIA COMPENSATION RATING BUREAU (PCRB)

ANALYSIS OF EXPERIENCE UNDER THE PENNSYLVANIA CERTIFIED SAFETY COMMITTEE PROGRAM (PCSCP)

The PCSCP provides for premium credits to employers certified by the Department of Labor & Industry as having a safety committee and associated procedures which comply with statutory requirements of the Commonwealth. Characteristics of this program that may be of interest to a variety of constituencies within the Pennsylvania workers compensation system include employer participation in the plan, magnitude of credits granted and the extent to which those credits are consistent with loss experience of employers receiving them.

The PCRB has compiled and reviewed aggregate statistical data for the above-referenced program covering its inception in 1994 through 2017. Results of that compilation and review are set forth below. Exhibits I through XXIV show 16 experience statistics for various groups of employers for 1994 through 2017, respectively. Exhibit XXV shows the total for Policy Years 1994 through 2017. The 16 statistics are described in the accompanying appendix. Exhibits I through XXV each present the statistics separately for each of three groups of policies, as described below:

1. Experience for policies eligible for participation in the PCSCP during the indicated 12-month experience period (Column (1)). This is, in effect, ALL Pennsylvania commercially insured policies for workers compensation insurance, other than coal mine coverage.
2. Experience for policies qualifying for, and participating in, the PCSCP during the indicated 12-month experience period (Column (2)).
3. Experience for policies not qualifying for, and participating in, the PCSCP during the indicated 12-month experience period (Column (3)).

The following summary observations are based on a review of Exhibits I through XXV.

- For the total of the 24 years 1994 to 2017, shown in Exhibit XXV, the average credit provided to participating employers of 5.1 percent (Line (15)) was equal to the indicated credit (Line (16)) for those participating employers, based on the actual performance of the certified employers during the years to which the credits applied.
- The PCSCP credits provided to qualifying employers were less than the indicated credits for 14 of the 24 years. For six of those years, results show that the indicated credits were negative, suggesting that a debit would have been required to balance the experience of participating risks with that of all other eligible risks.
- Total claim frequency has been consistently higher for participating risks than for non-participating risks. Most of this difference is attributable to a higher incidence of medical only claims for participating risks. Indemnity claim frequency is very similar for the two groups. Over the 24-year history of the program, participating risks showed a 4 percent lower indemnity claim frequency, a 30 percent higher medical only frequency, and a 23 percent higher frequency for all claims.

- Claim severities were consistently more favorable for participating risks on an indemnity and combined basis. Over the 24-year history of the program, participating risks showed a 6 percent lower indemnity claim severity and, on a combined indemnity and medical only basis, participating risks exhibited a 23 percent lower claim severity than that of non-participating risks. The combined severity differential of 23 percent primarily reflects the greater incidence of medical only claims for participating risks as cited above. The 24-year overall medical only severity showed 7 percent higher for participating risks than for non-participating risks.
- The number of risks participating in the PCSCP increased each year from 1994 through 2000 and then dropped off somewhat in 2001 and 2002. The increase over the first four years of the program was due, in part, to increasing employer awareness of the plan. Due to statutory provisions of Act 44 of 1993, none of the employees receiving credits in 1995 had also received a PCSCP credit in 1994. Under Act 57 of 1996, employers became eligible to receive credits in up to five separate policy years. The decrease in the number of participating risks in 2001 and 2002 is the result of employers having already reached the maximum of five years of credits allowable under Act 57. In December, 2002, the cap on the number of years risks may receive credits was lifted and, since then, employers can qualify for the program every year. In response to the 2002 legislation, both the number and percentage of risks participating and the premiums and market share of those risks have increased significantly through 2015, both of which have leveled off since then. During 2017, 2.6% of eligible risks representing 20.4% of eligible premiums participated in the program.
- Average policy size has generally tended to decline as the number of participating employers has grown. Since 2001, average policy sizes for participating risks increased through Policy Year 2005, and decreased for most years through 2017. In rough terms, average policy size for participating risks is more than ten times the average size of non-participating risks.
- The fact that indicated credits may be higher (or lower) than actual credits provided does not mean that the employers in question should have paid lower (or higher) workers compensation premiums than they, in fact, did. The comparisons done in Exhibits I through XXV are based on PCRБ loss costs only. Actual workers compensation premiums paid by both qualified and non-qualified employers in those years were affected by many pricing parameters, programs and considerations not reflected in those loss costs. Such additional pricing factors would include, but not be limited to, individual insurers' respective loss cost multipliers, schedule rating credits or debits, dividend plans, retrospective rating plans and subclassifications.

APPENDIX

Described below are the 16 statistics used in the PCSCP analysis shown in the attached Exhibits I through XXV.

- (1) Number of Risks: The number of policies issued to groups of employers described in each column of Exhibits I through XXV. Note that some Pennsylvania employers may not have a workers compensation policy (i.e., self-insureds or those not subject to mandatory coverage), and some insured employers may change insurers and, thus, may have different policies in effect during a given year(s).
- (2) Standard Premium: The product of reported exposures for each group of employers described in each column of Exhibits I through XXV times approved PCRB loss costs times each employer's experience modification (if applicable).
- (3) Average Premium: Computed by dividing total standard premium by the number of policies reported.
- (4) Safety Credits: The total amount of loss cost credits given under the PCSCP to participating employers included in each column of Exhibits I through XXV.
- (5) Net Premium: The standard premium less any applicable certified safety committee credits. For non-participating employers, net premium and standard premium are equal, because no certified safety committee credits were applied.
- (6) Number of Indemnity Claims: The number of indemnity claims reported on the policies described in each column of Exhibits I through XXV. Indemnity claims are cases involving some wage loss or other form of benefit payable to the worker or their dependents in addition to any applicable treatment costs.
- (7) Number of Total Claims: The number of claims reported on the policies described in each column of Exhibits I through XXV. These counts include indemnity claims and medical only claims, those cases involving only payment of medical treatment costs.
- (8) Indemnity Claim Frequency: The number of indemnity claims reported per \$1,000 of standard premium in each group of policies presented in Exhibits I through XXV.
- (9) Total Claim Frequency: The number of total claims reported per \$1,000 of standard premium in each group of policies presented in Exhibits I through XXV. Total claim frequency is shown bold-faced and underlined, as this statistic is one of the key bases of comparison between employer groups used in the PCRB's review of the PCSCP.
- (10) Incurred Losses: The reported dollar value of losses incurred on the various groups of policies presented on Exhibits I through XXV for indemnity and medical only claims.

- (11) Average Claim: Total incurred losses divided by the total number of claims. Average claim amounts are shown bold-faced and underlined, as this statistic is another of the key bases of comparison between employer groups used in the PCRB's review of the PCSCP.
- (12) Loss Ratio: The total incurred losses divided by the net premium for each group of policies presented on Exhibits I through XXV. Loss ratios are shown bold-faced and underlined, as this statistic is the third key basis of comparison between employer groups used in the PCRB's review of the PCSCP.

The last four experience statistics are computed only for column (2) in each exhibit, which is the only column exclusively comprised of participants in the PCSCP. These statistics are described below:

- (13) Net Premium to Balance PCSCP and Non-Participating Loss Ratios: This is the amount of net premium which would produce the same loss ratio for the PCSCP participants studied in each exhibit's column (2) as was reported for all non-participating employers.
- (14) Indicated PCSCP Credits to Balance: This is the difference between standard premium for the PCSCP participants studied in each exhibit's column (2) and the balancing net premium computed in item (13).
- (15) Average PCSCP Credit Factor: This is the average ratio of PCSCP credits actually granted to standard premium for the PCSCP participants studied in each exhibit's column (2). The average PCSCP credit is shown bold-faced and underlined, as this statistic is a key measure of the operation of the PCSCP.
- (16) Indicated PCSCP Credit Factor: This is the average PCSCP credit or debit ratio, which would have resulted in the balancing PCSCP credits, computed in item (14). This indicated PCSCP credit is shown bold-faced and underlined, as this statistic is a key measure of the operation of the PCSCP, especially for purposes of comparison to the actual average PCSCP credit shown in item (15).

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1994**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	212,753	292	212,461
(2) Standard Premium	\$3,103,881,964	\$58,560,773	\$3,045,321,191
(3) Average Premium (2)/(1)	\$14,589	\$200,551	\$14,334
(4) Safety Credits	\$2,693,796	\$2,693,796	\$0
(5) Net Premium (2)-(4)	\$3,101,188,168	\$55,866,977	\$3,045,321,191
(6) # of Indemnity Claims	59,213	923	58,290
(7) # of Total Claims	301,838	6,046	295,792
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0191	0.0158	0.0191
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0972</u>	<u>0.1032</u>	<u>0.0971</u>
(10) Incurred Losses	\$1,751,408,618	\$28,751,949	\$1,722,656,669
(11) Average Claim (10)/(7)	<u>\$5,802</u>	<u>\$4,756</u>	<u>\$5,824</u>
(12) Loss Ratio (10)/(5)	<u>56.5%</u>	<u>51.5%</u>	<u>56.6%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$50,833,027	
(14) Indicated CSC Credits to Balance (2)-(13)		\$7,727,746	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0460</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.1320</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1995**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	214,167	742	213,425
(2) Standard Premium	\$3,014,689,150	\$147,159,942	\$2,867,529,208
(3) Average Premium (2)/(1)	\$14,076	\$198,329	\$13,436
(4) Safety Credits	\$6,519,185	\$6,519,185	\$0
(5) Net Premium (2)-(4)	\$3,008,169,965	\$140,640,757	\$2,867,529,208
(6) # of Indemnity Claims	53,637	2,491	51,146
(7) # of Total Claims	285,276	16,687	268,589
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0178	0.0169	0.0178
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0946</u>	<u>0.1134</u>	<u>0.0937</u>
(10) Incurred Losses	\$1,561,453,967	\$72,040,844	\$1,489,413,123
(11) Average Claim (10)/(7)	<u>\$5,473</u>	<u>\$4,317</u>	<u>\$5,545</u>
(12) Loss Ratio (10)/(5)	<u>51.9%</u>	<u>51.2%</u>	<u>51.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$138,743,868	
(14) Indicated CSC Credits to Balance (2)-(13)		\$8,416,074	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0443</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0572</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1996**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	215,564	801	214,763
(2) Standard Premium	\$3,025,242,109	\$118,598,423	\$2,906,643,686
(3) Average Premium (2)/(1)	\$14,034	\$148,063	\$13,534
(4) Safety Credits	\$5,502,967	\$5,502,967	\$0
(5) Net Premium (2)-(4)	\$3,019,739,142	\$113,095,456	\$2,906,643,686
(6) # of Indemnity Claims	51,191	1,998	49,193
(7) # of Total Claims	278,302	13,732	264,570
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0169	0.0168	0.0169
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0920</u>	<u>0.1158</u>	<u>0.0910</u>
(10) Incurred Losses	\$1,553,406,055	\$52,308,008	\$1,501,098,047
(11) Average Claim (10)/(7)	<u>\$5,582</u>	<u>\$3,809</u>	<u>\$5,674</u>
(12) Loss Ratio (10)/(5)	<u>51.4%</u>	<u>46.3%</u>	<u>51.6%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$101,479,062	
(14) Indicated CSC Credits to Balance (2)-(13)		\$17,119,361	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0464</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.1443</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1997**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	218,290	1,783	216,507
(2) Standard Premium	\$2,480,366,727	\$216,560,436	\$2,263,806,291
(3) Average Premium (2)/(1)	\$11,363	\$121,458	\$10,456
(4) Safety Credits	\$10,503,181	\$10,503,181	\$0
(5) Net Premium (2)-(4)	\$2,469,863,546	\$206,057,255	\$2,263,806,291
(6) # of Indemnity Claims	50,659	4,512	46,147
(7) # of Total Claims	280,793	31,572	249,221
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0204	0.0208	0.0204
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.1132</u>	<u>0.1458</u>	<u>0.1101</u>
(10) Incurred Losses	\$1,407,771,389	\$115,300,630	\$1,292,470,759
(11) Average Claim (10)/(7)	<u>\$5,014</u>	<u>\$3,652</u>	<u>\$5,186</u>
(12) Loss Ratio (10)/(5)	<u>57.0%</u>	<u>56.0%</u>	<u>57.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$202,087,676	
(14) Indicated CSC Credits to Balance (2)-(13)		\$14,472,760	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0485</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0668</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1998**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	220,898	2,188	218,710
(2) Standard Premium	\$2,360,941,094	\$257,871,218	\$2,103,069,876
(3) Average Premium (2)/(1)	\$10,688	\$117,857	\$9,616
(4) Safety Credits	\$12,094,160	\$12,094,160	\$0
(5) Net Premium (2)-(4)	\$2,348,846,934	\$245,777,058	\$2,103,069,876
(6) # of Indemnity Claims	51,035	5,473	45,562
(7) # of Total Claims	283,801	38,685	245,116
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0216	0.0212	0.0217
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.1202</u>	<u>0.1500</u>	<u>0.1166</u>
(10) Incurred Losses	\$1,661,636,560	\$141,003,404	\$1,520,633,156
(11) Average Claim (10)/(7)	<u>\$5,855</u>	<u>\$3,645</u>	<u>\$6,204</u>
(12) Loss Ratio (10)/(5)	<u>70.7%</u>	<u>57.4%</u>	<u>72.3%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$195,125,908	
(14) Indicated CSC Credits to Balance (2)-(13)		\$62,745,310	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0469</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.2433</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 1999**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	222,990	2,496	220,494
(2) Standard Premium	\$2,437,068,760	\$290,272,431	\$2,146,796,329
(3) Average Premium (2)/(1)	\$10,929	\$116,295	\$9,736
(4) Safety Credits	\$13,904,049	\$13,904,049	\$0
(5) Net Premium (2)-(4)	\$2,423,164,711	\$276,368,382	\$2,146,796,329
(6) # of Indemnity Claims	52,451	6,375	46,076
(7) # of Total Claims	288,934	43,459	245,475
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0215	0.0220	0.0215
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.1186</u>	<u>0.1497</u>	<u>0.1143</u>
(10) Incurred Losses	\$1,638,968,560	\$188,164,361	\$1,450,804,199
(11) Average Claim (10)/(7)	<u>\$5,672</u>	<u>\$4,330</u>	<u>\$5,910</u>
(12) Loss Ratio (10)/(5)	<u>67.6%</u>	<u>68.1%</u>	<u>67.6%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$278,412,527	
(14) Indicated CSC Credits to Balance (2)-(13)		\$11,859,904	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0479</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0409</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2000**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	224,382	2,626	221,756
(2) Standard Premium	\$2,420,318,955	\$306,447,416	\$2,113,871,539
(3) Average Premium (2)/(1)	\$10,787	\$116,697	\$9,532
(4) Safety Credits	\$14,249,805	\$14,249,805	\$0
(5) Net Premium (2)-(4)	\$2,406,069,150	\$292,197,611	\$2,113,871,539
(6) # of Indemnity Claims	51,487	6,882	44,605
(7) # of Total Claims	281,224	46,476	234,748
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0213	0.0225	0.0211
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.1162</u>	<u>0.1517</u>	<u>0.1111</u>
(10) Incurred Losses	\$1,640,390,520	\$209,789,454	\$1,430,601,066
(11) Average Claim (10)/(7)	<u>\$5,833</u>	<u>\$4,514</u>	<u>\$6,094</u>
(12) Loss Ratio (10)/(5)	<u>68.2%</u>	<u>71.8%</u>	<u>67.7%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$309,893,478	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$3,446,062	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0465</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0112</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2001**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	222,560	2,146	220,414
(2) Standard Premium	\$2,489,495,492	\$259,407,030	\$2,230,088,462
(3) Average Premium (2)/(1)	\$11,186	\$120,879	\$10,118
(4) Safety Credits	\$11,803,020	\$11,803,020	\$0
(5) Net Premium (2)-(4)	\$2,477,692,472	\$247,604,010	\$2,230,088,462
(6) # of Indemnity Claims	45,981	5,075	40,906
(7) # of Total Claims	249,463	34,335	215,128
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0185	0.0196	0.0183
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.1002</u>	<u>0.1324</u>	<u>0.0965</u>
(10) Incurred Losses	\$1,130,108,859	\$121,943,716	\$1,008,165,143
(11) Average Claim (10)/(7)	<u>\$4,530</u>	<u>\$3,552</u>	<u>\$4,686</u>
(12) Loss Ratio (10)/(5)	<u>45.6%</u>	<u>49.2%</u>	<u>45.2%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$269,515,869	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$10,108,839	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0455</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0390</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2002**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	236,318	1,716	234,602
(2) Standard Premium	\$2,896,618,223	\$234,332,143	\$2,662,286,080
(3) Average Premium (2)/(1)	\$12,257	\$136,557	\$11,348
(4) Safety Credits	\$12,443,037	\$12,443,037	\$0
(5) Net Premium (2)-(4)	\$2,884,175,186	\$221,889,106	\$2,662,286,080
(6) # of Indemnity Claims	46,661	3,806	42,855
(7) # of Total Claims	241,969	26,421	215,548
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0161	0.0162	0.0161
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0835</u>	<u>0.1128</u>	<u>0.0810</u>
(10) Incurred Losses	\$1,230,432,575	\$92,971,780	\$1,137,460,795
(11) Average Claim (10)/(7)	<u>\$5,085</u>	<u>\$3,519</u>	<u>\$5,277</u>
(12) Loss Ratio (10)/(5)	<u>42.7%</u>	<u>41.9%</u>	<u>42.7%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$217,731,933	
(14) Indicated CSC Credits to Balance (2)-(13)		\$16,600,210	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0531</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0708</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2003**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	219,944	2,864	217,080
(2) Standard Premium	\$2,644,756,944	\$363,432,498	\$2,281,324,446
(3) Average Premium (2)/(1)	\$12,025	\$126,897	\$10,509
(4) Safety Credits	\$18,644,087	\$18,644,087	\$0
(5) Net Premium (2)-(4)	\$2,626,112,857	\$344,788,411	\$2,281,324,446
(6) # of Indemnity Claims	43,093	6,049	37,044
(7) # of Total Claims	228,849	42,031	186,818
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0163	0.0166	0.0162
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0865</u>	<u>0.1157</u>	<u>0.0819</u>
(10) Incurred Losses	\$1,182,012,341	\$152,646,388	\$1,029,365,953
(11) Average Claim (10)/(7)	<u>\$5,165</u>	<u>\$3,632</u>	<u>\$5,510</u>
(12) Loss Ratio (10)/(5)	<u>45.0%</u>	<u>44.3%</u>	<u>45.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$338,672,430	
(14) Indicated CSC Credits to Balance (2)-(13)		\$24,760,068	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0513</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0681</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2004**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	224,251	3,322	220,929
(2) Standard Premium	\$2,875,269,409	\$461,633,132	\$2,413,636,277
(3) Average Premium (2)/(1)	\$12,822	\$138,962	\$10,925
(4) Safety Credits	\$24,004,923	\$24,004,923	\$0
(5) Net Premium (2)-(4)	\$2,851,264,486	\$437,628,209	\$2,413,636,277
(6) # of Indemnity Claims	42,444	6,917	35,527
(7) # of Total Claims	225,082	47,069	178,013
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0148	0.0150	0.0147
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0783</u>	<u>0.1020</u>	<u>0.0738</u>
(10) Incurred Losses	\$1,234,540,273	\$194,923,972	\$1,039,616,301
(11) Average Claim (10)/(7)	<u>\$5,485</u>	<u>\$4,141</u>	<u>\$5,840</u>
(12) Loss Ratio (10)/(5)	<u>43.3%</u>	<u>44.5%</u>	<u>43.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$451,843,510	
(14) Indicated CSC Credits to Balance (2)-(13)		\$9,789,622	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0520</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0212</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2005**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	245,423	3,934	241,489
(2) Standard Premium	\$3,425,354,852	\$566,859,225	\$2,858,495,627
(3) Average Premium (2)/(1)	\$13,957	\$144,092	\$11,837
(4) Safety Credits	\$28,399,647	\$28,399,647	\$0
(5) Net Premium (2)-(4)	\$3,396,955,205	\$538,459,578	\$2,858,495,627
(6) # of Indemnity Claims	44,230	7,329	36,901
(7) # of Total Claims	231,406	50,031	181,375
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0129	0.0129	0.0129
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0676</u>	<u>0.0883</u>	<u>0.0635</u>
(10) Incurred Losses	\$1,399,897,268	\$220,594,945	\$1,179,302,323
(11) Average Claim (10)/(7)	<u>\$6,050</u>	<u>\$4,409</u>	<u>\$6,502</u>
(12) Loss Ratio (10)/(5)	<u>41.2%</u>	<u>41.0%</u>	<u>41.3%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$534,548,249	
(14) Indicated CSC Credits to Balance (2)-(13)		\$32,310,976	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0501</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0570</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2006**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	231,436	4,311	227,125
(2) Standard Premium	\$3,097,319,984	\$617,071,757	\$2,480,248,227
(3) Average Premium (2)/(1)	\$13,383	\$143,139	\$10,920
(4) Safety Credits	\$30,483,345	\$30,483,345	\$0
(5) Net Premium (2)-(4)	\$3,066,836,639	\$586,588,412	\$2,480,248,227
(6) # of Indemnity Claims	40,323	8,001	32,322
(7) # of Total Claims	214,855	52,510	162,345
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0130	0.0130	0.0130
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0694</u>	<u>0.0851</u>	<u>0.0655</u>
(10) Incurred Losses	\$1,334,058,245	\$244,070,036	\$1,089,988,209
(11) Average Claim (10)/(7)	<u>\$6,209</u>	<u>\$4,648</u>	<u>\$6,714</u>
(12) Loss Ratio (10)/(5)	<u>43.5%</u>	<u>41.6%</u>	<u>43.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$555,855,990	
(14) Indicated CSC Credits to Balance (2)-(13)		\$61,215,767	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0494</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0992</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2007**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	234,664	4,716	229,948
(2) Standard Premium	\$3,205,688,892	\$631,838,527	\$2,573,850,365
(3) Average Premium (2)/(1)	\$13,661	\$133,978	\$11,193
(4) Safety Credits	\$32,223,765	\$32,223,765	\$0
(5) Net Premium (2)-(4)	\$3,173,465,127	\$599,614,762	\$2,573,850,365
(6) # of Indemnity Claims	39,869	8,172	31,697
(7) # of Total Claims	209,680	53,675	156,005
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0124	0.0129	0.0123
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0654</u>	<u>0.0850</u>	<u>0.0606</u>
(10) Incurred Losses	\$1,474,559,112	\$262,180,168	\$1,212,378,944
(11) Average Claim (10)/(7)	<u>\$7,032</u>	<u>\$4,885</u>	<u>\$7,771</u>
(12) Loss Ratio (10)/(5)	<u>46.5%</u>	<u>43.7%</u>	<u>47.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$556,330,469	
(14) Indicated CSC Credits to Balance (2)-(13)		\$75,508,058	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0510</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.1195</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2008**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	238,043	5,233	232,810
(2) Standard Premium	\$2,943,969,665	\$591,016,785	\$2,352,952,880
(3) Average Premium (2)/(1)	\$12,367	\$112,940	\$10,107
(4) Safety Credits	\$30,378,263	\$30,378,263	\$0
(5) Net Premium (2)-(4)	\$2,913,591,402	\$560,638,522	\$2,352,952,880
(6) # of Indemnity Claims	35,948	7,726	28,222
(7) # of Total Claims	189,231	49,314	139,917
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0122	0.0131	0.0120
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0643</u>	<u>0.0834</u>	<u>0.0595</u>
(10) Incurred Losses	\$1,390,526,641	\$273,864,485	\$1,116,662,156
(11) Average Claim (10)/(7)	<u>\$7,348</u>	<u>\$5,553</u>	<u>\$7,981</u>
(12) Loss Ratio (10)/(5)	<u>47.7%</u>	<u>48.8%</u>	<u>47.5%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$575,982,313	
(14) Indicated CSC Credits to Balance (2)-(13)		\$15,034,472	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0514</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0254</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2009**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	247,955	5,435	242,520
(2) Standard Premium	\$2,704,410,748	\$568,296,505	\$2,136,114,243
(3) Average Premium (2)/(1)	\$10,907	\$104,562	\$8,808
(4) Safety Credits	\$29,608,248	\$29,608,248	\$0
(5) Net Premium (2)-(4)	\$2,674,802,500	\$538,688,257	\$2,136,114,243
(6) # of Indemnity Claims	33,857	7,455	26,402
(7) # of Total Claims	175,982	46,945	129,037
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0125	0.0131	0.0124
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0651</u>	<u>0.0826</u>	<u>0.0604</u>
(10) Incurred Losses	\$1,314,146,798	\$271,930,717	\$1,042,216,081
(11) Average Claim (10)/(7)	<u>\$7,468</u>	<u>\$5,793</u>	<u>\$8,077</u>
(12) Loss Ratio (10)/(5)	<u>49.1%</u>	<u>50.5%</u>	<u>48.8%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$557,454,036	
(14) Indicated CSC Credits to Balance (2)-(13)		\$10,842,469	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0521</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0191</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2010**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	244,866	5,769	239,097
(2) Standard Premium	\$2,805,549,021	\$597,407,463	\$2,208,141,558
(3) Average Premium (2)/(1)	\$11,457	\$103,555	\$9,235
(4) Safety Credits	\$31,065,188	\$31,065,188	\$0
(5) Net Premium (2)-(4)	\$2,774,483,833	\$566,342,275	\$2,208,141,558
(6) # of Indemnity Claims	34,785	8,003	26,782
(7) # of Total Claims	178,797	50,185	128,612
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0124	0.0134	0.0121
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0637</u>	<u>0.0840</u>	<u>0.0582</u>
(10) Incurred Losses	\$1,365,813,950	\$284,941,998	\$1,080,871,952
(11) Average Claim (10)/(7)	<u>\$7,639</u>	<u>\$5,678</u>	<u>\$8,404</u>
(12) Loss Ratio (10)/(5)	<u>49.2%</u>	<u>50.3%</u>	<u>48.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$582,556,573	
(14) Indicated CSC Credits to Balance (2)-(13)		\$14,850,890	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0520</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0249</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2011**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	244,423	6,021	238,402
(2) Standard Premium	\$3,023,604,945	\$632,713,895	\$2,390,891,050
(3) Average Premium (2)/(1)	\$12,370	\$105,085	\$10,029
(4) Safety Credits	\$32,584,766	\$32,584,766	\$0
(5) Net Premium (2)-(4)	\$2,991,020,179	\$600,129,129	\$2,390,891,050
(6) # of Indemnity Claims	34,405	8,011	26,394
(7) # of Total Claims	177,446	49,589	127,857
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0114	0.0127	0.0110
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0587</u>	<u>0.0784</u>	<u>0.0535</u>
(10) Incurred Losses	\$1,445,928,685	\$304,936,754	\$1,140,991,931
(11) Average Claim (10)/(7)	<u>\$8,149</u>	<u>\$6,149</u>	<u>\$8,924</u>
(12) Loss Ratio (10)/(5)	<u>48.3%</u>	<u>50.8%</u>	<u>47.7%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$639,131,232	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$6,417,337	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0515</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0101</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2012**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	250,015	6,043	243,972
(2) Standard Premium	\$2,954,856,471	\$636,086,078	\$2,318,770,393
(3) Average Premium (2)/(1)	\$11,819	\$105,260	\$9,504
(4) Safety Credits	\$33,140,085	\$33,140,085	\$0
(5) Net Premium (2)-(4)	\$2,921,716,386	\$602,945,993	\$2,318,770,393
(6) # of Indemnity Claims	32,651	7,856	24,795
(7) # of Total Claims	169,072	48,674	120,398
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0110	0.0124	0.0107
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0572</u>	<u>0.0765</u>	<u>0.0519</u>
(10) Incurred Losses	\$1,411,923,746	\$300,507,239	\$1,111,416,507
(11) Average Claim (10)/(7)	<u>\$8,351</u>	<u>\$6,174</u>	<u>\$9,231</u>
(12) Loss Ratio (10)/(5)	<u>48.3%</u>	<u>49.8%</u>	<u>47.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$626,862,431	
(14) Indicated CSC Credits to Balance (2)-(13)		\$9,223,647	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0521</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0145</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2013**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	259,765	6,224	253,541
(2) Standard Premium	\$2,949,314,975	\$617,643,872	\$2,331,671,103
(3) Average Premium (2)/(1)	\$11,354	\$99,236	\$9,196
(4) Safety Credits	\$31,499,837	\$31,499,837	\$0
(5) Net Premium (2)-(4)	\$2,917,815,138	\$586,144,035	\$2,331,671,103
(6) # of Indemnity Claims	33,414	7,898	25,516
(7) # of Total Claims	169,077	47,979	121,098
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0113	0.0128	0.0109
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0573</u>	<u>0.0777</u>	<u>0.0519</u>
(10) Incurred Losses	\$1,500,689,203	\$305,737,289	\$1,194,951,914
(11) Average Claim (10)/(7)	<u>\$8,876</u>	<u>\$6,372</u>	<u>\$9,868</u>
(12) Loss Ratio (10)/(5)	<u>51.4%</u>	<u>52.2%</u>	<u>51.2%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$597,592,161	
(14) Indicated CSC Credits to Balance (2)-(13)		\$20,051,711	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0510</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0325</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2014**

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	246,015	6,544	239,471
(2) Standard Premium	\$2,913,084,056	\$633,212,584	\$2,279,871,472
(3) Average Premium (2)/(1)	\$11,841	\$96,762	\$9,520
(4) Safety Credits	\$33,053,697	\$33,053,697	\$0
(5) Net Premium (2)-(4)	\$2,880,030,359	\$600,158,887	\$2,279,871,472
(6) # of Indemnity Claims	32,419	7,867	24,552
(7) # of Total Claims	164,637	48,867	115,770
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0111	0.0124	0.0108
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0565</u>	<u>0.0772</u>	<u>0.0508</u>
(10) Incurred Losses	\$1,516,676,437	\$328,846,841	\$1,187,829,596
(11) Average Claim (10)/(7)	<u>\$9,212</u>	<u>\$6,729</u>	<u>\$10,260</u>
(12) Loss Ratio (10)/(5)	<u>52.7%</u>	<u>54.8%</u>	<u>52.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$631,261,171	
(14) Indicated CSC Credits to Balance (2)-(13)		\$1,951,413	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0522</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0031</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2015**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	252,939	6,749	246,190
(2) Standard Premium	\$2,847,978,592	\$601,833,520	\$2,246,145,072
(3) Average Premium (2)/(1)	\$11,260	\$89,174	\$9,124
(4) Safety Credits	\$31,114,793	\$31,114,793	\$0
(5) Net Premium (2)-(4)	\$2,816,863,799	\$570,718,727	\$2,246,145,072
(6) # of Indemnity Claims	31,180	7,395	23,785
(7) # of Total Claims	159,132	44,896	114,236
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0109	0.0123	0.0106
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0559</u>	<u>0.0746</u>	<u>0.0509</u>
(10) Incurred Losses	\$1,429,884,395	\$324,294,116	\$1,105,590,279
(11) Average Claim (10)/(7)	<u>\$8,986</u>	<u>\$7,223</u>	<u>\$9,678</u>
(12) Loss Ratio (10)/(5)	<u>50.8%</u>	<u>56.8%</u>	<u>49.2%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$658,878,530	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$57,045,010	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0517</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0948</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2016**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	257,341	6,687	250,654
(2) Standard Premium	\$2,826,815,965	\$589,837,408	\$2,236,978,557
(3) Average Premium (2)/(1)	\$10,985	\$88,207	\$8,925
(4) Safety Credits	\$30,140,692	\$30,140,692	\$0
(5) Net Premium (2)-(4)	\$2,796,675,273	\$559,696,716	\$2,236,978,557
(6) # of Indemnity Claims	30,319	6,988	23,331
(7) # of Total Claims	154,873	42,748	112,125
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0107	0.0118	0.0104
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0548</u>	<u>0.0725</u>	<u>0.0501</u>
(10) Incurred Losses	\$1,452,867,882	\$314,487,161	\$1,138,380,721
(11) Average Claim (10)/(7)	<u>\$9,381</u>	<u>\$7,357</u>	<u>\$10,153</u>
(12) Loss Ratio (10)/(5)	<u>51.9%</u>	<u>56.2%</u>	<u>50.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$617,975,549	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$28,138,141	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0511</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0477</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit 2017**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	261,636	6,764	254,872
(2) Standard Premium	\$2,810,012,204	\$574,272,311	\$2,235,739,893
(3) Average Premium (2)/(1)	\$10,740	\$84,901	\$8,772
(4) Safety Credits	\$29,173,033	\$29,173,033	\$0
(5) Net Premium (2)-(4)	\$2,780,839,171	\$545,099,278	\$2,235,739,893
(6) # of Indemnity Claims	30,126	6,832	23,294
(7) # of Total Claims	153,109	42,492	110,617
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0107	0.0119	0.0104
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0545</u>	<u>0.0740</u>	<u>0.0495</u>
(10) Incurred Losses	\$1,467,188,713	\$304,901,440	\$1,162,287,273
(11) Average Claim (10)/(7)	<u>\$9,583</u>	<u>\$7,176</u>	<u>\$10,507</u>
(12) Loss Ratio (10)/(5)	<u>52.8%</u>	<u>55.9%</u>	<u>52.0%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$585,981,724	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$11,709,413	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0508</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0204</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit (1994 - 2017)**

	(1) Eligibles	(2) Participating	(3) Non-Participating
Statistic			
(1) Number of Risks	5,646,638	95,406	5,551,232
(2) Standard Premium	\$68,256,609,197	\$10,572,365,372	\$57,684,243,825
(3) Average Premium (2)/(1)	\$12,088	\$110,814	\$10,391
(4) Safety Credits	\$535,227,569	\$535,227,569	\$0
(5) Net Premium (2)-(4)	\$67,721,381,628	\$10,037,137,803	\$57,684,243,825
(6) # of Indemnity Claims	1,001,378	150,034	851,344
(7) # of Total Claims	5,292,828	974,418	4,318,410
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0147	0.0142	0.0148
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0775</u>	<u>0.0922</u>	<u>0.0749</u>
(10) Incurred Losses	\$34,496,290,792	\$5,111,137,695	\$29,385,153,097
(11) Average Claim (10)/(7)	<u>\$6,518</u>	<u>\$5,245</u>	<u>\$6,805</u>
(12) Loss Ratio (10)/(5)	<u>50.9%</u>	<u>50.9%</u>	<u>50.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$10,037,137,803	
(14) Indicated CSC Credits to Balance (2)-(13)		\$535,227,569	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0506</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0506</u>	