

2025

ANALYSIS OF EXPERIENCE

PENNSYLVANIA

# Certified Safety Committee Program

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**PENNSYLVANIA**

Compensation Rating Bureau

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# Introduction

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## **About the Pennsylvania Certified Safety Committee Program (PCSCP)**

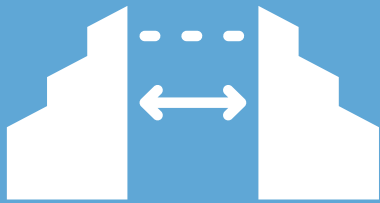
The PCSCP provides premium credits to employers certified by the Department of Labor & Industry as having a safety committee and associated procedures which comply with statutory requirements of the Commonwealth.

Stakeholders across the Pennsylvania workers' compensation system may be interested in employer participation, the size of credits granted, and whether those credits align with the loss experience of participating employers.

To assess the impact and effectiveness of the PCSCP, the Pennsylvania Compensation Rating Bureau (PCRB) has analyzed data spanning 17 years, from 2006 through 2022. This report highlights key trends, participation rates, and financial impacts, providing a clear picture of how the program is influencing the Worker's Compensation system.

# Key Takeaways

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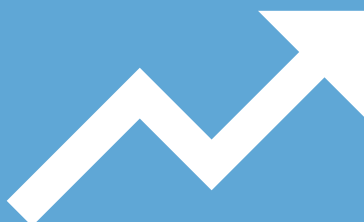
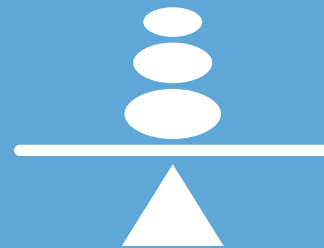


## Widening Gap Between Actual and Indicated Credits

Indicated debits have increased, while the average safety credits applied remained at 5%. The overall average for the 17 years shows a debit of 2%, 2022 shows a debit of 4%.

## Steady Participation

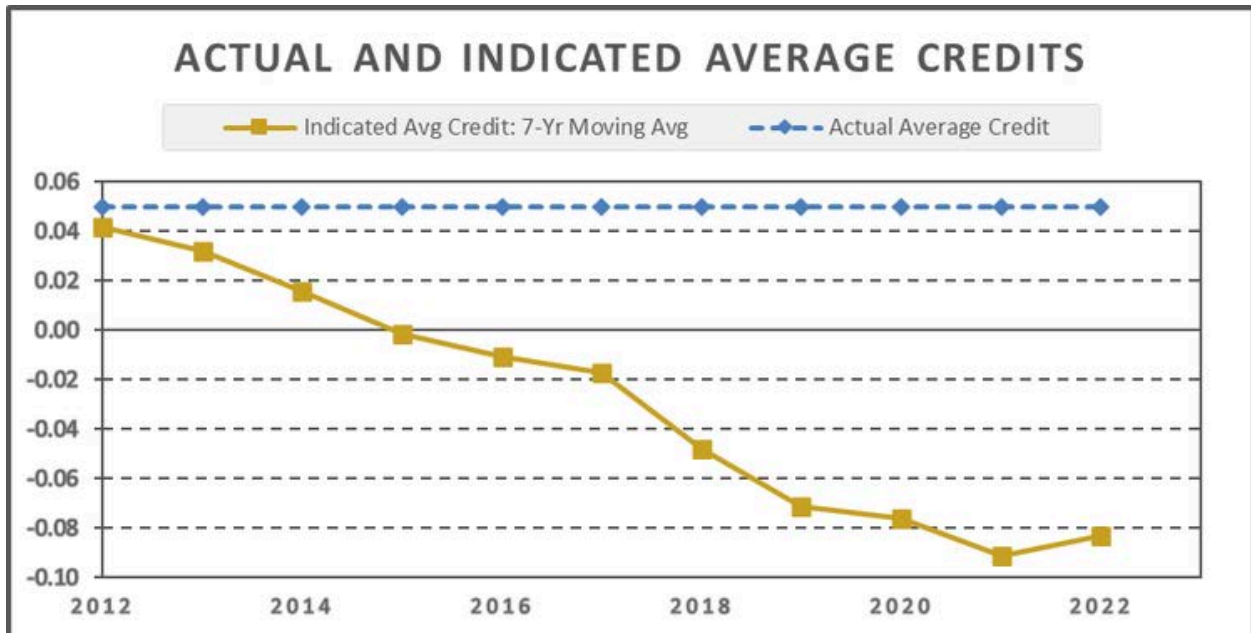
Participation has remained steady since 2006 with roughly 20% of eligible premium equating to 2% of eligible policies participating.



## Loss Ratios Trending

Loss ratios have trended up regardless of participation status with the gap between participating and non-participating widening since 2014.

**Figure 1**



**Figure 1** shows a comparison of the average credit applied for participating employers as well as a **7-year moving average** of the indicated credit. This moving average was used to smooth out the volatility in the year-to-year indications.

Over the period **2006 to 2022**, the average credit applied to participating employers remained at **5%**. The actual performance of the qualifying businesses during the period indicated a debit of **2%** was necessary to balance the experience between participating and all other eligible businesses. The actual credits provided to qualifying businesses were **consistently greater** than the indicated credits in recent years.

# Participation

Figure 2

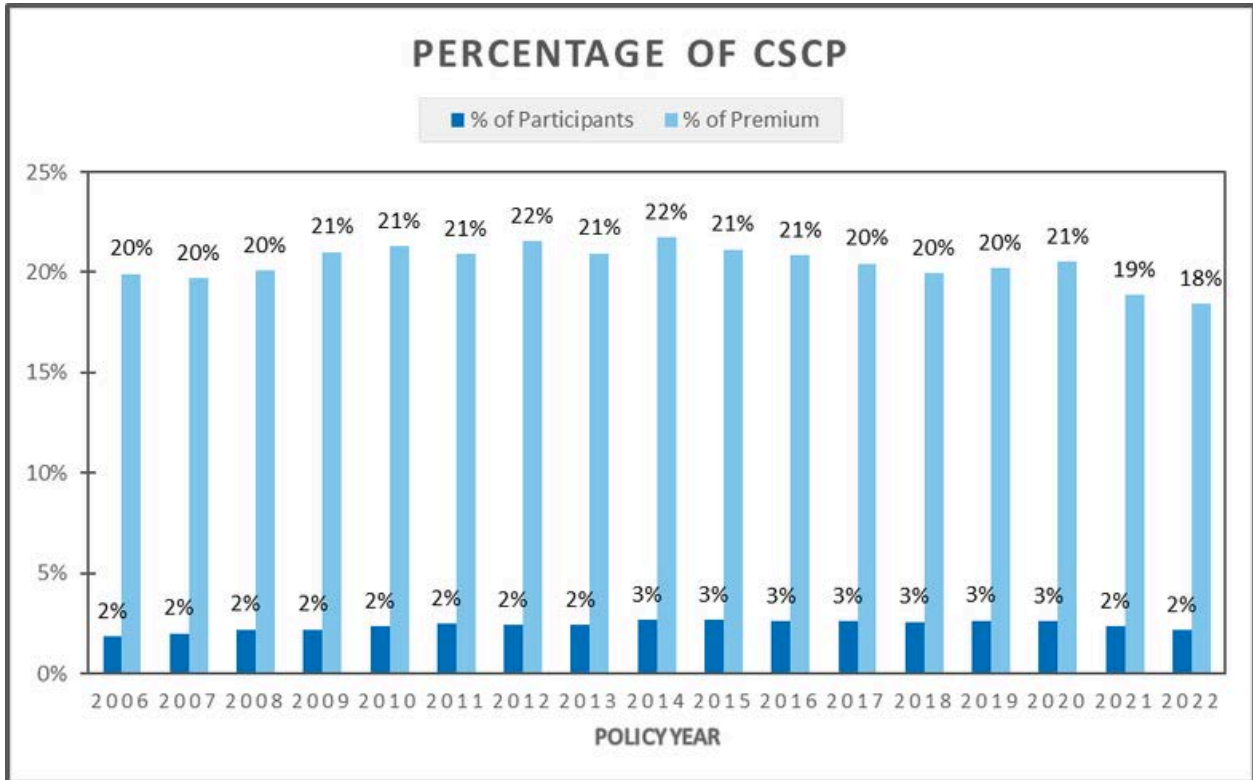


Figure 2 shows participation has remained relatively flat through the **17 years** analyzed. During that time, premium of participants has been roughly **20%** of the eligible premium, which equates to **2 to 3%** of the policies participating. Premium in 2022 shows the lowest percentage in the 17-year history at **18%**.

# Loss Ratios

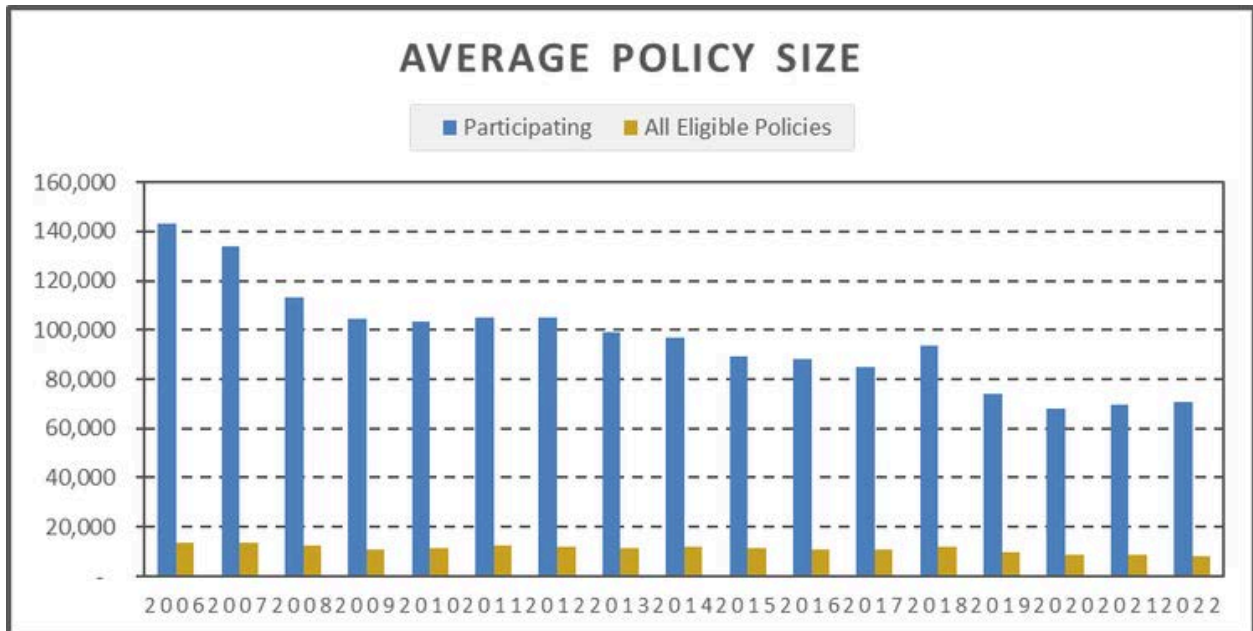
Figure 3



As seen in **Figure 3**, loss ratios for participating policies have **grown slightly faster** than that of non-participating policies since **2014**. In the oldest years, there were times when the loss ratio for non-participating policies were **higher**, although lately that has not occurred. These loss ratios match the continuously **larger** indicated debit observed in **Figure 1**.

# Policy Size

Figure 4



**Figure 4** breaks down average policy size between participating policies and all eligible policies. While policy size has been **decreasing** due to rate reductions, it is clear the safety program are more commonly implemented within larger employers averaging **\$94,500** in premium. The average size of eligible policies, inclusive of those participants, is only **\$11,100**. The larger share of premium relative to the policy counts participating in **Figure 2** is reiterated here.

# Conclusion

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## Understanding PCSCP Credits

While this data suggests that PCSCP participants may receive more credit than strictly indicated, this doesn't necessarily mean they should have paid higher worker's compensation premiums. The reality is that premium pricing is influenced by many factors beyond just the numbers in this report.

01

The figures presented in this analysis focus only on PCRB loss costs, which provide just one lens on premium calculations. In practice, the actual premiums paid by businesses – both those participating in PCSCP and those that do not - are shaped by a variety of insurer-specific pricing adjustments.

02

These adjustments include factors like loss cost multipliers, rating credits and debits, dividend plans, and retrospective rating structures, all of which influence what an employer ultimately pays for coverage.

03

For those looking to dive deeper into the numbers, the following Appendix provides a detailed, year-by-year breakdown of all relevant calculations.

# Appendix

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

**(1) Number of Risks:** The number of policies issued to groups of employers described in each column of Exhibits I through XVIII. 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 XVIII 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 XVIII.

**(5) Net Premium:** The standard premium less any applicable PCSCP credits. For non-participating employers, net premium and standard premium are equal, because no PCSCP 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 XVIII. 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 XVIII. 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 XVIII.

**(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 XVIII. 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 XVIII 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 schedule rating plan.

# Appendix

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**(12) Loss Ratio:** The total incurred losses divided by the net premium for each group of policies presented on Exhibits I through XVIII. 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 schedule rating plan.

*The last four experience statistics are computed only for Columns (1) and (2) in each exhibit, as those columns represent risks subject to schedule rating.*

*These statistics are described below:*

**(13) Net Premium to Balance Schedule Rated Employers with Schedule Rating Credits (Column (1)) or Schedule Rated Employers with Schedule Rating Debits (Column (2)) with Non-Schedule Rated Loss Ratios:** This is the amount of net premium which would produce the same loss ratio for the schedule rated employers studied in each exhibit's Columns (1) and (2) as was reported for all non-schedule rated employers (Column (3)).

**(14) Indicated Schedule Rating Credits or Debits to Balance:** This is the difference between standard premium for the schedule rated employers studied in each exhibit's Columns (1) and (2) and the balancing net premium computed in Item (13).

**(15) Average Schedule Rating Credit or Debit Factor:** This is the average ratio of schedule rating credits or debits actually granted to standard premium for the schedule rated employers studied in each exhibit's Columns (1) and (2). This average schedule rating credit is shown bold-faced and underlined, as this statistic is a key measure of the operation of the schedule rating plan.

**(16) Indicated Schedule Rating Credit or Debit Factor:** This is the average schedule rating credit or debit ratio that would have resulted in the balancing schedule rating credits or debits computed in Item (14). This indicated schedule rating credit or debit is shown bold-faced and underlined, as this statistic is a key measure of the operation of the schedule rating plan, especially for purposes of comparison to the actual average schedule rating plan credit or debit shown in Item (15).

# Exhibits

Exhibit I

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

Statistic	(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	\$30,853,588	\$30,853,588	\$0
(5) Net Premium (2)-(4)	\$3,066,466,396	\$586,218,169	\$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)		\$555,505,144	
(14) Indicated CSC Credits to Balance (2)-(13)		\$61,566,613	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0998</u>	

# Exhibits

Exhibit II

## 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	\$31,591,926	\$31,591,926	\$0
(5) Net Premium (2)-(4)	\$3,174,096,966	\$600,246,601	\$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}	<b><u>0.0654</u></b>	<b><u>0.0850</u></b>	<b><u>0.0606</u></b>
(10) Incurred Losses	\$1,474,559,112	\$262,180,168	\$1,212,378,944
(11) Average Claim (10)/(7)	<b><u>\$7,032</u></b>	<b><u>\$4,885</u></b>	<b><u>\$7,771</u></b>
(12) Loss Ratio (10)/(5)	<b><u>46.5%</u></b>	<b><u>43.7%</u></b>	<b><u>47.1%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$556,916,698	
(14) Indicated CSC Credits to Balance (2)-(13)		\$74,921,829	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>0.1186</u></b>	

# Exhibits

Exhibit III

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

	Statistic	(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	\$29,550,839	\$29,550,839	\$0
(5)	Net Premium (2)-(4)	\$2,914,418,826	\$561,465,946	\$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}	<b><u>0.0643</u></b>	<b><u>0.0834</u></b>	<b><u>0.0595</u></b>
(10)	Incurred Losses	\$1,390,526,641	\$273,864,485	\$1,116,662,156
(11)	Average Claim (10)/(7)	<b><u>\$7,348</u></b>	<b><u>\$5,553</u></b>	<b><u>\$7,981</u></b>
(12)	Loss Ratio (10)/(5)	<b><u>47.7%</u></b>	<b><u>48.8%</u></b>	<b><u>47.5%</u></b>
(13)	Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$576,832,382	
(14)	Indicated CSC Credits to Balance (2)-(13)		\$14,184,403	
(15)	Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16)	Indicated CSC Credit Factor (14)/(2)		<b><u>0.0240</u></b>	

# Exhibits

Exhibit IV

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

Statistic	(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	\$28,414,825	\$28,414,825	\$0
(5) Net Premium (2)-(4)	\$2,675,995,923	\$539,881,680	\$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>50.4%</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)		\$557,582,719	
(14) Indicated CSC Credits to Balance (2)-(13)		\$10,713,786	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>0.0189</u>	

# Exhibits

Exhibit VI

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$31,635,695	\$31,635,695	\$0
(5) Net Premium (2)-(4)	\$2,991,969,250	\$601,078,200	\$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}	<b><u>0.0587</u></b>	<b><u>0.0784</u></b>	<b><u>0.0535</u></b>
(10) Incurred Losses	\$1,445,928,685	\$304,936,754	\$1,140,991,931
(11) Average Claim (10)/(7)	<b><u>\$8,149</u></b>	<b><u>\$6,149</u></b>	<b><u>\$8,924</u></b>
(12) Loss Ratio (10)/(5)	<b><u>48.3%</u></b>	<b><u>50.7%</u></b>	<b><u>47.7%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$638,881,860	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$6,167,965	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>-0.0097</u></b>	

# Exhibits

Exhibit VI

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$31,635,695	\$31,635,695	\$0
(5) Net Premium (2)-(4)	\$2,991,969,250	\$601,078,200	\$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)	<b><u>0.0587</u></b>	<b><u>0.0784</u></b>	<b><u>0.0535</u></b>
(10) Incurred Losses	\$1,445,928,685	\$304,936,754	\$1,140,991,931
(11) Average Claim (10)/(7)	<b><u>\$8,149</u></b>	<b><u>\$6,149</u></b>	<b><u>\$8,924</u></b>
(12) Loss Ratio (10)/(5)	<b><u>48.3%</u></b>	<b><u>50.7%</u></b>	<b><u>47.7%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$638,881,860	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$6,167,965	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>-0.0097</u></b>	

# Exhibits

Exhibit VII

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$31,804,304	\$31,804,304	\$0
(5) Net Premium (2)-(4)	\$2,923,052,167	\$604,281,774	\$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}	<b><u>0.0572</u></b>	<b><u>0.0765</u></b>	<b><u>0.0519</u></b>
(10) Incurred Losses	\$1,411,923,746	\$300,507,239	\$1,111,416,507
(11) Average Claim (10)/(7)	<b><u>\$8,351</u></b>	<b><u>\$6,174</u></b>	<b><u>\$9,231</u></b>
(12) Loss Ratio (10)/(5)	<b><u>48.3%</u></b>	<b><u>49.7%</u></b>	<b><u>47.9%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$626,989,649	
(14) Indicated CSC Credits to Balance (2)-(13)		\$9,096,429	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>0.0143</u></b>	

# Exhibits

Exhibit VIII

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

Statistic	(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	\$30,882,194	\$30,882,194	\$0
(5) Net Premium (2)-(4)	\$2,918,432,781	\$586,761,678	\$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}	<b><u>0.0573</u></b>	<b><u>0.0777</u></b>	<b><u>0.0519</u></b>
(10) Incurred Losses	\$1,500,689,203	\$305,737,289	\$1,194,951,914
(11) Average Claim (10)/(7)	<b><u>\$8,876</u></b>	<b><u>\$6,372</u></b>	<b><u>\$9,868</u></b>
(12) Loss Ratio (10)/(5)	<b><u>51.4%</u></b>	<b><u>52.1%</u></b>	<b><u>51.2%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$597,075,848	
(14) Indicated CSC Credits to Balance (2)-(13)		\$20,568,024	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>0.0333</u></b>	

# Exhibits

Exhibit IX

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

Statistic	(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	\$31,660,629	\$31,660,629	\$0
(5) Net Premium (2)-(4)	\$2,881,423,427	\$601,551,955	\$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}	<b><u>0.0565</u></b>	<b><u>0.0772</u></b>	<b><u>0.0508</u></b>
(10) Incurred Losses	\$1,516,676,437	\$328,846,841	\$1,187,829,596
(11) Average Claim (10)/(7)	<b><u>\$9,212</u></b>	<b><u>\$6,729</u></b>	<b><u>\$10,260</u></b>
(12) Loss Ratio (10)/(5)	<b><u>52.6%</u></b>	<b><u>54.7%</u></b>	<b><u>52.1%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$631,571,822	
(14) Indicated CSC Credits to Balance (2)-(13)		\$1,640,762	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>0.0026</u></b>	

# Exhibits

Exhibit X

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$30,091,676	\$30,091,676	\$0
(5) Net Premium (2)-(4)	\$2,817,886,916	\$571,741,844	\$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>50.7%</u>	<u>56.7%</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)		\$658,897,613	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$57,064,093	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0948</u>	

# Exhibits

Exhibit XI

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$29,491,870	\$29,491,870	\$0
(5) Net Premium (2)-(4)	\$2,797,324,095	\$560,345,538	\$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>56.1%</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)		\$617,591,055	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$27,753,647	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0471</u>	

# Exhibits

Exhibit XII

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

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(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	\$28,713,616	\$28,713,616	\$0
(5) Net Premium (2)-(4)	\$2,781,298,588	\$545,558,695	\$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}	<b><u>0.0545</u></b>	<b><u>0.0740</u></b>	<b><u>0.0495</u></b>
(10) Incurred Losses	\$1,467,188,713	\$304,901,440	\$1,162,287,273
(11) Average Claim (10)/(7)	<b><u>\$9,583</u></b>	<b><u>\$7,176</u></b>	<b><u>\$10,507</u></b>
(12) Loss Ratio (10)/(5)	<b><u>52.8%</u></b>	<b><u>55.9%</u></b>	<b><u>52.0%</u></b>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$586,475,597	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$12,203,286	
(15) Average CSC Credit Factor (4)/(2)		<b><u>0.0500</u></b>	
(16) Indicated CSC Credit Factor (14)/(2)		<b><u>-0.0212</u></b>	

# Exhibits

Exhibit XIII

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit 2018

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	253,709	6,551	247,158
(2) Standard Premium	\$3,071,329,800	\$612,436,943	\$2,458,892,857
(3) Average Premium (2)/(1)	\$12,106	\$93,488	\$9,949
(4) Safety Credits	\$30,621,847	\$30,621,847	\$0
(5) Net Premium (2)-(4)	\$3,040,707,953	\$581,815,096	\$2,458,892,857
(6) # of Indemnity Claims	30,427	6,877	23,550
(7) # of Total Claims	152,781	41,758	111,023
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0099	0.0112	0.0096
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0497</u>	<u>0.0682</u>	<u>0.0452</u>
(10) Incurred Losses	\$1,632,836,416	\$381,953,903	\$1,250,882,513
(11) Average Claim (10)/(7)	<u>\$10,687</u>	<u>\$9,147</u>	<u>\$11,267</u>
(12) Loss Ratio (10)/(5)	<u>53.7%</u>	<u>65.6%</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)		\$749,844,210	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$137,407,267	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.2244</u>	

# Exhibits

Exhibit XIV

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit 2019

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	254,408	6,715	247,693
(2) Standard Premium	\$2,462,996,358	\$498,191,437	\$1,964,804,921
(3) Average Premium (2)/(1)	\$9,681	\$74,191	\$7,932
(4) Safety Credits	\$24,859,753	\$24,859,753	\$0
(5) Net Premium (2)-(4)	\$2,438,136,605	\$473,331,684	\$1,964,804,921
(6) # of Indemnity Claims	28,549	6,384	22,165
(7) # of Total Claims	134,535	36,584	97,951
(8) Indemnity Claim Frequency (6)/((2)/1,000}	0.0116	0.0128	0.0113
(9) Total Claim Frequency (7)/((2)/1,000}	<u>0.0546</u>	<u>0.0734</u>	<u>0.0499</u>
(10) Incurred Losses	\$1,448,513,509	\$326,056,160	\$1,122,457,349
(11) Average Claim (10)/(7)	<u>\$10,767</u>	<u>\$8,913</u>	<u>\$11,459</u>
(12) Loss Ratio (10)/(5)	<u>59.4%</u>	<u>68.9%</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)		\$571,148,039	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$72,956,602	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0499</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.1464</u>	

# Exhibits

Exhibit XV

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit 2020

Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	254,193	6,681	247,512
(2) Standard Premium	\$2,218,302,721	\$455,909,135	\$1,762,393,586
(3) Average Premium (2)/(1)	\$8,727	\$68,240	\$7,120
(4) Safety Credits	\$22,841,048	\$22,841,048	\$0
(5) Net Premium (2)-(4)	\$2,195,461,673	\$433,068,087	\$1,762,393,586
(6) # of Indemnity Claims	29,341	6,796	22,545
(7) # of Total Claims	115,154	30,536	84,618
(8) Indemnity Claim Frequency (6)/((2)/1,000}	0.0132	0.0149	0.0128
(9) Total Claim Frequency (7)/((2)/1,000}	<u>0.0519</u>	<u>0.0670</u>	<u>0.0480</u>
(10) Incurred Losses	\$1,378,270,196	\$283,802,319	\$1,094,467,877
(11) Average Claim (10)/(7)	<u>\$11,969</u>	<u>\$9,294</u>	<u>\$12,934</u>
(12) Loss Ratio (10)/(5)	<u>62.8%</u>	<u>65.5%</u>	<u>62.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$456,778,739	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$869,604	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0501</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0019</u>	

# Exhibits

Exhibit XVI

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit 2021

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	267,078	6,298	260,780
(2) Standard Premium	\$2,316,073,582	\$437,304,286	\$1,878,769,296
(3) Average Premium (2)/(1)	\$8,672	\$69,435	\$7,204
(4) Safety Credits	\$21,865,214	\$21,865,214	\$0
(5) Net Premium (2)-(4)	\$2,294,208,368	\$415,439,072	\$1,878,769,296
(6) # of Indemnity Claims	28,290	5,657	22,633
(7) # of Total Claims	119,658	29,643	90,015
(8) Indemnity Claim Frequency (6)/((2)/1,000}	0.0122	0.0129	0.0120
(9) Total Claim Frequency (7)/((2)/1,000}	<u>0.0517</u>	<u>0.0678</u>	<u>0.0479</u>
(10) Incurred Losses	\$1,437,714,308	\$294,196,790	\$1,143,517,518
(11) Average Claim (10)/(7)	<u>\$12,015</u>	<u>\$9,925</u>	<u>\$12,704</u>
(12) Loss Ratio (10)/(5)	<u>62.7%</u>	<u>70.8%</u>	<u>60.9%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$482,973,502	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$45,669,216	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.1044</u>	

# Exhibits

Exhibit XVII

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit 2022

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	287,663	6,244	281,419
(2) Standard Premium	\$2,394,525,306	\$441,156,584	\$1,953,368,722
(3) Average Premium (2)/(1)	\$8,324	\$70,653	\$6,941
(4) Safety Credits	\$22,057,829	\$22,057,829	\$0
(5) Net Premium (2)-(4)	\$2,372,467,477	\$419,098,755	\$1,953,368,722
(6) # of Indemnity Claims	27,598	5,336	22,262
(7) # of Total Claims	120,054	29,156	90,898
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0115	0.0121	0.0114
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0501</u>	<u>0.0661</u>	<u>0.0465</u>
(10) Incurred Losses	\$1,568,960,134	\$297,815,250	\$1,271,144,884
(11) Average Claim (10)/(7)	<u>\$13,069</u>	<u>\$10,215</u>	<u>\$13,984</u>
(12) Loss Ratio (10)/(5)	<u>66.1%</u>	<u>71.1%</u>	<u>65.1%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$457,725,368	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$16,568,784	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0376</u>	

# Exhibits

Exhibit XVIII

## Pennsylvania Certified Safety Committee Program (PCSCP) Analysis Safety Program Credit (2006 - 2022)

	(1) Eligibles	(2) Participating	(3) Non-Participating
(1) Number of Risks	4,286,149	102,985	4,183,164
(2) Standard Premium	\$47,545,833,285	\$9,736,229,090	\$37,809,604,195
(3) Average Premium (2)/(1)	\$11,093	\$94,540	\$9,039
(4) Safety Credits	\$486,807,226	\$486,807,226	\$0
(5) Net Premium (2)-(4)	\$47,059,026,059	\$9,249,421,864	\$37,809,604,195
(6) # of Indemnity Claims	553,501	123,254	430,247
(7) # of Total Claims	2,758,073	745,551	2,012,522
(8) Indemnity Claim Frequency (6)/{(2)/1,000}	0.0116	0.0127	0.0114
(9) Total Claim Frequency (7)/{(2)/1,000}	<u>0.0580</u>	<u>0.0766</u>	<u>0.0532</u>
(10) Incurred Losses	\$24,570,558,370	\$5,104,522,666	\$19,466,035,704
(11) Average Claim (10)/(7)	<u>\$8,909</u>	<u>\$6,847</u>	<u>\$9,672</u>
(12) Loss Ratio (10)/(5)	<u>52.2%</u>	<u>55.2%</u>	<u>51.5%</u>
(13) Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$9,913,943,435	
(14) Indicated CSC Credits to Balance (2)-(13)		-\$177,714,345	
(15) Average CSC Credit Factor (4)/(2)		<u>0.0500</u>	
(16) Indicated CSC Credit Factor (14)/(2)		<u>-0.0183</u>	

## About PCRB

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To provide objective, accurate, and valuable statistical and actuarially based information, marketplace knowledge, research, and rating plans fundamental to a healthy workers' compensation system.

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