



2025 STATE ACTIVITY REPORT

Market performance, claim activity, and system developments
in Pennsylvania's workers compensation system

TRUSTED | ESSENTIAL | OBJECTIVE

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President's Message

A Data-Driven View of System Performance Reveals Stability and Consistency

The Pennsylvania workers compensation system continues to demonstrate stability, supported by consistent trends and a strong foundation of reliable data. PCRB's role within that system remains clear—providing objective, data-driven insights that support sound pricing, underwriting, and regulatory decision-making.

This year's filings reflect that stability. Loss cost indications continue to show measured, downward pressure, grounded in credible experience and disciplined actuarial methodology. At the same time, we are closely monitoring emerging dynamics, including medical cost trends, claim patterns, and broader economic factors that may influence future results.

This report brings those elements together—offering a focused view of system activity, key market indicators, and underlying cost drivers shaping the Pennsylvania landscape. New this year, we have included a concise operational snapshot to provide additional context around the data environment and the processes that support these insights.

Ongoing investments in data quality, reporting consistency, and analytical capabilities are improving both the reliability and accessibility of the information we provide.

We recognize that our work is part of a shared responsibility across the industry. Through continued collaboration with our members, regulators, and stakeholders, we remain committed to supporting a workers compensation system that is transparent and positioned for the future.



Amy Quinn
President/CEO

On July 8, 2025, Quinn replaced the retiring William V. Taylor, becoming just the seventh President in PCRB's 110-year history.

Loss Cost Filing Reflects Stable System with Consistent, Underlying Trends

Translating system experience into actionable insight for pricing, underwriting, and planning.

-1.22%
 overall average
 change in
 collectible loss
 costs

- Indications continue to reflect downward pressure on loss costs
- Filings incorporate multi-year claim and exposure trends
- Non-representative data (e.g., COVID claims) excluded to preserve forward-looking accuracy

2025 PCRB Filings

Filing No. 346: First Responder Loss Cost Changes for Expanded PTSI Coverage in Response to Act 121 of 2024; Proposed Effective April 1, 2026.

Filed: 9/18/25

Approved: 11/21/25

Proposal C-386 April 1, 2026 "F" Classification Filing

Filed: 11/12/25

Approved: 1/21/26

Proposal C-387 April 1, 2026 Loss Cost Filing

Filed: 11/24/25

Approved: 1/21/26

Pennsylvania Construction Classification Premium Adjustment Program Revisions to Qualifying Wages, Table of Hourly Wages and Premium Credits – Effective October 1, 2025

Filed: 2/13/26

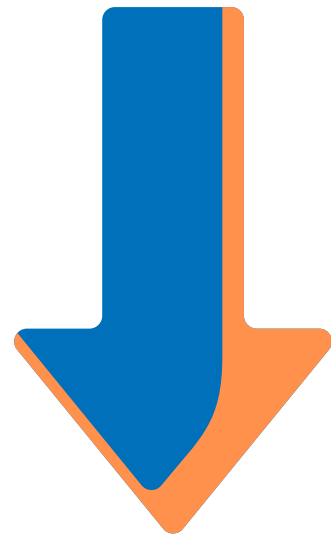
Approved: 4/6/26

Data Quality Remains High with Targeted Improvements

Overall data quality is strong and improving, supported by targeted validation and enforcement.

\$720K

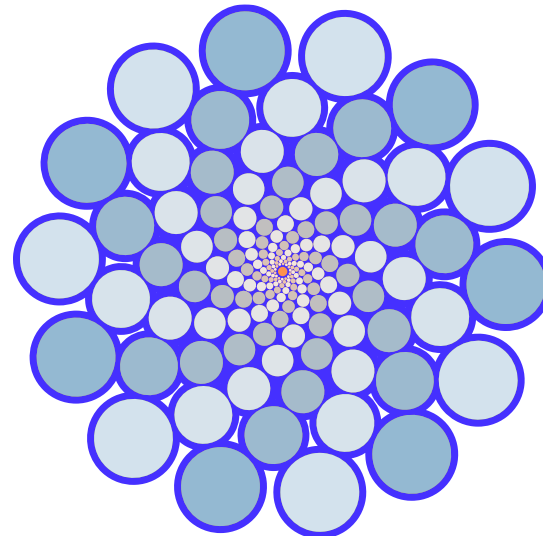
FDIP Assessments



20% decrease
vs prior year

\$272K

Unit Statistical Fines



concentrated
among few carriers

KEY TAKEAWAYS

Majority of carriers demonstrate strong compliance

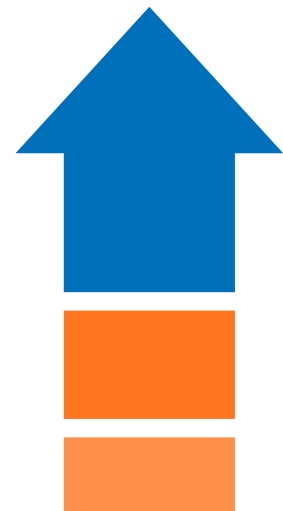
Remaining issues are isolated, not systemic

Validation tools (FDM, UDM) continue to improve submission quality

Indemnity Reporting: More Structured and Consistent

More consistent indemnity data improves understanding of claim severity and strengthens the analytical foundation of filings.

+29%
Quarterly Records



-11%
Transactional Records



KEY TAKEAWAYS

- Shift toward regularized, structured reporting cycles
- Reduced reliance on fragmented or catch-up transactions
- Improved visibility into indemnity payment patterns

Operational Activity Reflects Stable, Predictable System

Stable activity levels reinforce confidence in system continuity and reporting behavior.

+1.1%

406,172

**Policies
Processed**



+0.9%

460,912

**Endorsements
Processed**



-0.9%

188,266

**Cancellations/
Reinstatements**



KEY TAKEAWAYS

Multi-year consistency in processing volumes

No volatility or disruption in reporting patterns

Expanding Data Scope Enhances Analytical Precision

PCRB is positioned to deliver deeper, more reliable insights as data completeness expands.

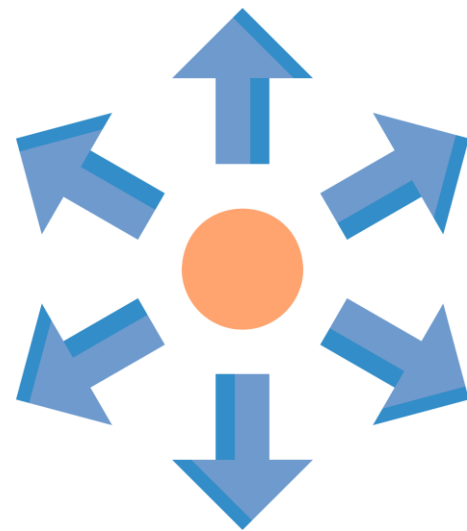
83M+

Medical Records
(\$11.1B in payments)



Expanded

Indemnity reporting
adds new fields



All Carriers

Included in transactional
reporting begins in 2026



KEY TAKEAWAYS

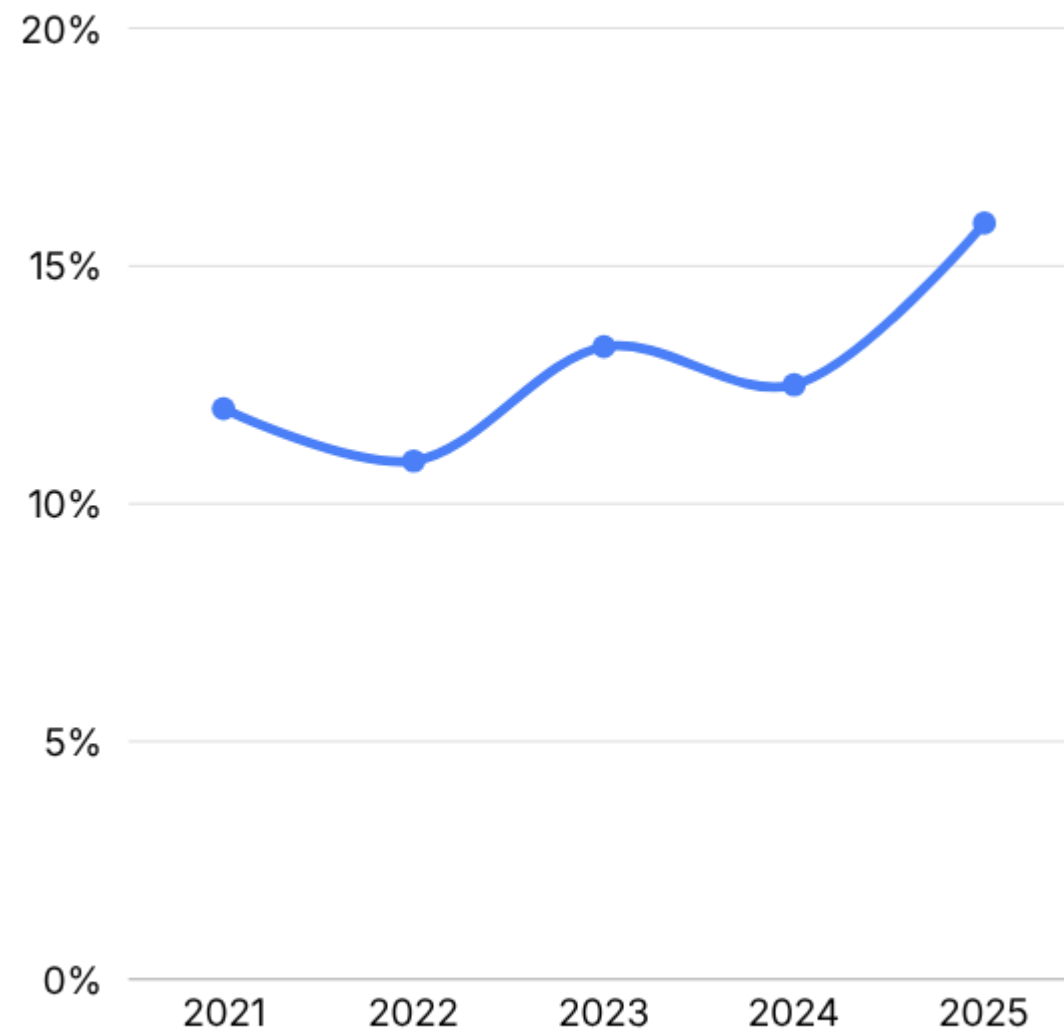
Greater completeness, better
actuarial credibility

Supports more refined pricing
and system insight

Audit Performance Stable, Within Expected Standards

Audit stability reinforces trust in underlying data used for pricing and rating.

5-Year Test Audit Difference Ratio Trend



- **15.9%** Test Audit difference ratio in 2025
- 5-year range consistently below 20%: **10.9% - 15.9%**
- **2,177** Test Audits completed in 2025

KEY TAKEAWAYS
 Consistent audit outcomes
 Sustained carrier discipline in payroll reporting

Modernizing Data Infrastructure to Improve Insight Delivery

Investments in technology and analytics are improving how data is delivered

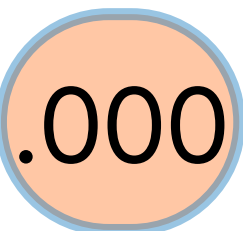


Better Data, Better Decisions

- WorkComp360™ analytics platform enables real-time, actionable insights for underwriting, pricing, and portfolio management



- Policy Data Quality Assurance Program (PDQAP) improves accuracy and reliability of data used in filings, experience mods, and reporting



- Transition to 3-digit loss costs increases pricing precision and alignment with modern rating practices



- Partnered with Carnegie Mellon to modernize the Medical Data Cube, improving scalability, performance, and analytics capabilities

KEY TAKEAWAYS

Continued advancement of analytical tools and reporting platforms

Transition toward more dynamic and accessible data environments

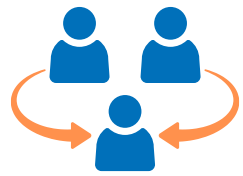
Simplifying How Members Interact with PCRB

Digital tools and self-service capabilities are reducing friction, improving accuracy, and accelerating key workflows.



Faster, Easier, More Secure Access

- Revamped PCRB website and new digital library delivers faster access to manuals, filings, and resources.



- Member Connect app enables direct, self-service updates, improving accuracy and turnaround.



- Digitized Ownership (ERM-14) form to streamline ownership changes, reduce delays and manual processing.

- Paperless invoicing to simplify billing workflows.



- Enhanced Application Manager security model protects sensitive carrier data.

KEY TAKEAWAYS

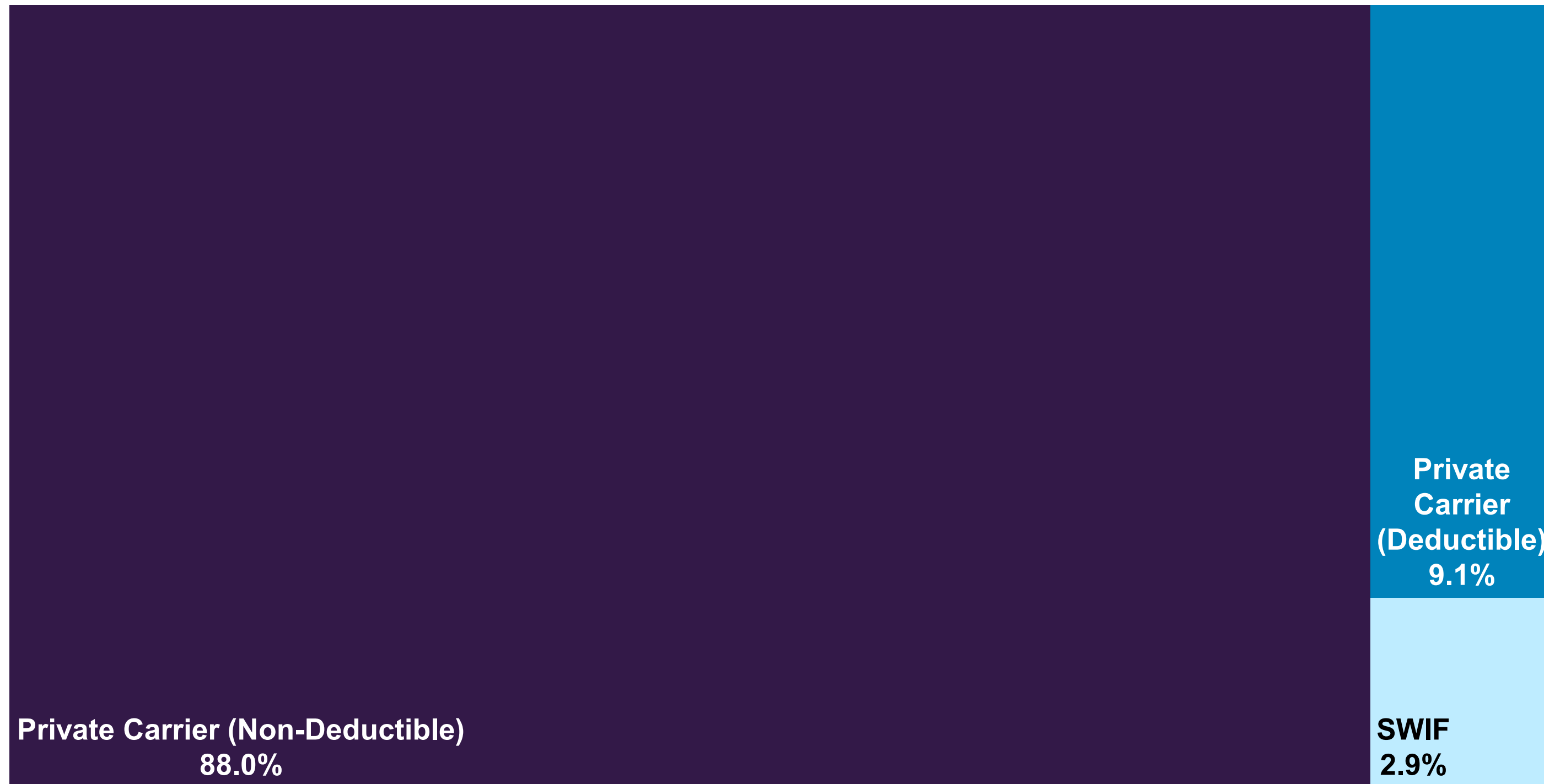
Faster ownership changes

Direct Member control

Simplified billing

Improved access to resources

Pennsylvania Market Share

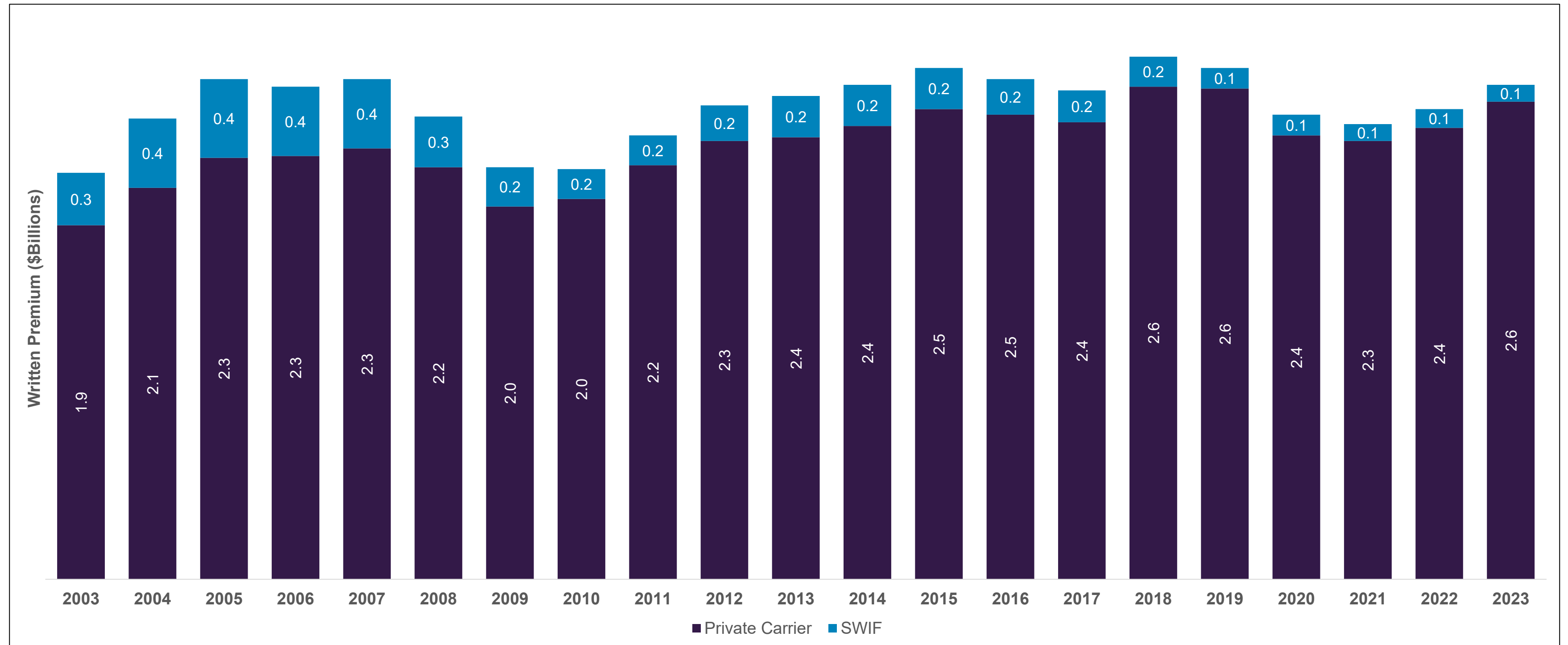


The PCRB collects data from all private insurance carriers that write workers' compensation business in Pennsylvania, including the State Workers' Insurance Fund (SWIF), which operates as an enterprise fund within the Department of Labor & Industry that guarantees workers' insurance coverage to many Pennsylvania companies.

Source: PA 2025 Loss Cost Filing – Calendar Year 2023

Worker's Compensation Premium

WC Premium in PA increased 5.2% in 2023, indicating a more significant increase in payroll than the 3.3% in overall loss cost level effective 4/1/23.



Source: A.M. Best, Inc., Best's State/Line Report, Written Premium

Top 20 Carriers

Carrier Group	Direct Written Premium (\$Millions)	Market Share	Market Share Change from 2022
Zurich U S	\$ 194,366,621	7.6%	-0.65%
Amtrust Group	\$ 167,223,270	6.5%	-1.26%
The Travelers Companies Inc	\$ 164,535,913	6.4%	-0.38%
Erie Ins Group	\$ 152,783,547	5.9%	5.94%
Brickstreet Insurance	\$ 135,857,304	5.3%	4.12%
Hartford Ins Group	\$ 128,403,488	5.0%	-5.23%
Eastern Alliance Ins Group	\$ 99,958,059	3.9%	1.37%
UPMC Health Insurance Group	\$ 97,811,578	3.8%	1.93%
AIG	\$ 87,506,279	3.4%	-0.81%
ACE USA Group	\$ 71,625,929	2.8%	-0.82%
Clear Spring Ins Group	\$ 67,899,874	2.6%	2.64%
Liberty Mutual Group	\$ 58,024,597	2.3%	-2.74%
W R Berkley Corporation	\$ 57,058,620	2.2%	0.77%
CNA Group	\$ 54,511,889	2.1%	0.52%
Berkshire Hathaway Ins Group	\$ 53,430,474	2.1%	-0.73%
Selective Ins Group	\$ 49,218,291	1.9%	-0.38%
Arch Capital Group	\$ 46,883,940	1.8%	-1.23%
PMA Insurance Group	\$ 45,206,451	1.8%	-2.70%
Penn National Insurance	\$ 38,360,999	1.5%	0.86%
Old Republic Group	\$ 37,167,051	1.4%	-3.02%

Source: A.M. Best, Inc., Best's State/Line Report, Written Premium

Premium Demographics

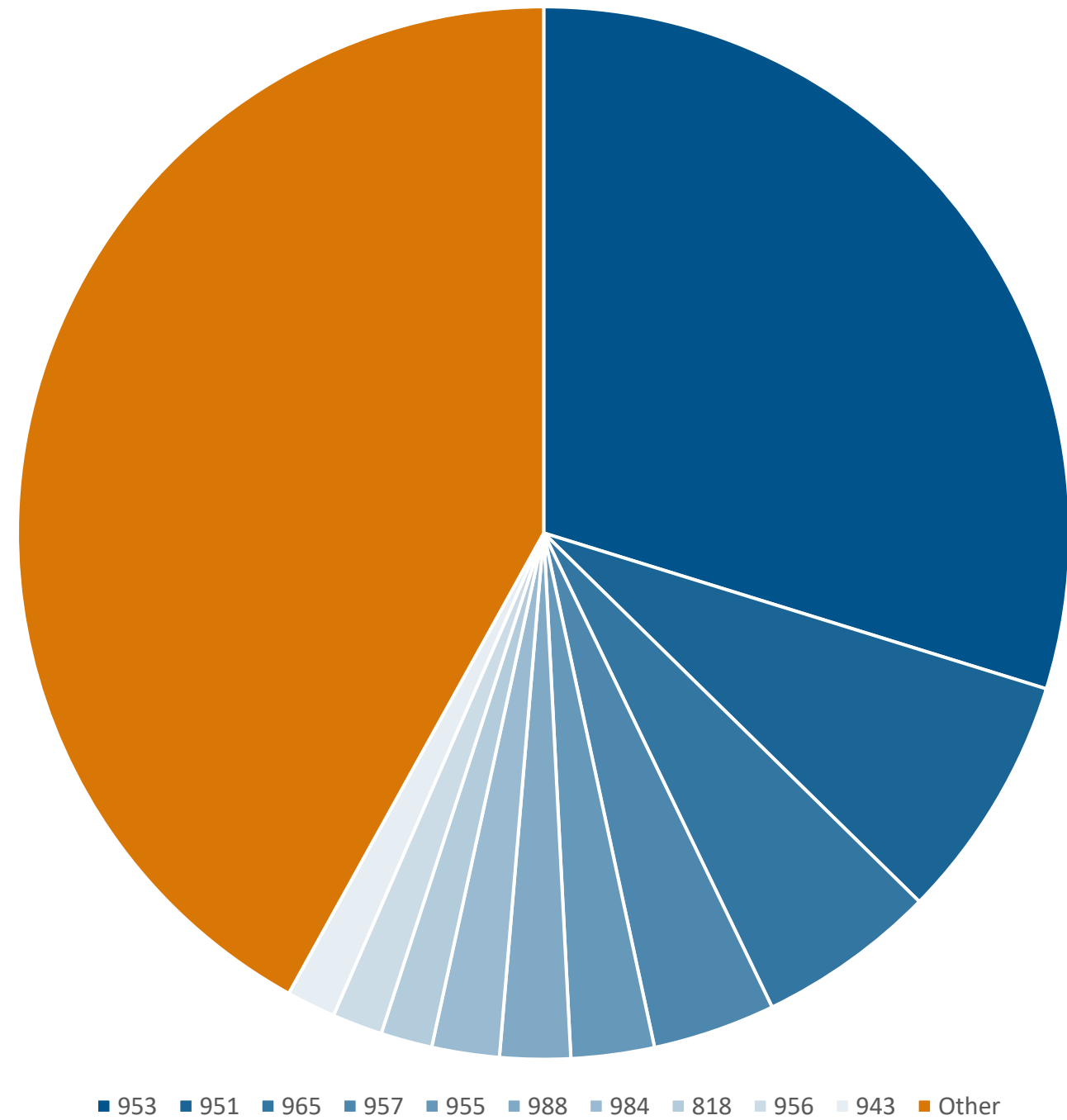
Approximately 75% of PA risks fall within the lowest premium range, while only 1% of high-premium policies account for 40% of all premiums.

Number of Risks	Premium Range	\$ Standard Premium (000)
211,083	\$0-2,499	101,835
23,708	\$2,500-4,999	80,048
10,883	\$5,000-7,499	63,942
6,463	\$7,500-9,999	54,674
7,609	\$10,000-14,999	91,202
7,252	\$15,000-24,999	138,918
6,074	\$25,000-49,999	211,496
3,615	\$50,000-99,999	253,263
2,201	\$100,000-249,999	336,693
1,199	\$250,000 & Above	912,596

Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Top 10 Classes by Payroll

Beyond Office employment, payroll is primarily concentrated in education, outside sales, and professional services classes, reinforcing the dominance of relatively low-hazard, white-collar activities across PA payroll base.

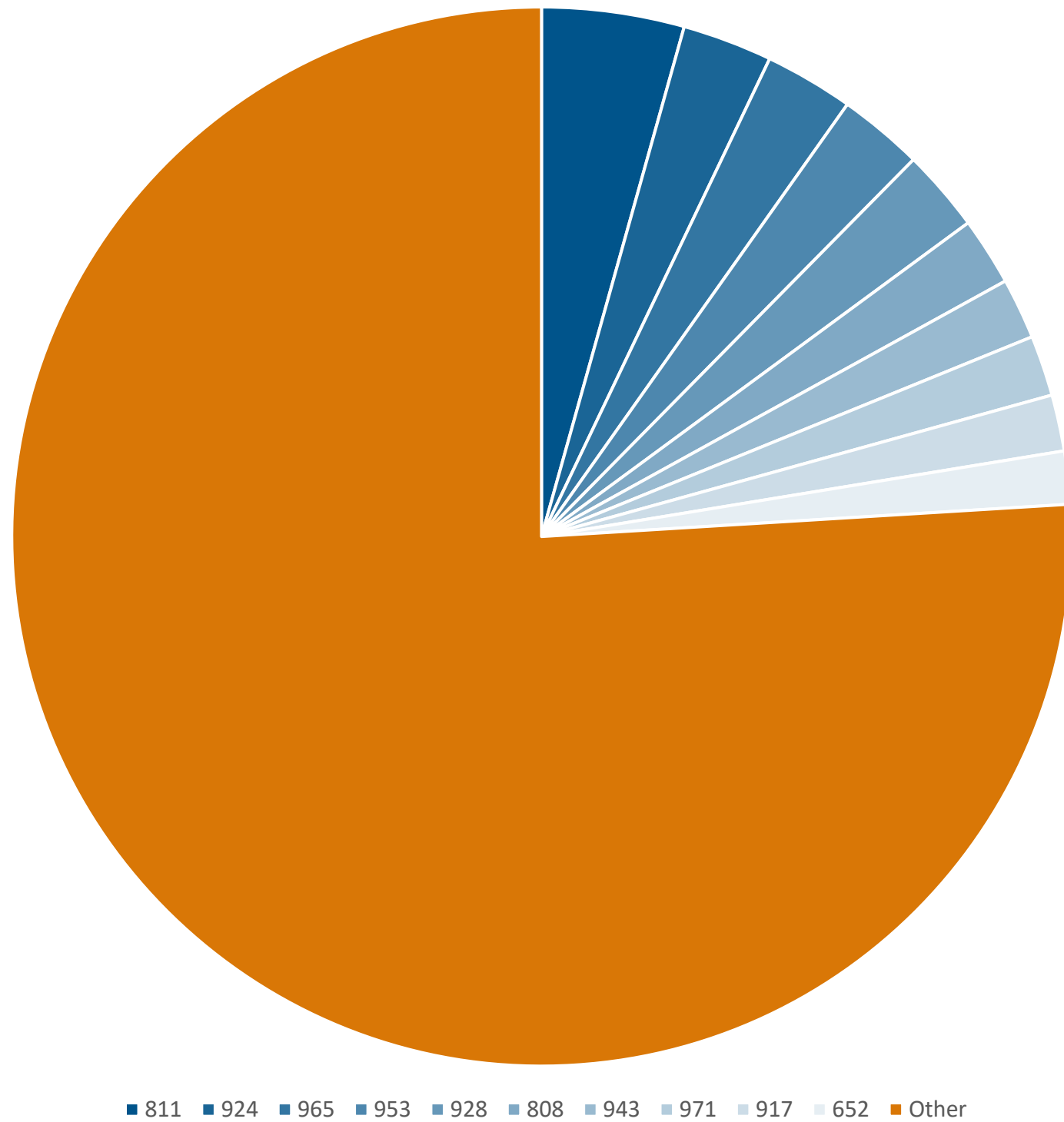


PCT	Class	Payroll
41.9%	All Other Classes	\$124,687,499,254
29.8%	953- Office	\$88,530,238,768
7.6%	951- Salesperson Outside	\$22,484,315,778
5.5%	965- College or School	\$16,363,550,338
3.8%	957- Physician / Dentist	\$11,195,524,101
2.6%	955- Engineering, Consulting Firm	\$7,600,636,490
2.2%	988- Bank	\$6,434,969,626
2.1%	984- Insurance Company	\$6,162,323,621
1.6%	818- Automobile Dealer	\$4,697,384,116
1.5%	956- Law Firm	\$4,594,739,310
1.5%	943- Home Care Services	\$4,484,897,968

Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Top 10 Classes by Premium





Premium is far more concentrated than payroll, driven by higher-hazard classes such as trucking and retail, even though office employment dominates the payroll base.



PCT	Class	Payroll
76.0%	All Other Classes	\$1,742,412,349
4.3%	811- Trucking	\$99,621,675
2.7%	924- Wholesale Store, NOC	\$62,951,143
2.7%	965- College or School	\$62,181,387
2.6%	953- Office	\$59,441,910
2.5%	928- Retail Store, NOC	\$57,690,234
2.1%	808- Parcel Delivery	\$47,634,980
1.9%	943- Home Care Services	\$42,672,037
1.9%	971- Commercial Buildings	\$42,439,458
1.7%	917- Grocery Store	\$39,401,733
1.6%	652- Carpentry, Residential	\$37,037,639

Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Premium Adjustment Programs

		Credits	No Premium Adjustments	Debits / Surcharges
	Schedule Rating	25% receive average credit of 26.2%	64% do not receive a credit or debit	11% receive average debit of 23.8%
	PA Certified Safety Credit	2% of eligible risks receive average credit of 5%	98% of eligible risks do not participate	Not Applicable
	PCCPAP	5% of eligible risks receive average credit of 15.27%	95% of eligible risks do not participate	Not Applicable
	Merit Rating	98.5% of qualified risks receive a 5% credit	1.4% of qualified risks do not receive a credit or debit	0.1% of qualified risks received a 5% surcharge

Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Schedule Rating Adjustment

Schedule Rating Credit

Schedule Rating Debit

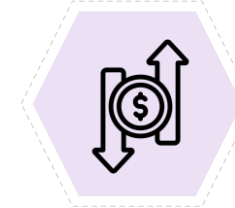
Number of Risks



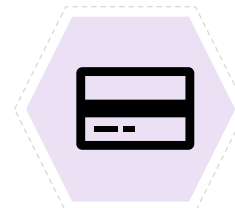
Average Premium



Loss Ratio



Average Credit



71,660

33,125

\$16,368

\$9,956

89.00%

56.87%

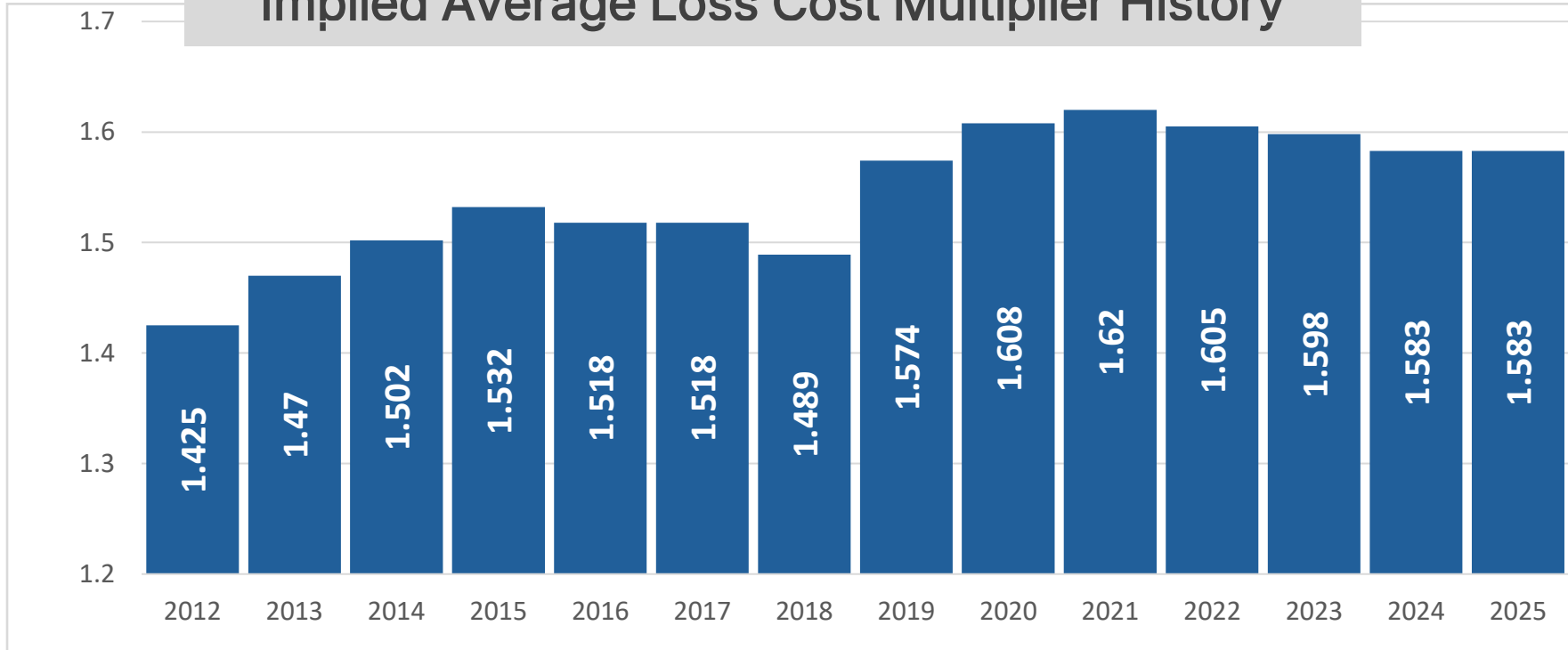
26.18%
Credit

(23.81)%
Debit

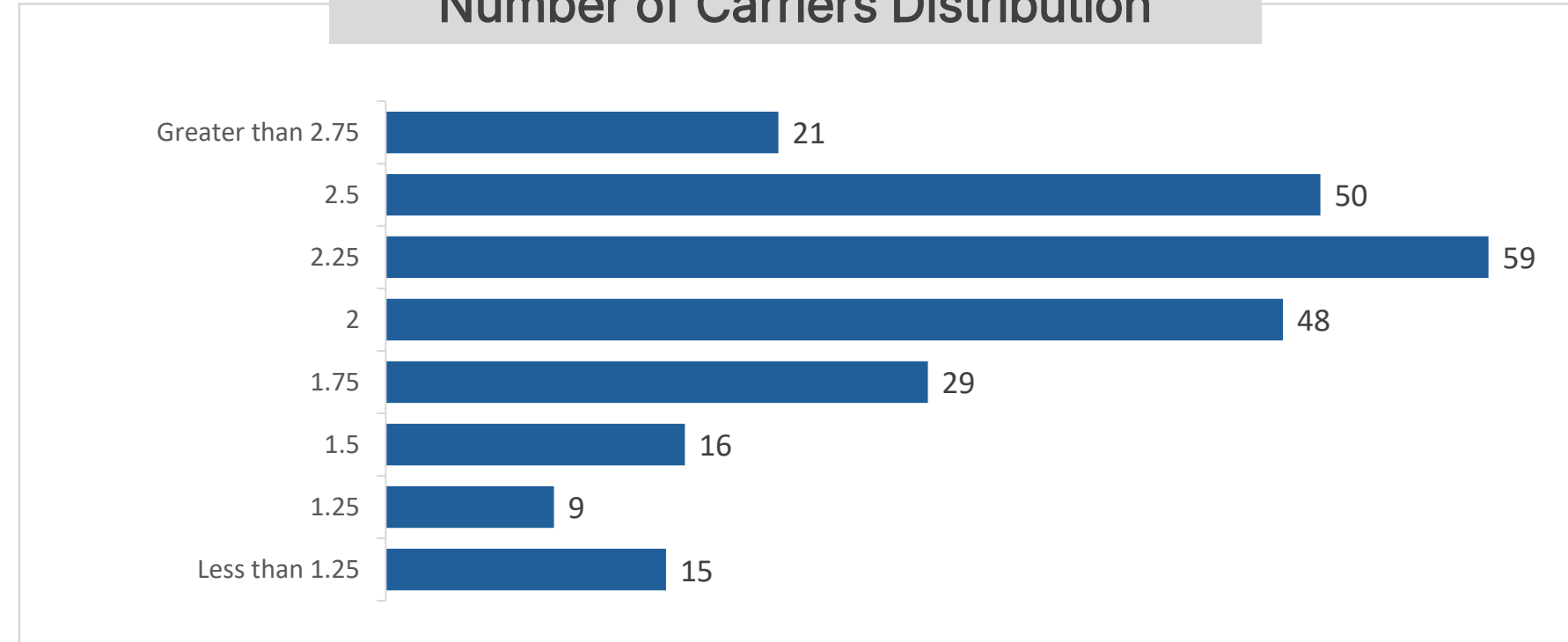
Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Insurance Carrier Pricing

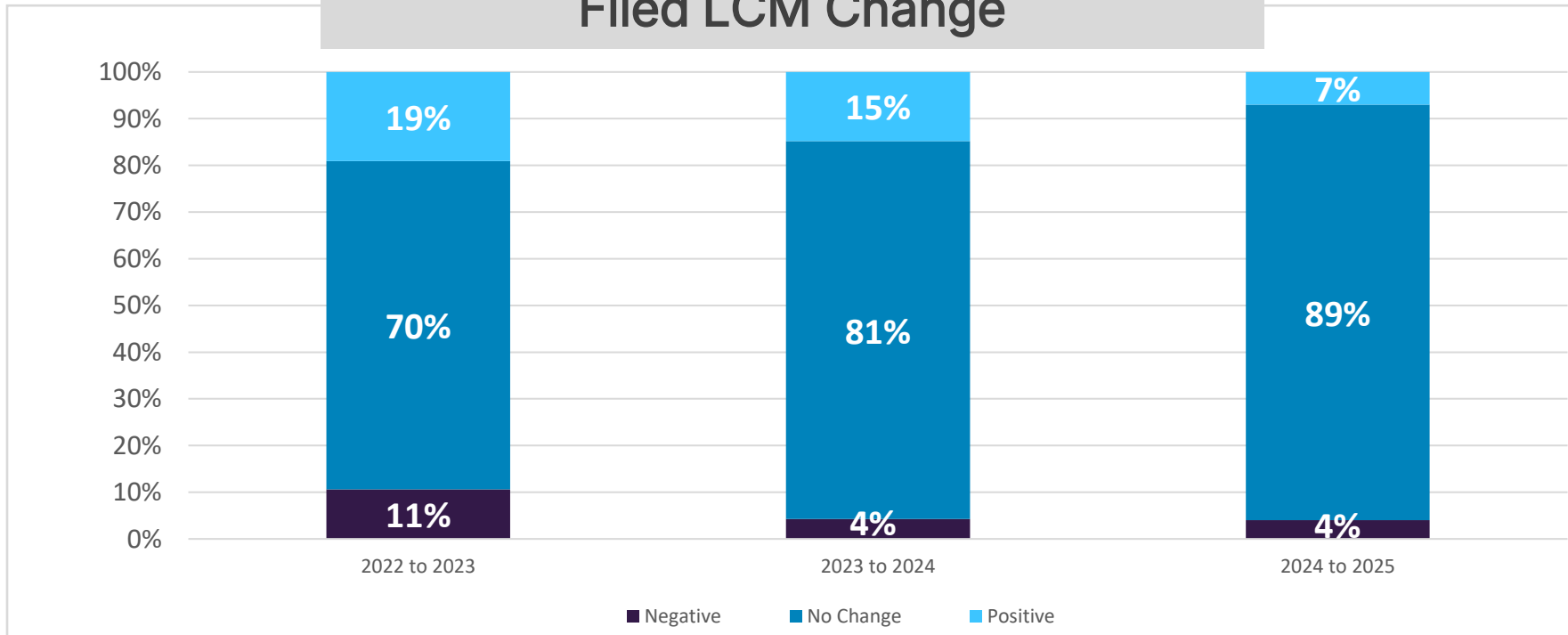
Implied Average Loss Cost Multiplier History



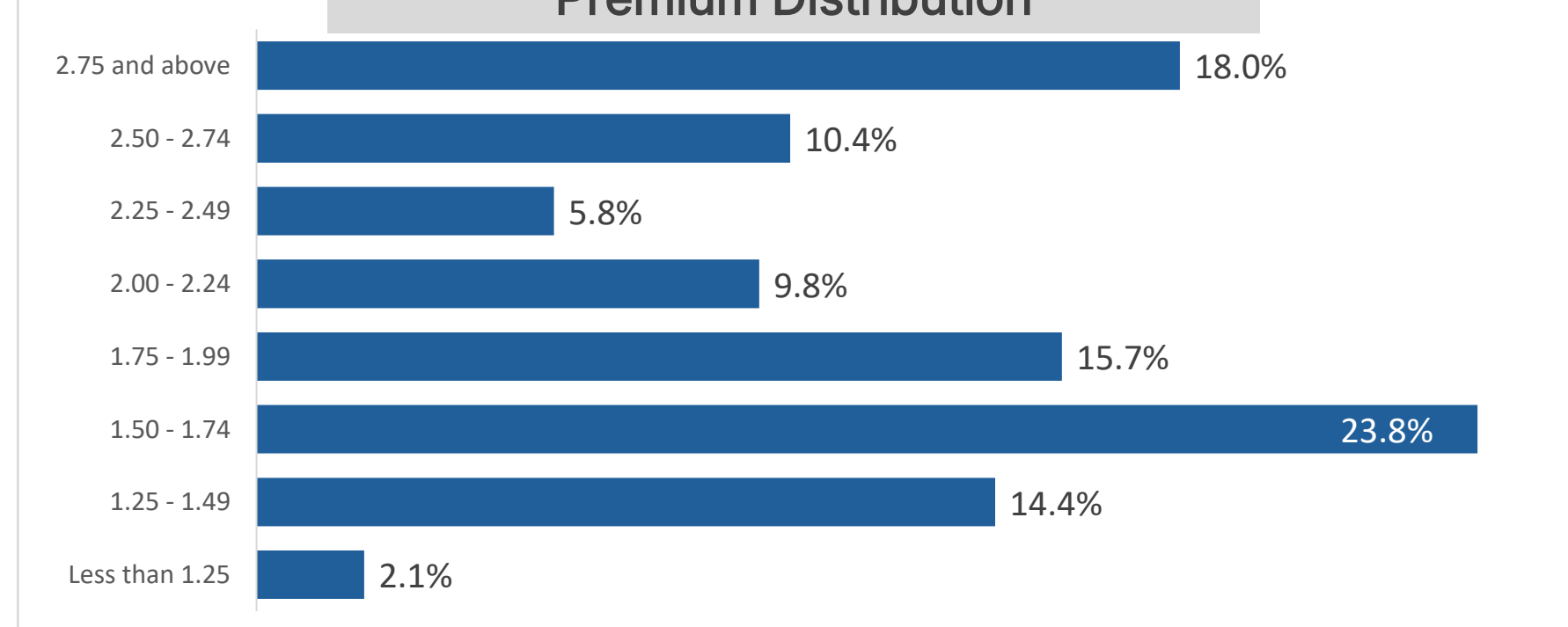
Number of Carriers Distribution



Filed LCM Change



Premium Distribution



Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

Claim Counts and Losses

These top 10 classes incur the largest number of indemnity claims, accounting for 25% of incurred losses and 29% of claims.

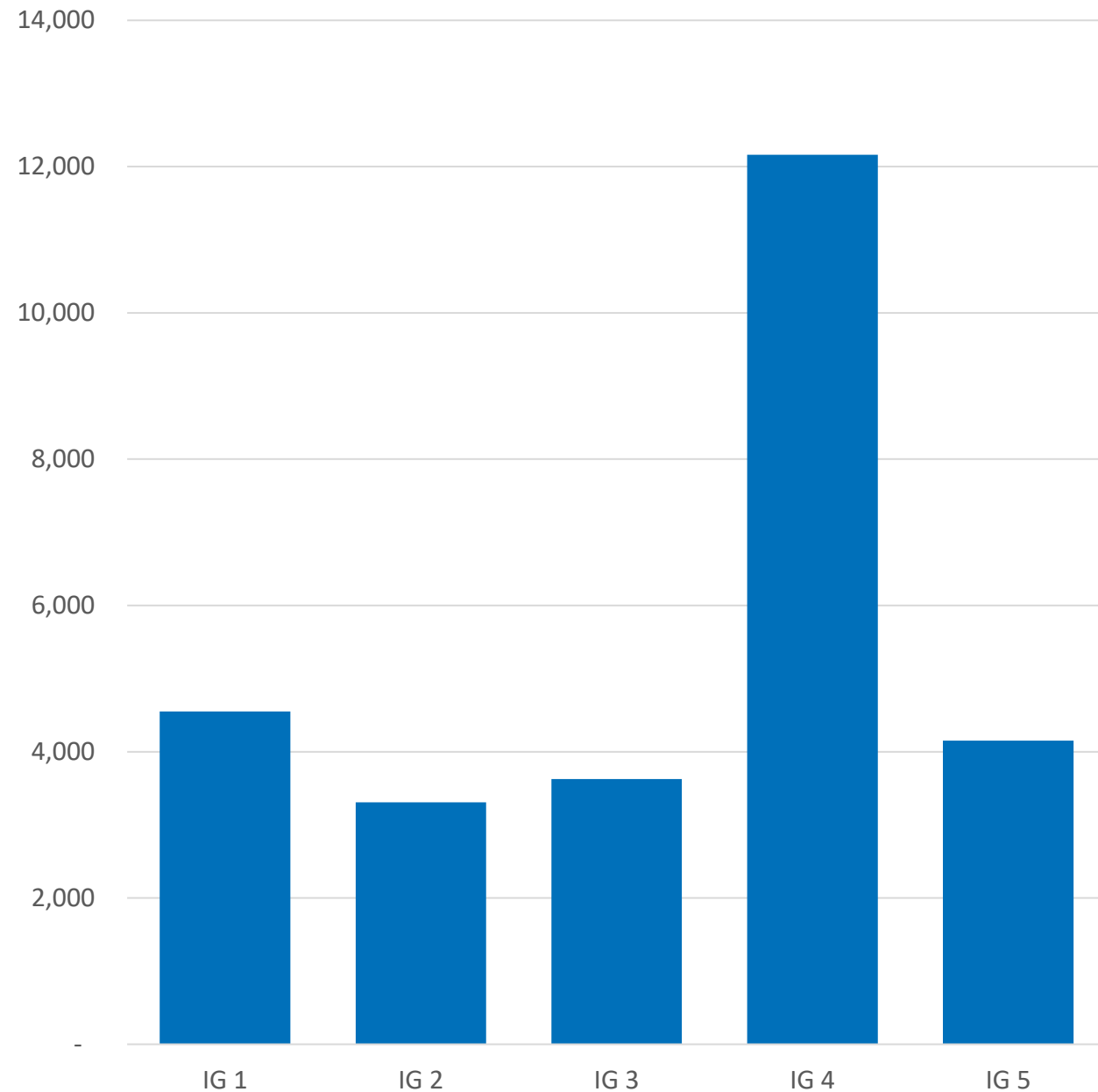
	Total Claims	Reported Incurred	Avg Loss Incurred
808- Parcel Delivery	1,224	\$76,438,996	\$62,450
965- College or School	1,004	\$55,855,448	\$55,633
928- Retail Store, NOC	956	\$50,696,974	\$53,030
811- Trucking	954	\$79,604,799	\$83,443
917- Grocery Store	806	\$38,662,371	\$47,968
953- Office	778	\$56,417,384	\$72,516
924- Wholesale Store, NOC	775	\$52,052,831	\$67,165
975- Restaurant, NOC	532	\$22,808,160	\$42,872
951- Salesperson Outside	504	\$40,061,677	\$79,487
818- Automobile Dealer	428	\$27,548,914	\$64,367
Total for All Classes	27,902	\$1,980,573,507	\$70,983

Source: PA 2026 Loss Cost Filing – USR Data Policy Year 2022

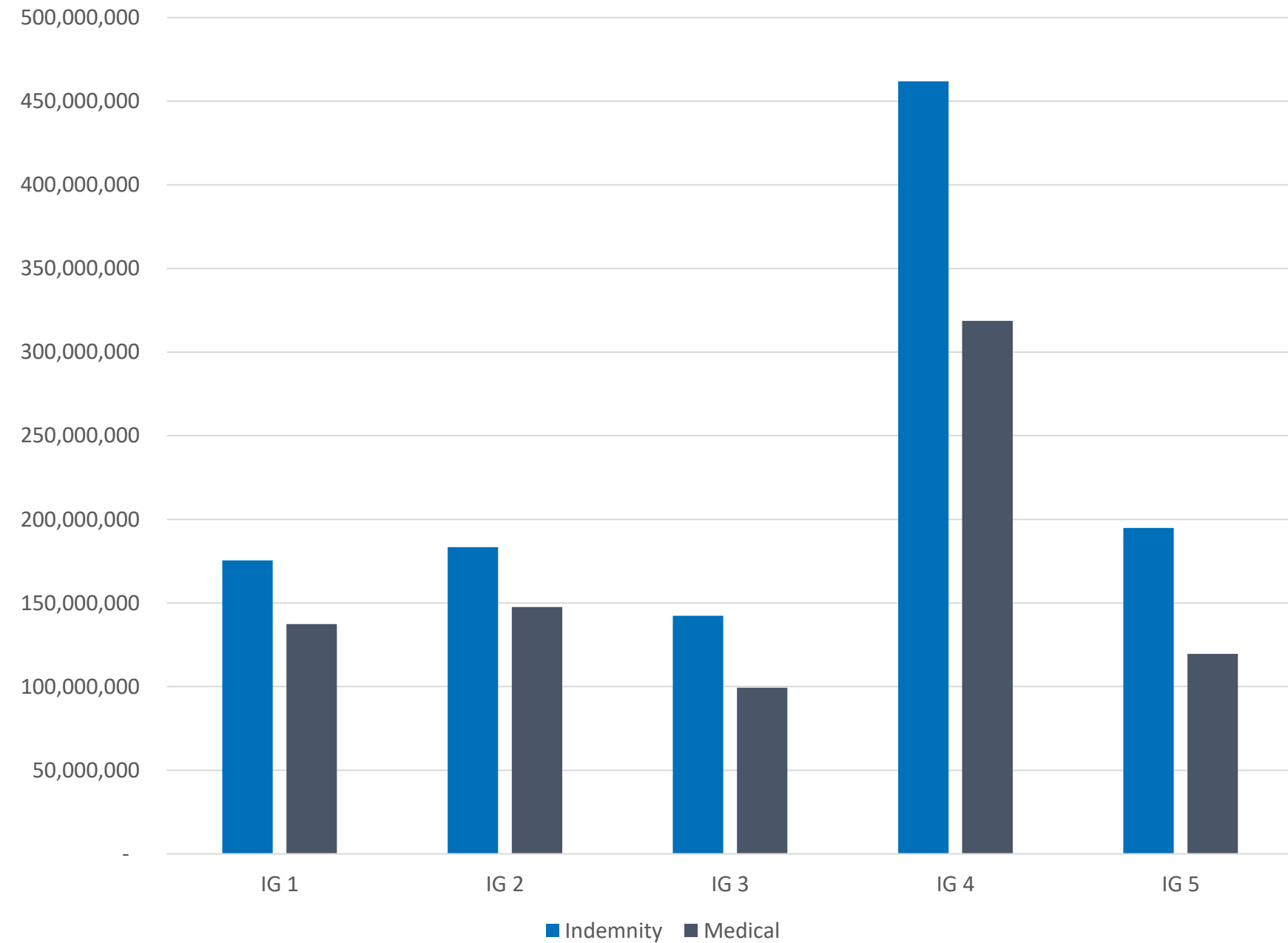
Industry Group Distribution

Stores and Dealers (IG 4) represent the largest portion of claims and losses. However, their losses are disproportionately higher than those of other groups, indicating greater severity in relation to claim volume compared to the manufacturing and office-focused industry groups.

Claim Count by Industry Group



Average Incurred Losses by Industry Group



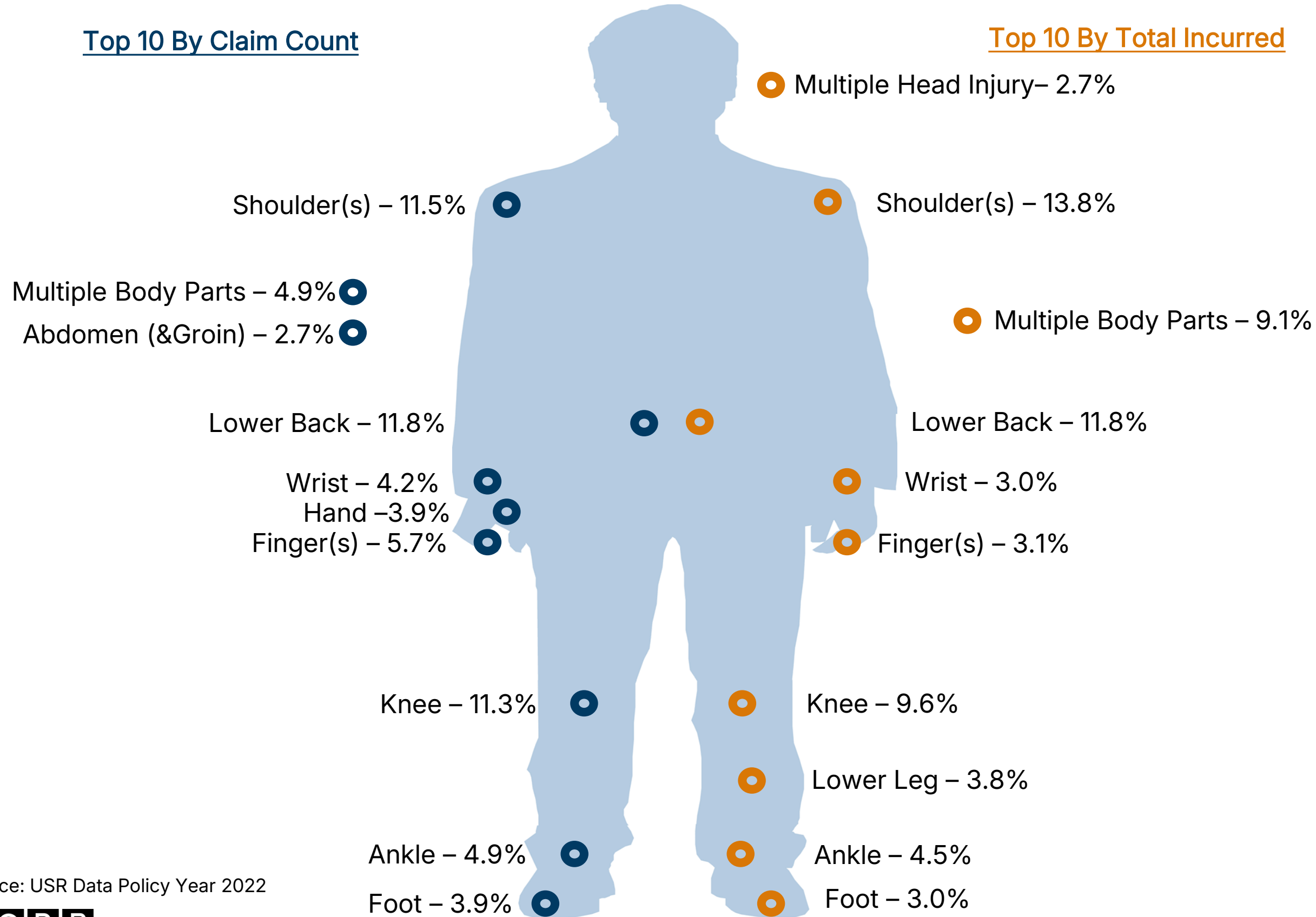
Source: USR Data Policy Year 2022

Definition: IG 1- Manufacturing IG 2- Construction IG 3- Office & Clerical IG 4- Stores & Dealers IG 5- Miscellaneous

Injury Description Distribution

Top 10 By Claim Count

Top 10 By Total Incurred



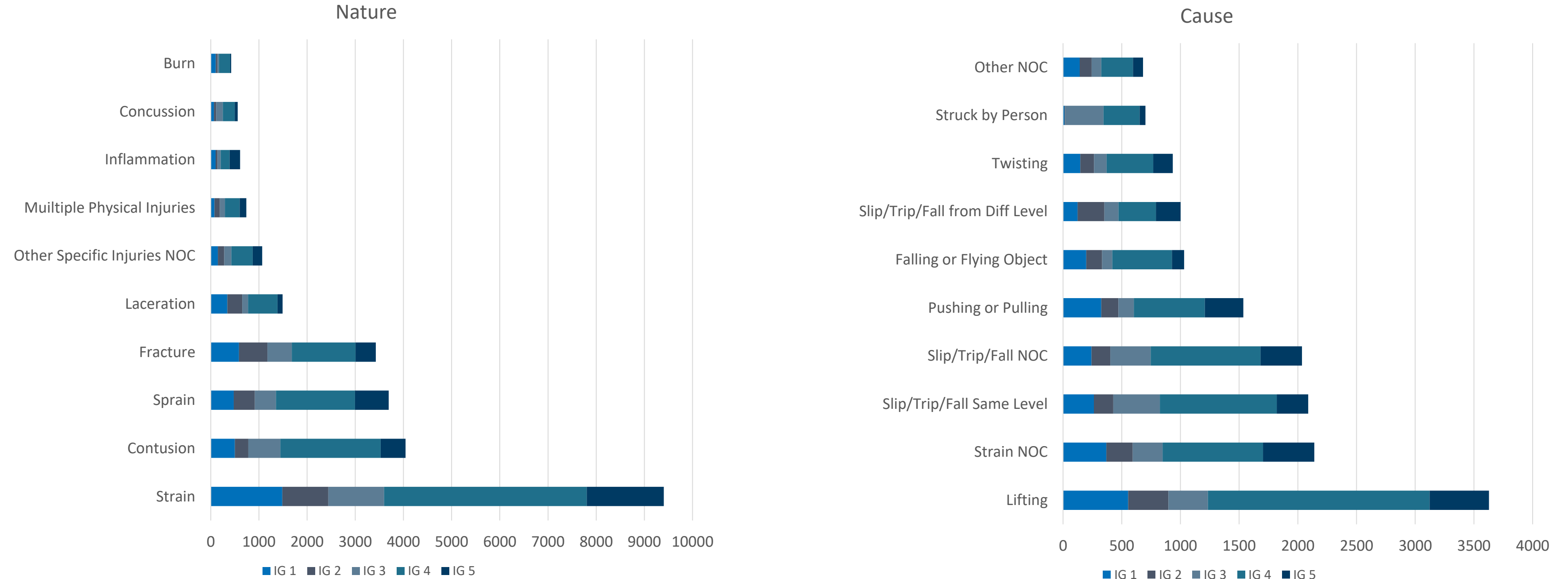
The most expensive parts of the body for workers compensation claims on average is **disc injuries** (\$225,922/claim) followed by **spinal cord injuries** (\$214,240)

The most common parts of body for workers compensation injuries are **lower back, shoulder(s), and knee**. Their average costs per claim are \$50,163, \$60,770, and \$42,650 respectively.

Source: USR Data Policy Year 2022

Top 10 Nature and Cause of Injury Claims

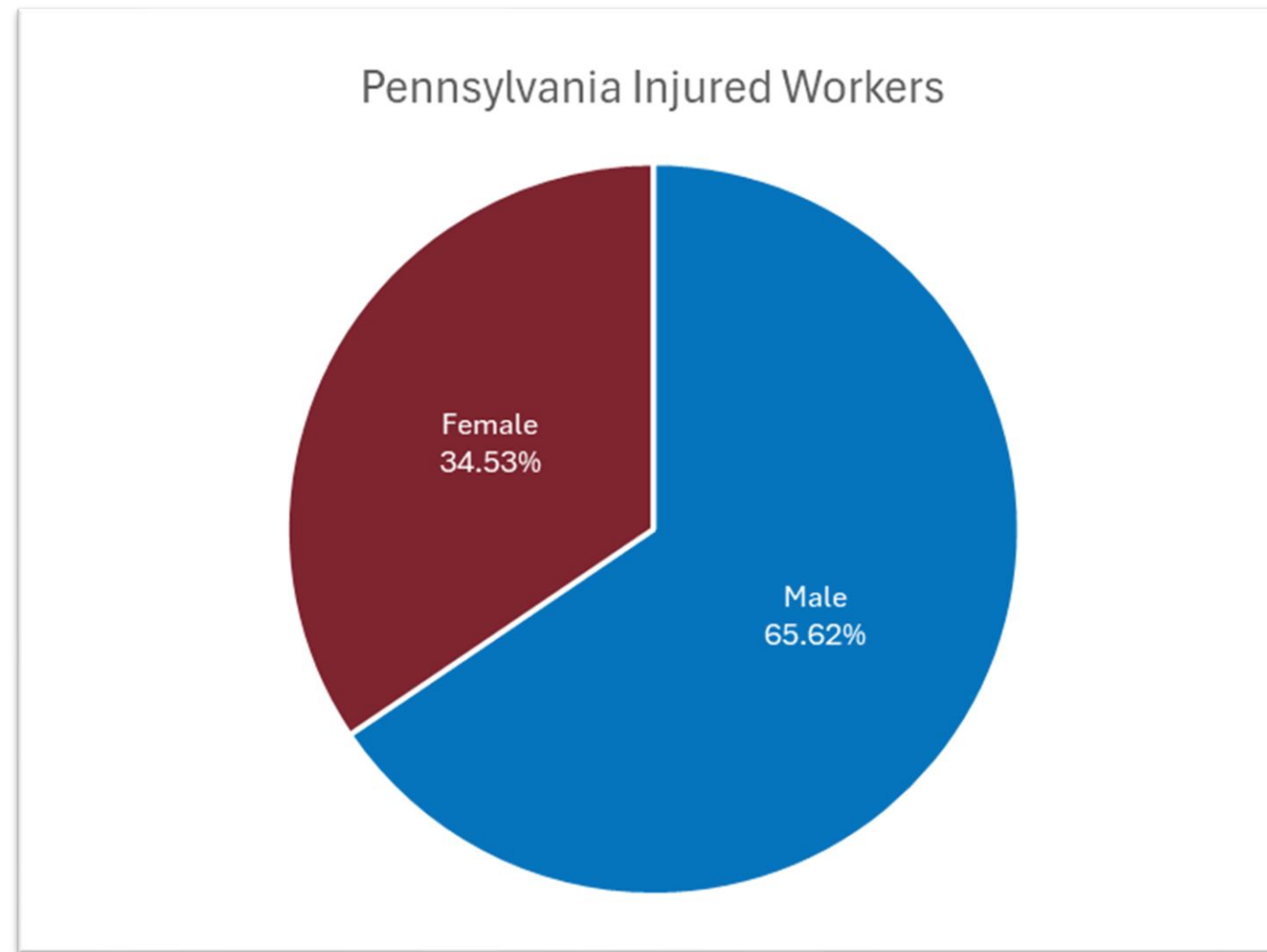
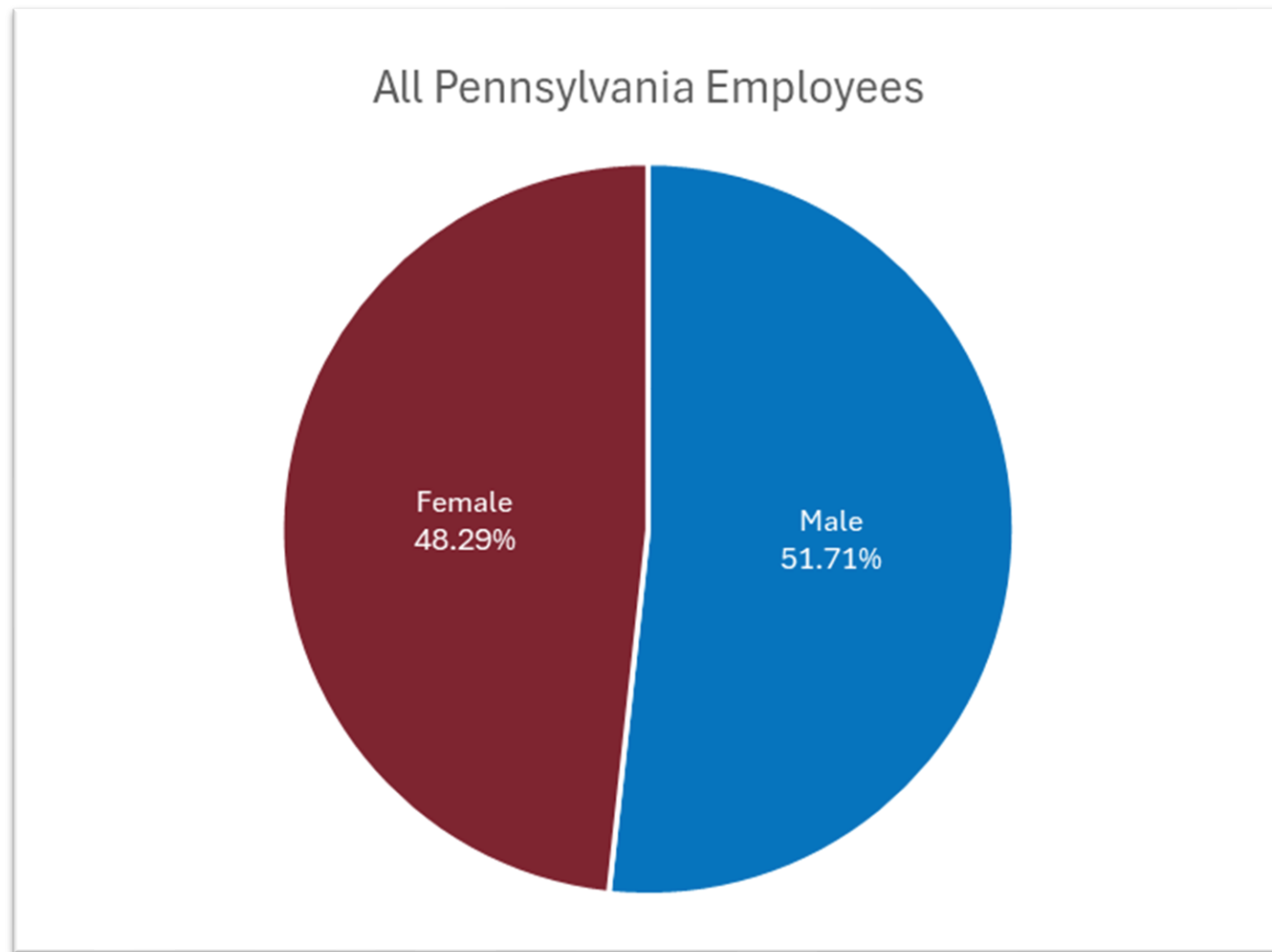
Strains and slip/trip/fall injuries drive the majority of claims, with Stores & Dealers accounting for the highest volumes.



Source: USR Data Policy Year 2022

Definition: IG 1- Manufacturing IG 2- Construction IG 3- Office & Clerical IG 4- Stores & Dealers IG 5- Miscellaneous

Gender Statistics

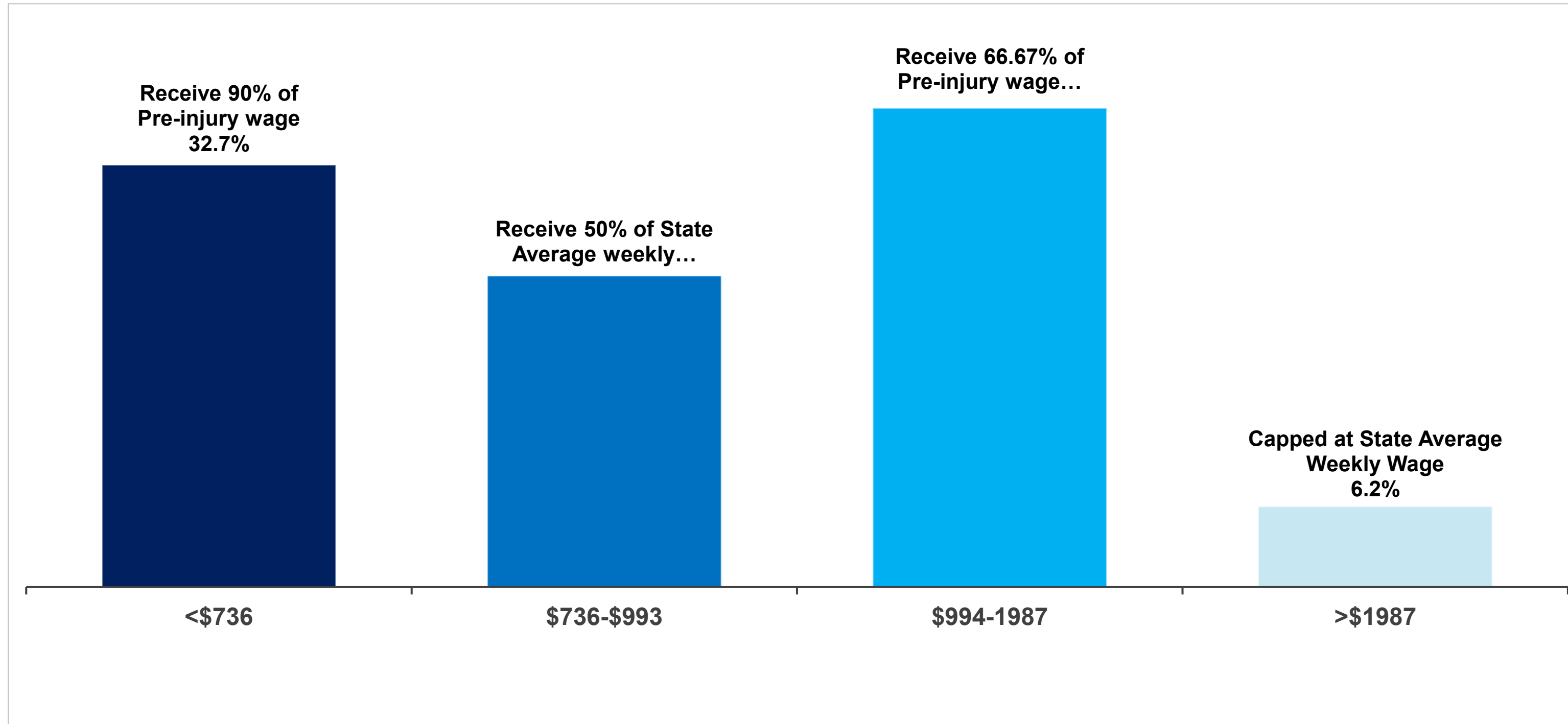


Pennsylvania's male-leaning injury rates reflect the state's heavy reliance on manufacturing, construction, transportation, and other physically demanding sectors where men make up the majority of the workforce.

Source: PA Indemnity Data Call – Accident Year 2024; U.S. Census Bureau

Injured Workers' Wages

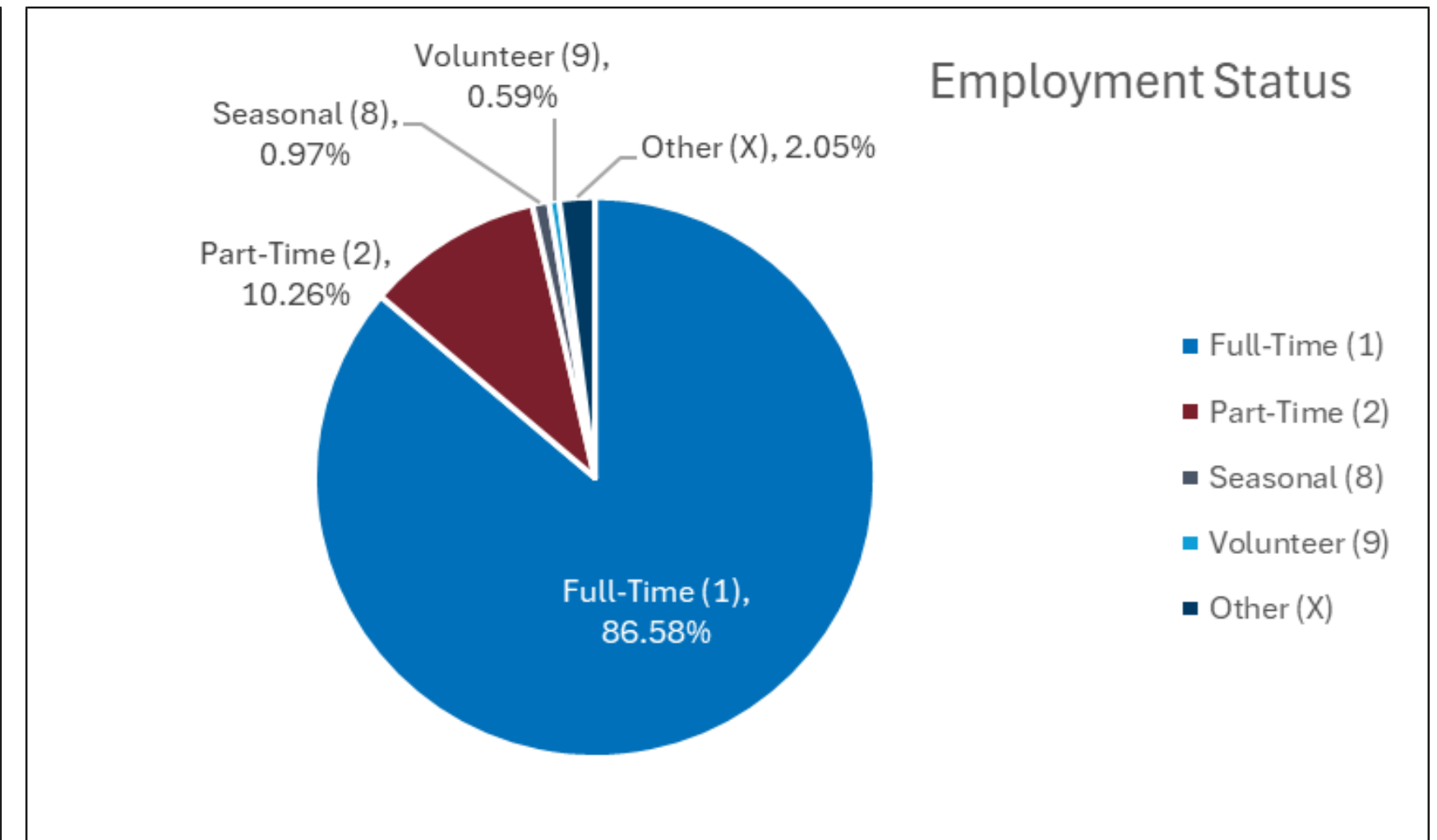
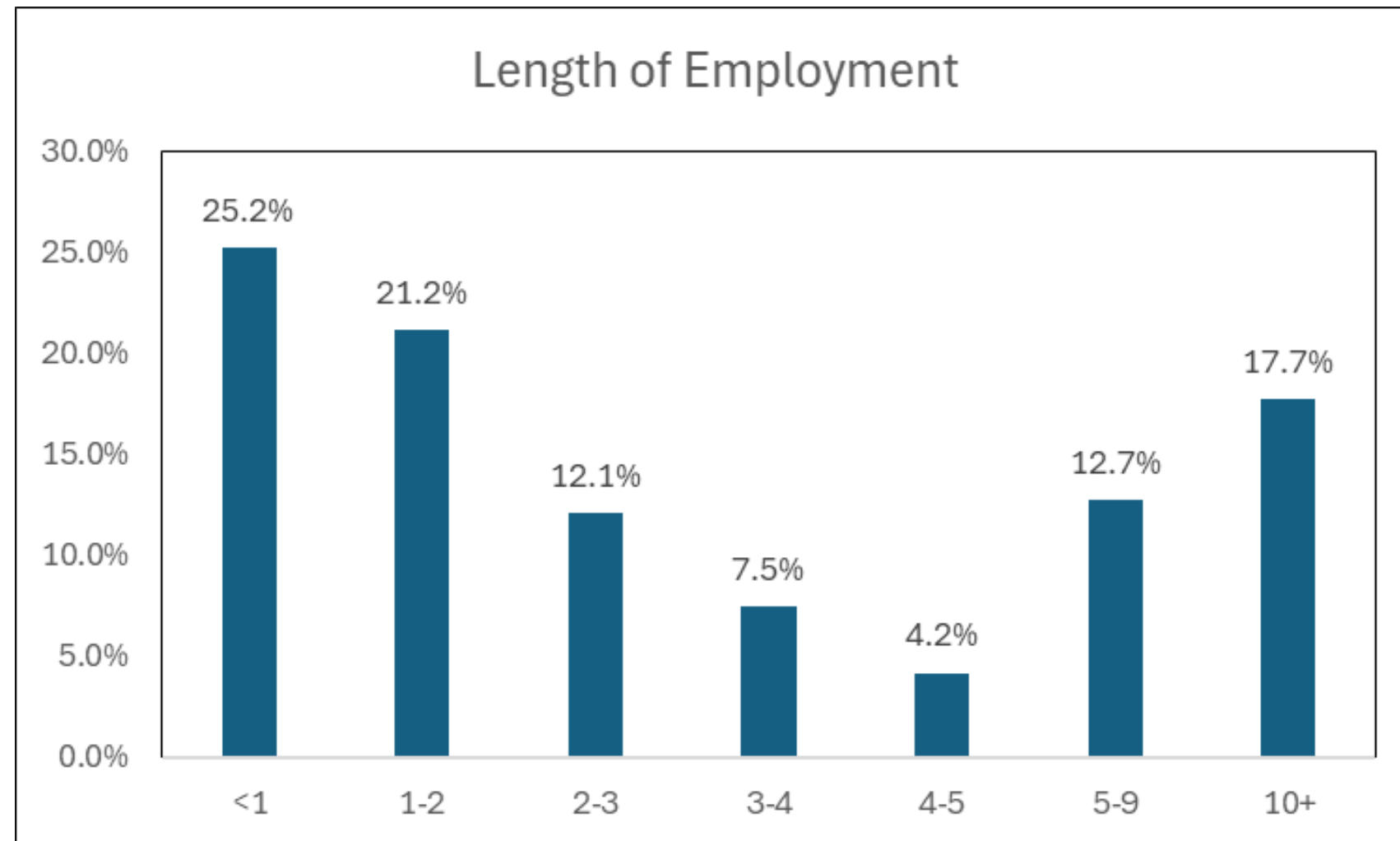
Under the Workers' Compensation Act, injured workers receive two-thirds of their weekly wage, subject to statutory minimums and maximums set at the time of injury. Pennsylvania's State Average Weekly Wage was \$1,325 effective 1/1/24, a 4.0% increase from 2023.



Source: PA Indemnity Data Call—Accident Year 2024

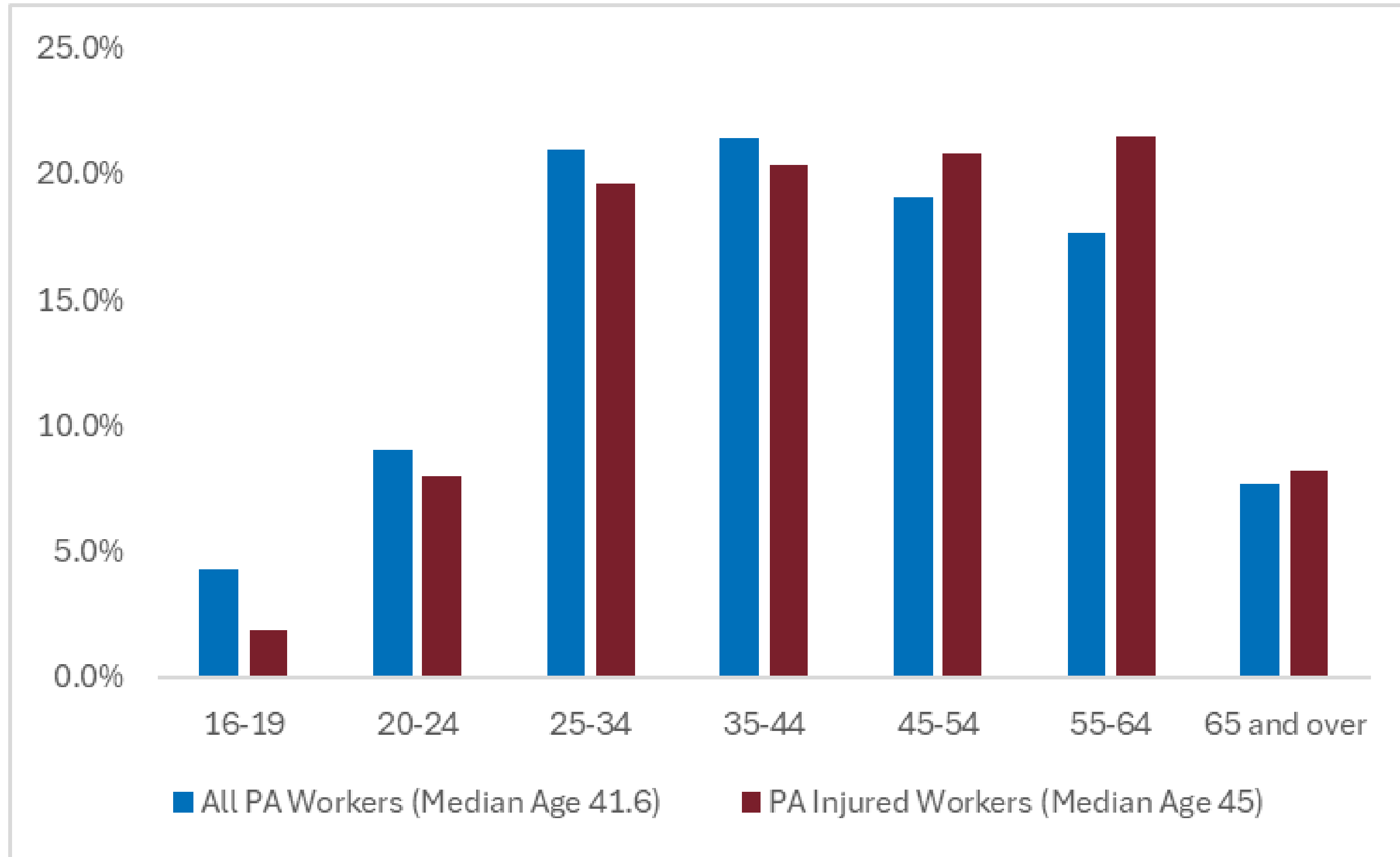
Characteristics of Injured Workers

Newer employees account for a disproportionate share of injuries—nearly a quarter to a third occur within the first year—reflecting a learning-curve effect that drives injury frequency, while longer tenure is associated with steadily older claimants, indicating higher average age among workers injured after many years on the job.



Source: PA Indemnity Data Call – Accident Year 2024

Age of Injured Workers

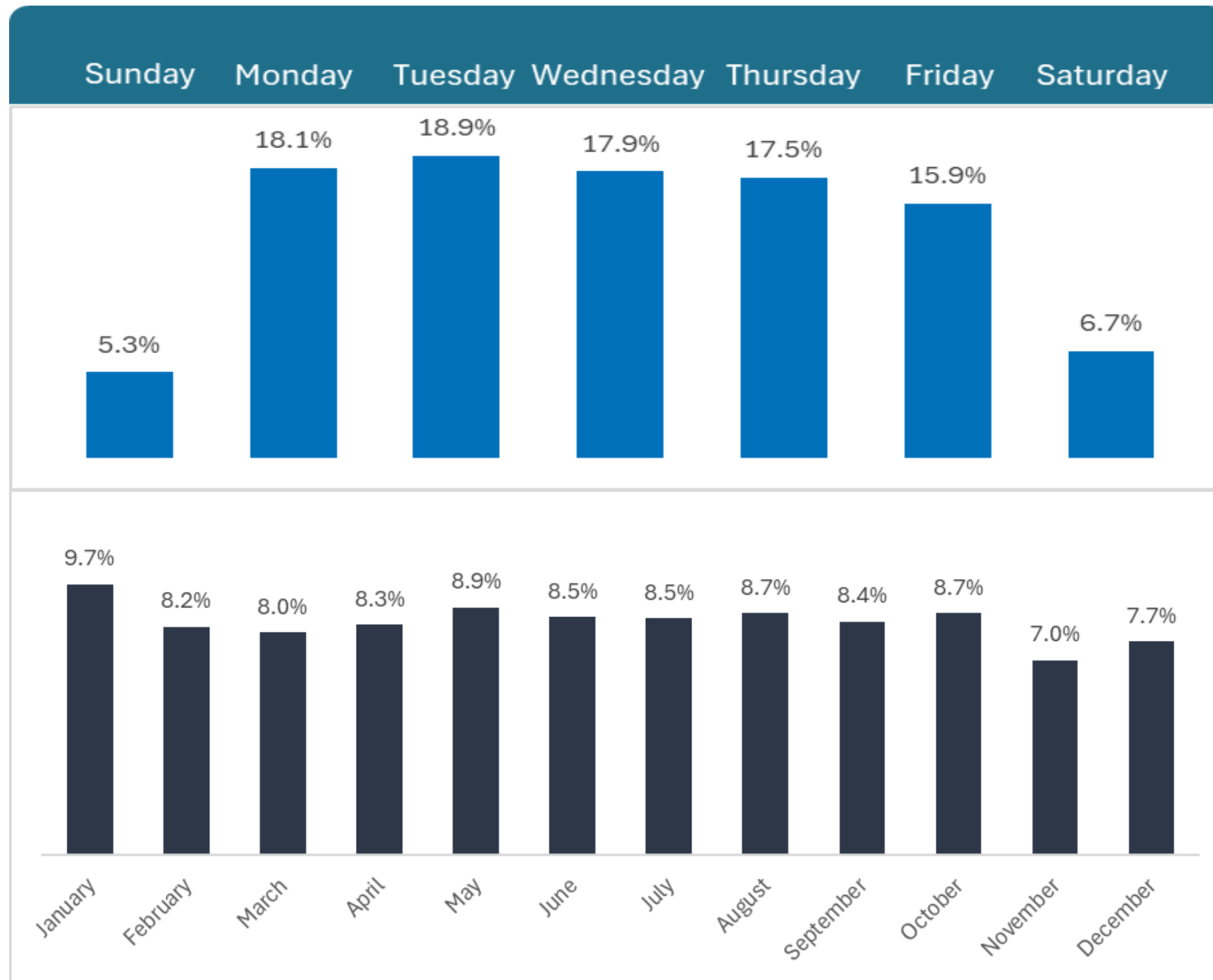


The median age of injured PA workers is 3.4 years higher than the median age of all PA workers.

Source: PA Indemnity Data Call—Accident Year 2024; Bureau of Labor & Statistics

Characteristics of Accidents

Indemnity claims overwhelmingly stem from in-state accidents and occur primarily during regular work hours, with limited variation across the calendar year.

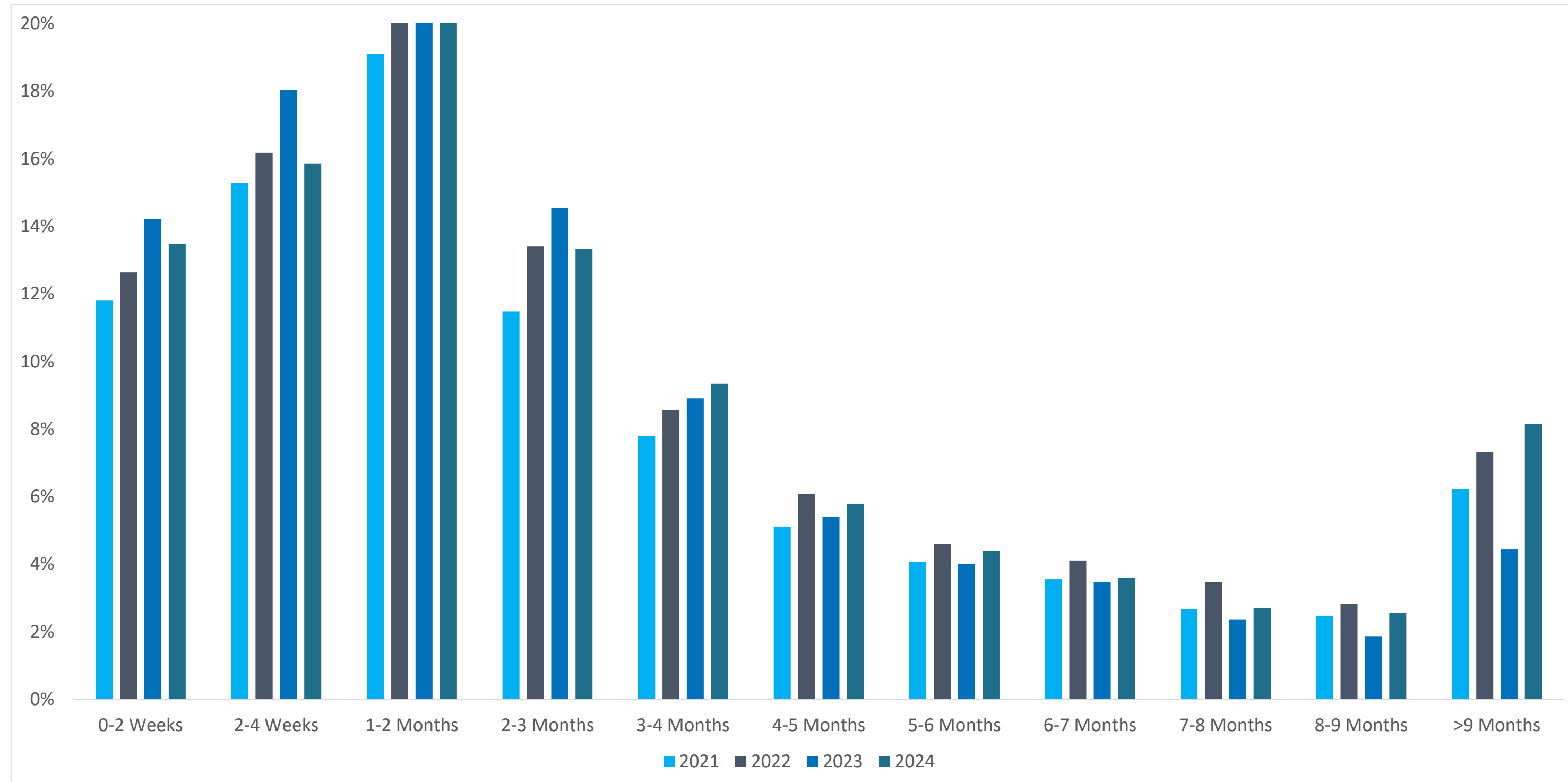


Pennsylvania	96.9%
New Jersey	0.9%
New York	0.4%
Maryland	0.3%
Ohio	0.2%
West Virginia	0.2%
Delaware	0.2%
Other	1.0%

Source: PA Indemnity Data Call – Accident Year 2024

Duration of Indemnity Claims

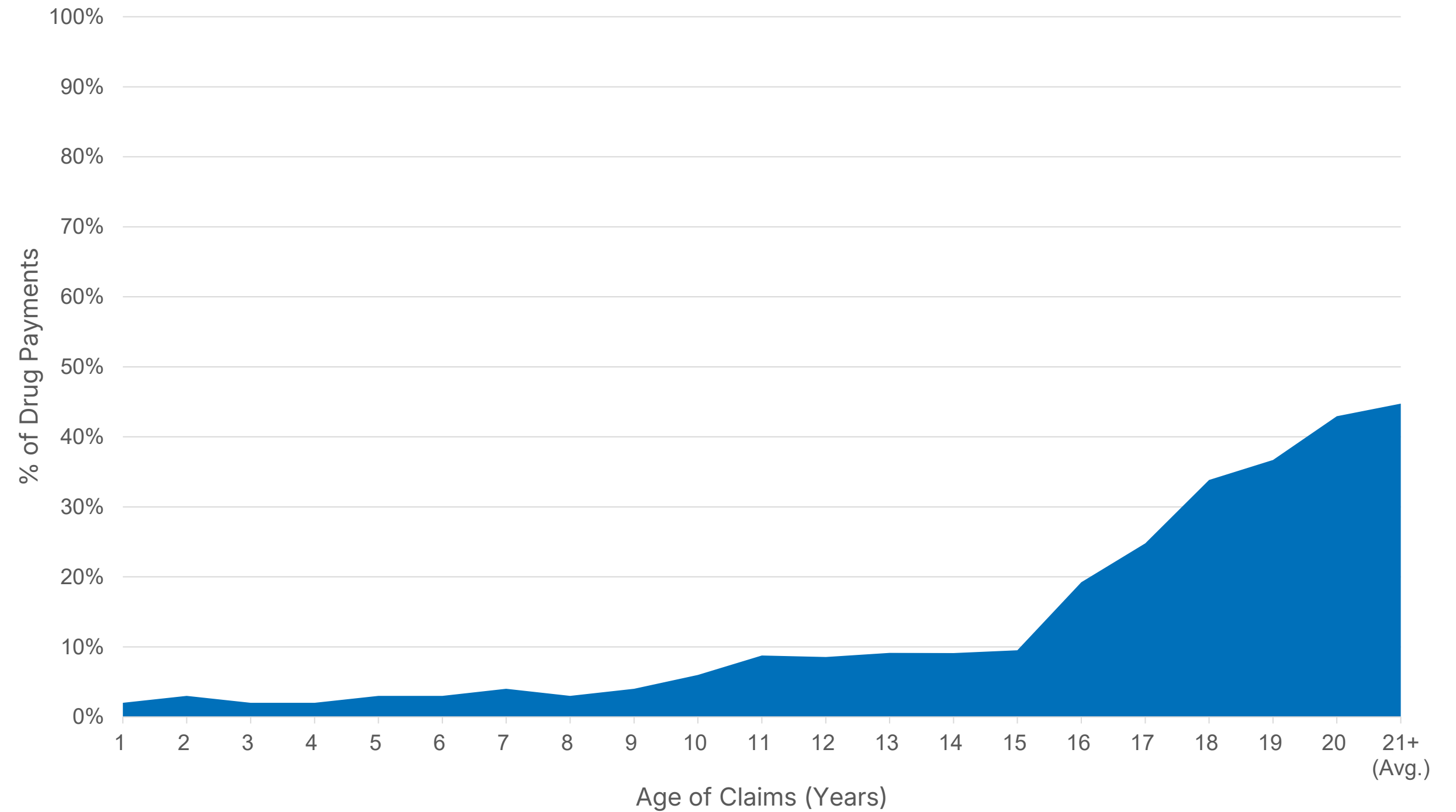
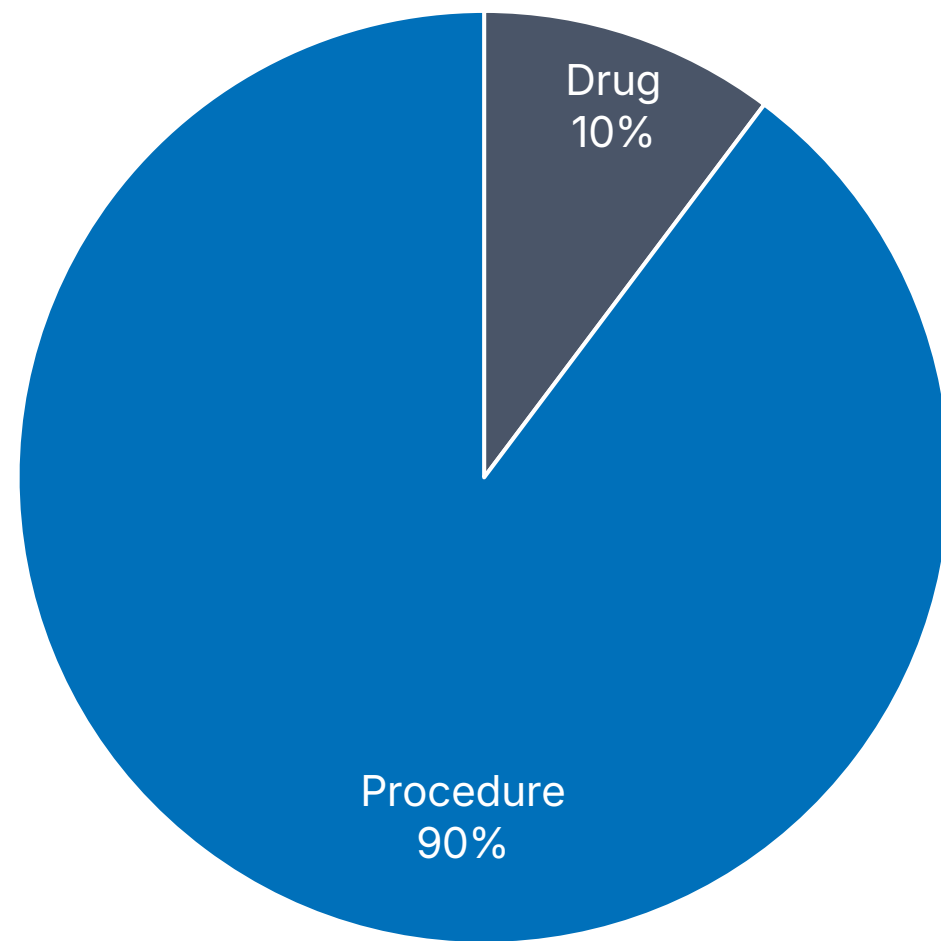
While short-duration claims continue to dominate year over year, the share of claims extending beyond nine months ticked up in 2024.



Source: PA Indemnity Data Call

Medical Cost Breakdown

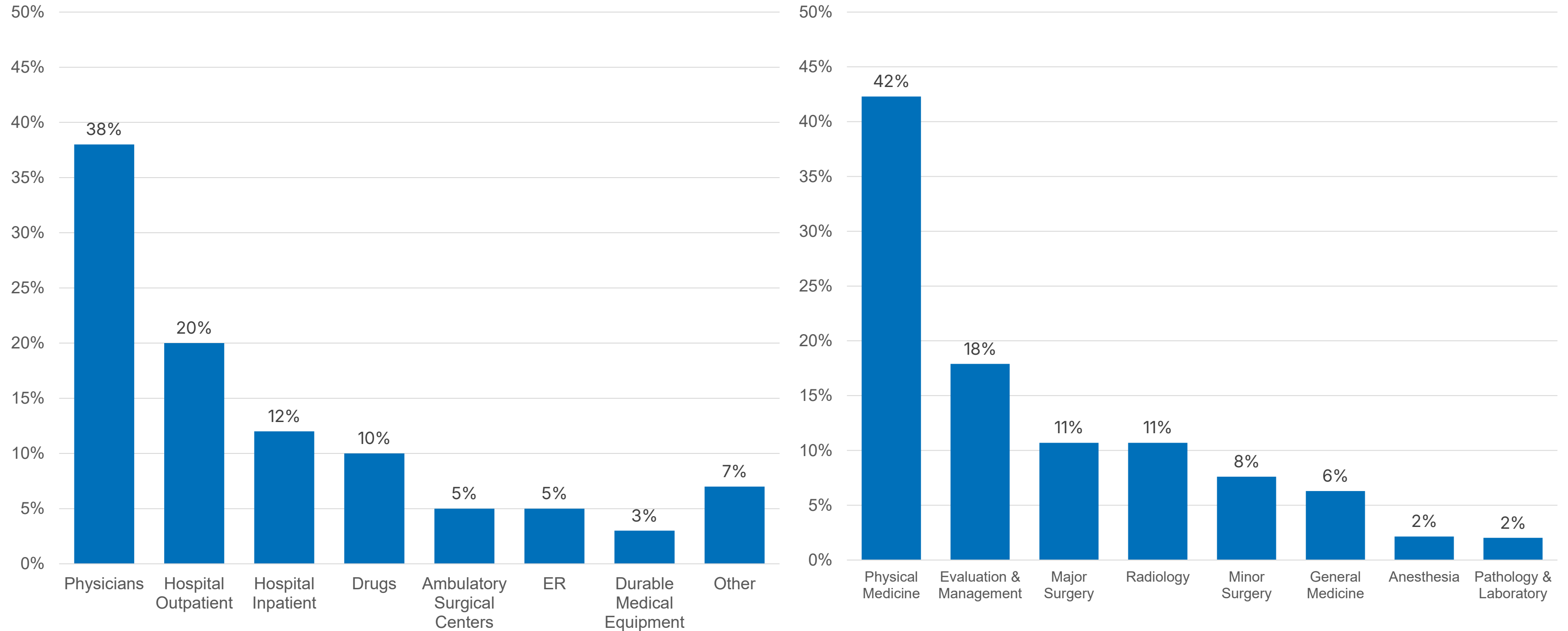
As workers' compensation claims age, maintenance medication payments make up a larger share of total medical spending.



Source: PA Medical Data Call – Accident Year 2024

Medical Services Breakdown

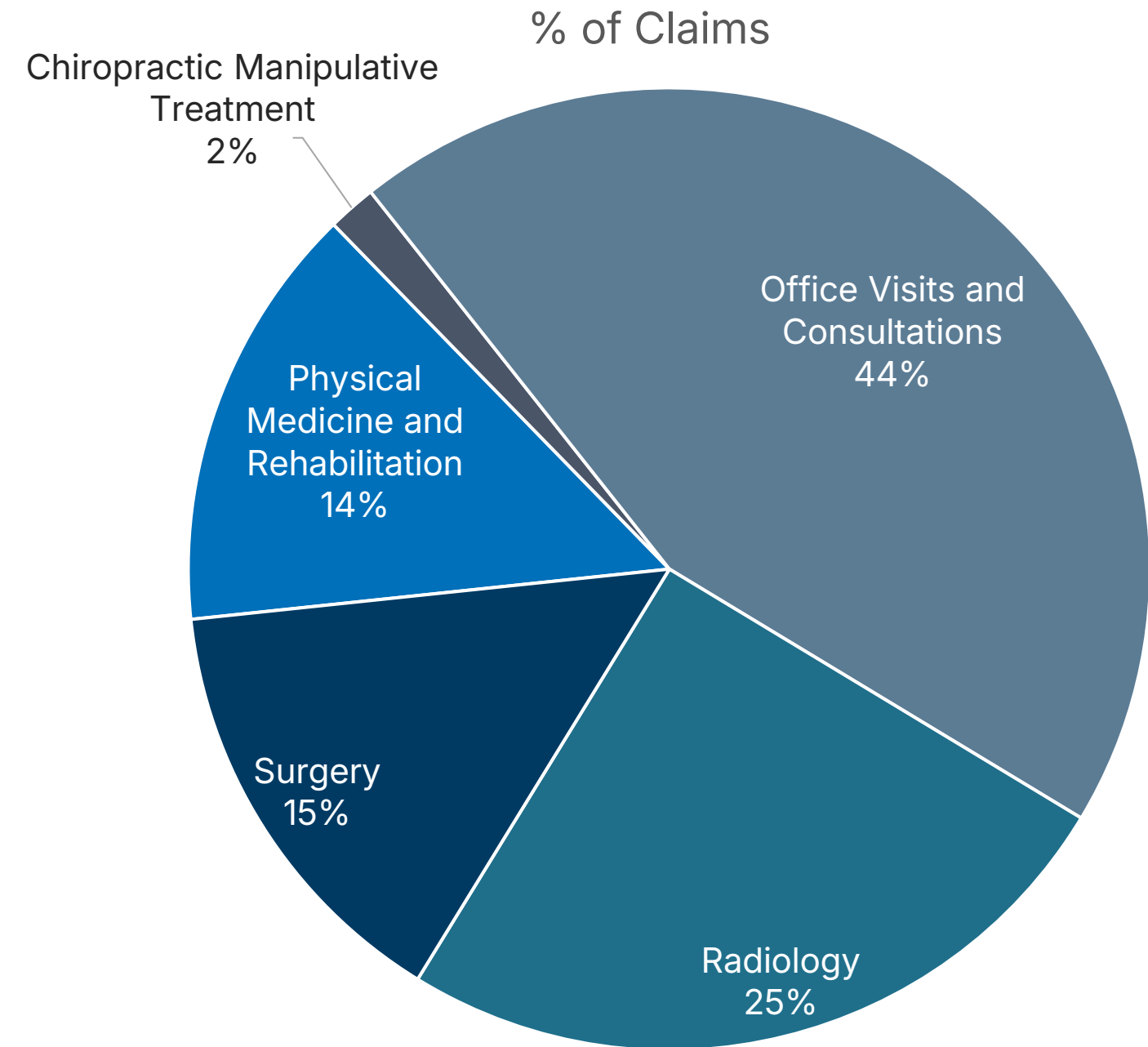
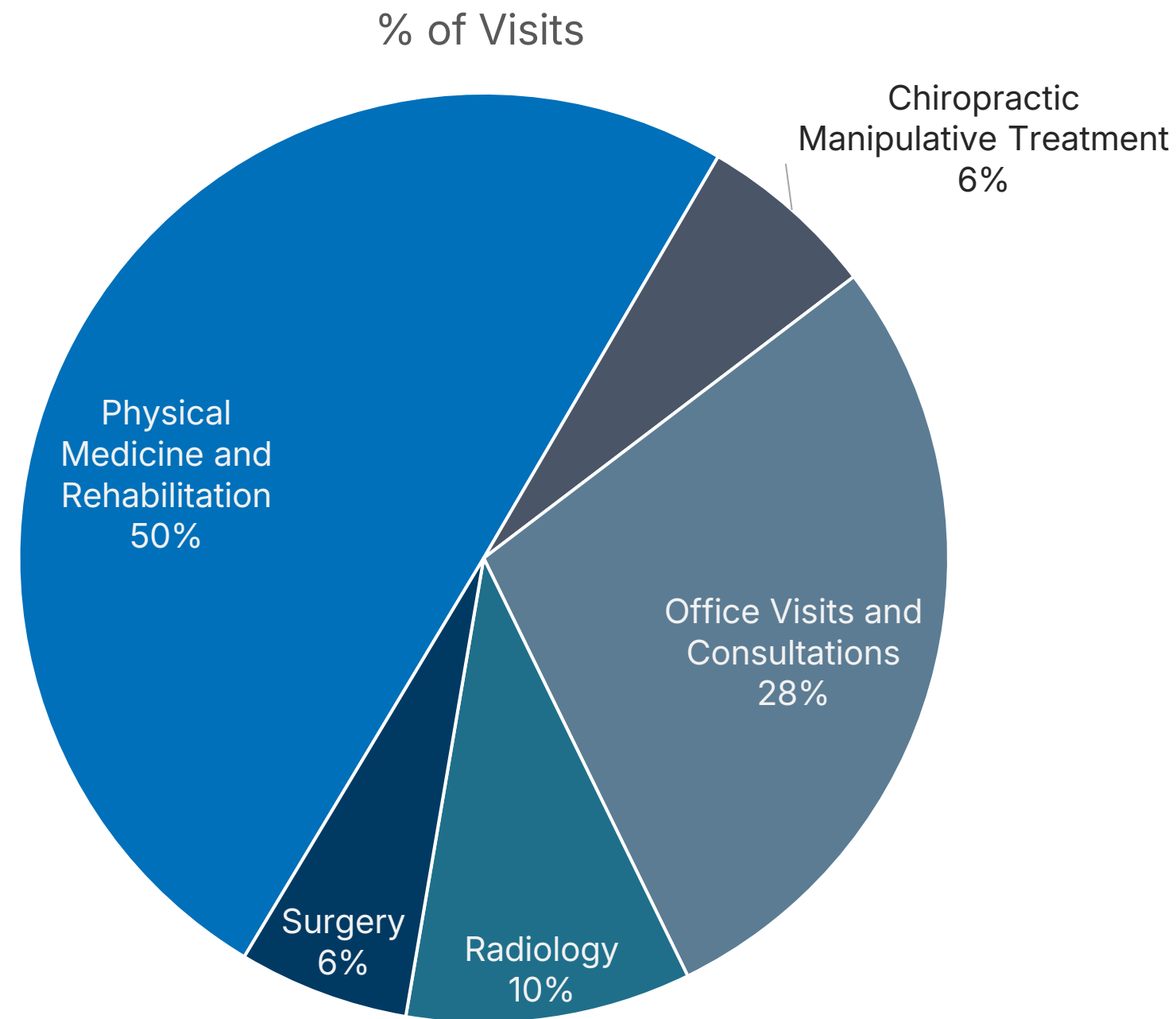
The medical distribution highlights physician-driven care and a significant concentration in physical medicine.



Source: PA Medical Data Call – Accident Year 2024

Visits Per Claim

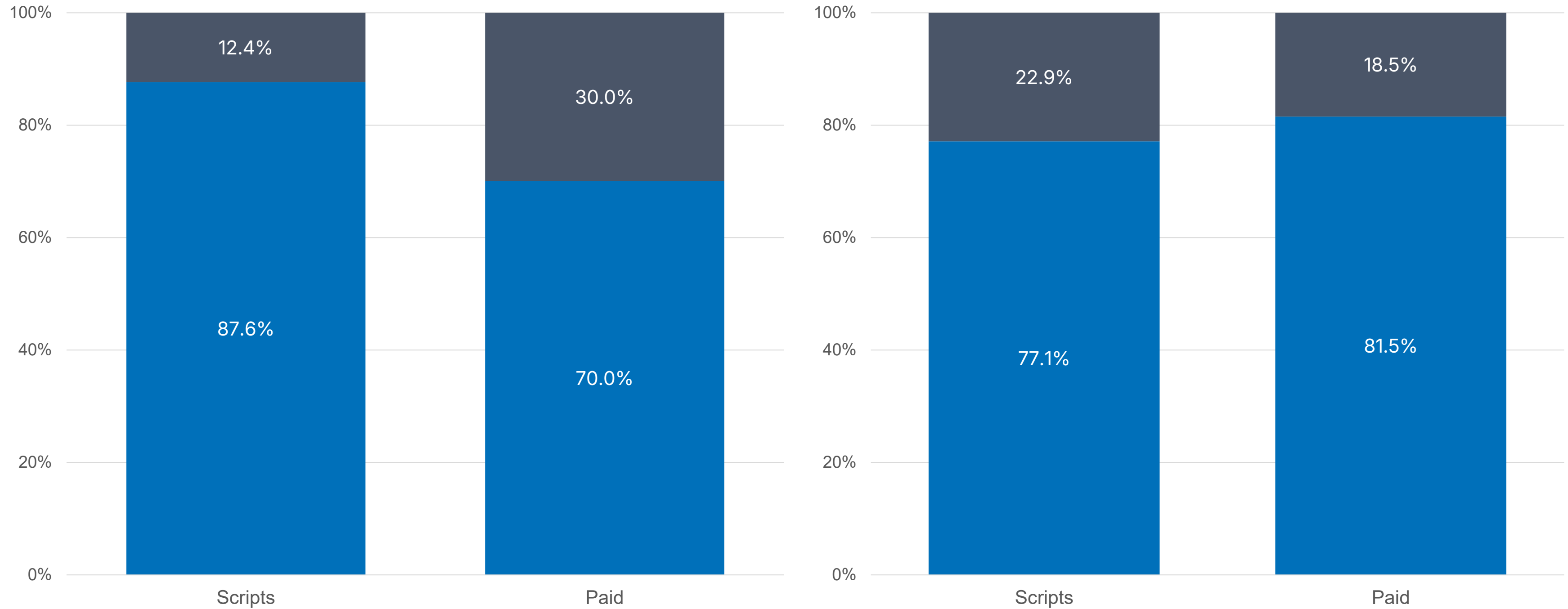
Based on 1,401,879 visits and 262,894 Pennsylvania claims in 2024, Physical Medicine and Rehabilitation accounts for half of all visits but only 14% of claims medical visits.



Source: PA Medical Data Call – Accident Year 2024

Prescription Drug Dispensing

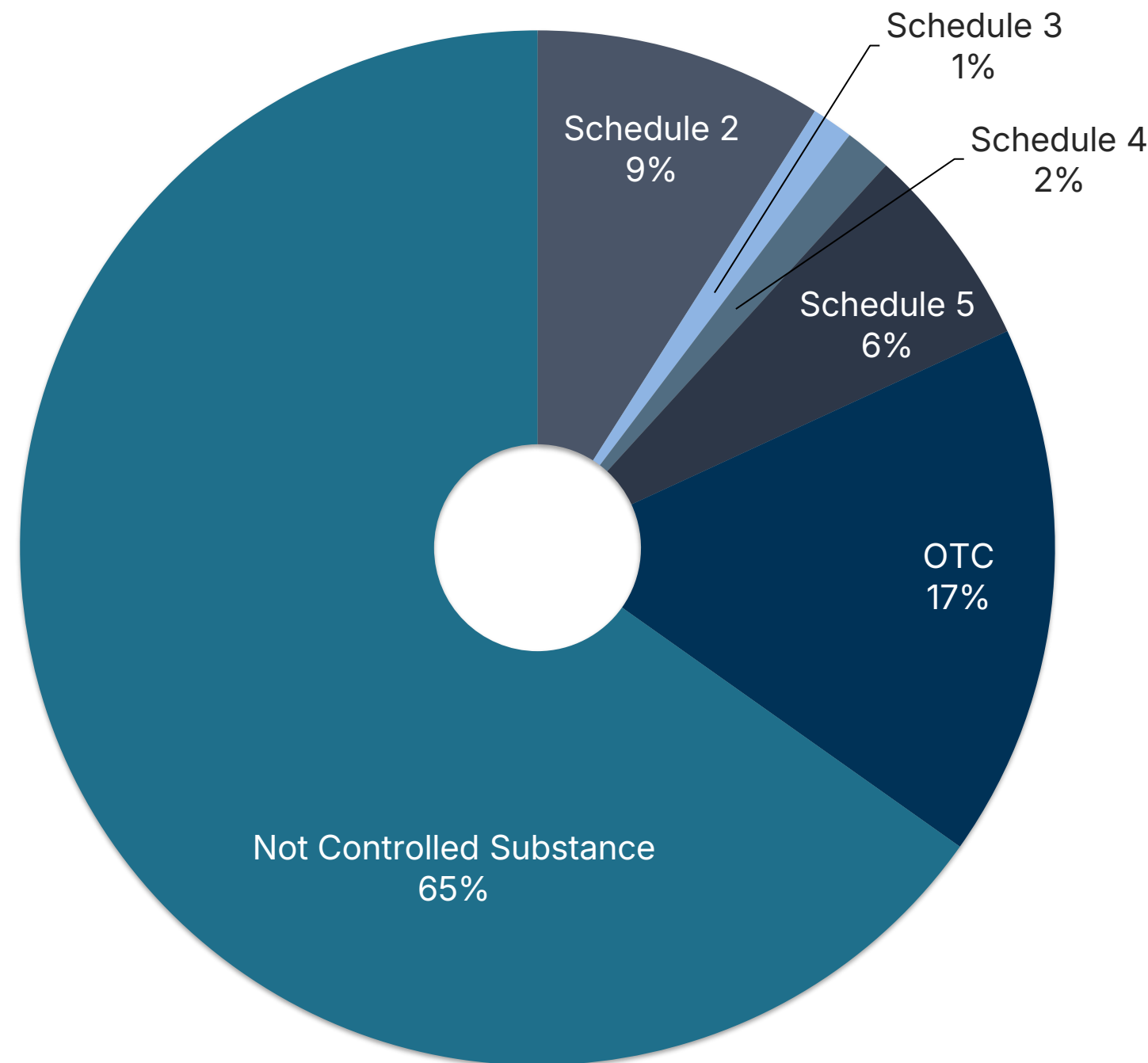
Although 87.6% of prescriptions are generic, spending is evenly split between generic and brand drugs, indicating that brand medications represent a disproportionate share of total costs.



Source: PA Medical Data Call – Accident Year 2024

Prescription Drugs

Prescription drug use among workers' compensation claimants continues to rise, with medications categorized by Controlled Substance Act Schedule.



Schedule II–V drugs are classified under the **Controlled Substance Act** based on abuse potential and medical use.

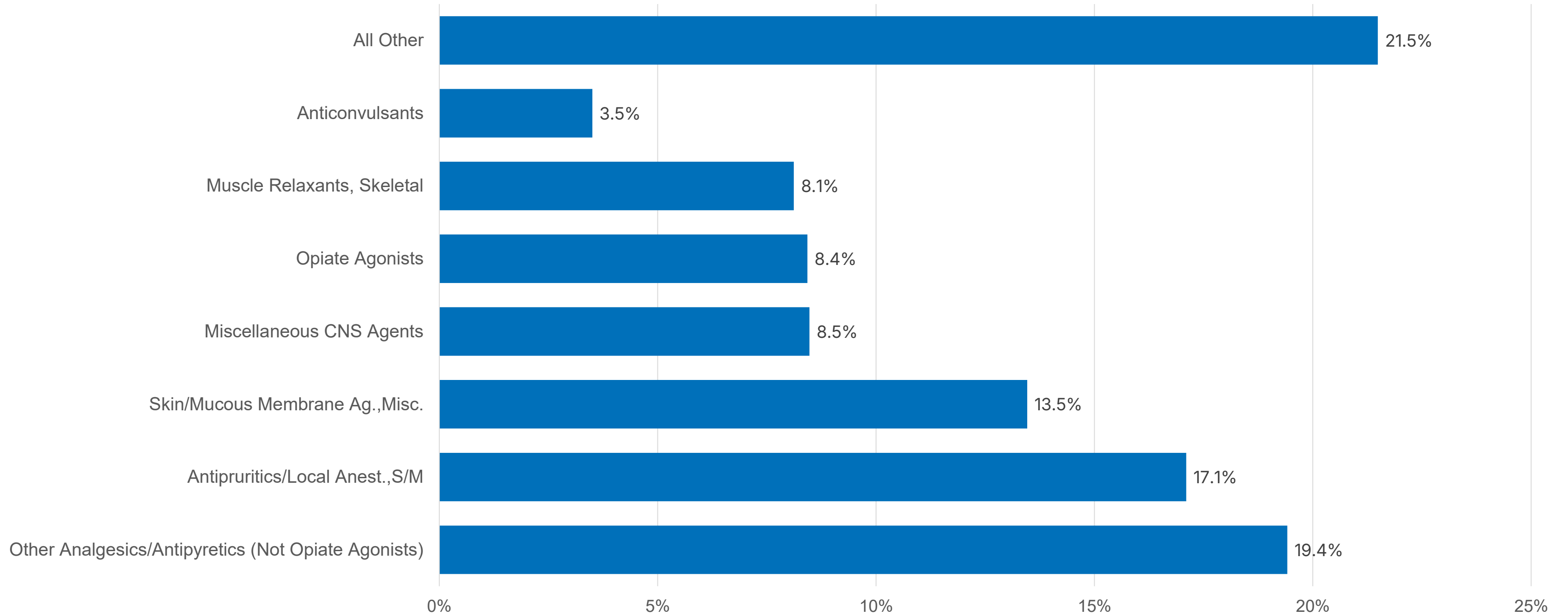
Schedule II substances have the highest risk of abuse and may lead to severe dependence, while **Schedules III and IV** carry progressively lower risk and may cause moderate to limited dependence.

Schedule V substances have the lowest abuse potential with accepted medical uses.

Source: PA Medical Data Call – Accident Year 2024

Prescription Drugs Therapeutic Classifications

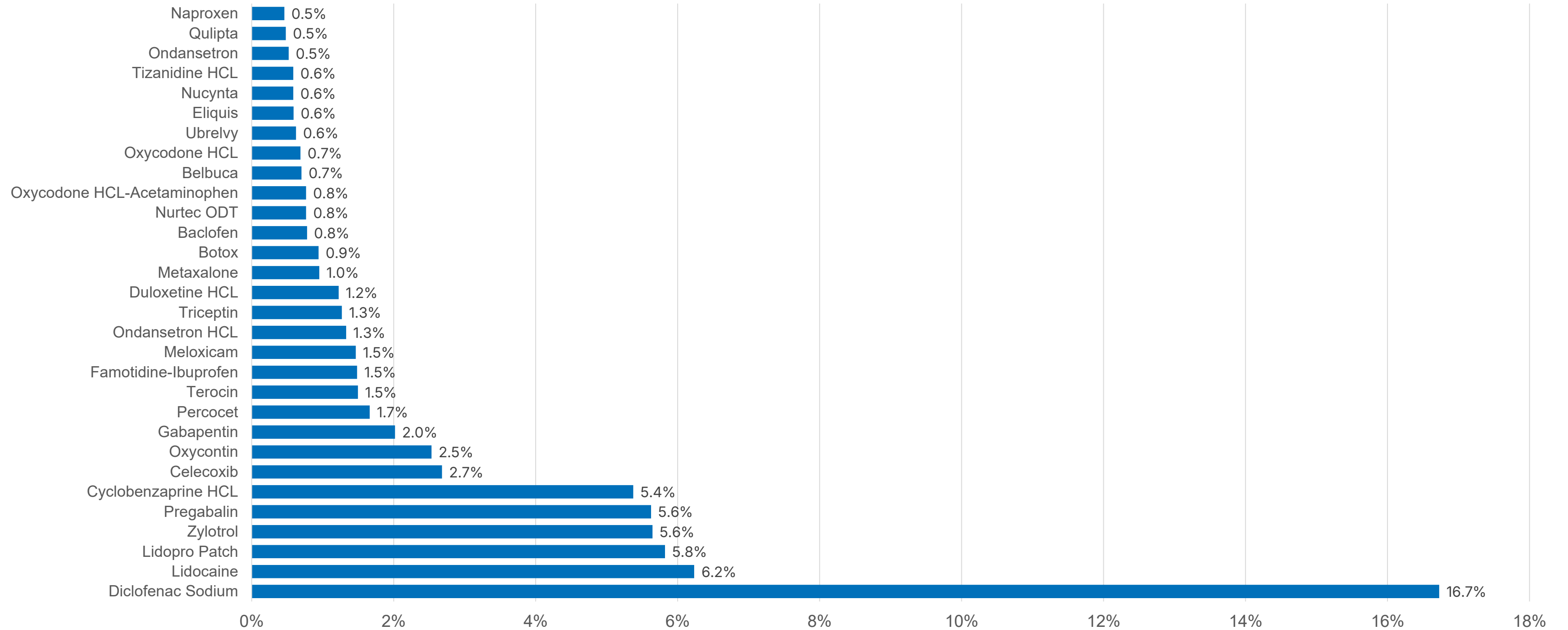
Pennsylvania pharmacy spend is led by non-opioid analgesics, with topical and dermatological agents continuing to represent a significant share of total costs.



Source: PA Medical Data Call – Accident Year 2024

Prescription Patterns

Pharmacy spend in 2024 is led by Diclofenac Sodium, reflecting continued dominance of topical and NSAID therapies.



Source: PA Medical Data Call – Accident Year 2024

Top 30 Drugs

While the top 3 drugs remain unchanged in 2024, Zylotrol increases 21 places to rank 4th capturing over 5.6% of the paid share of drugs.

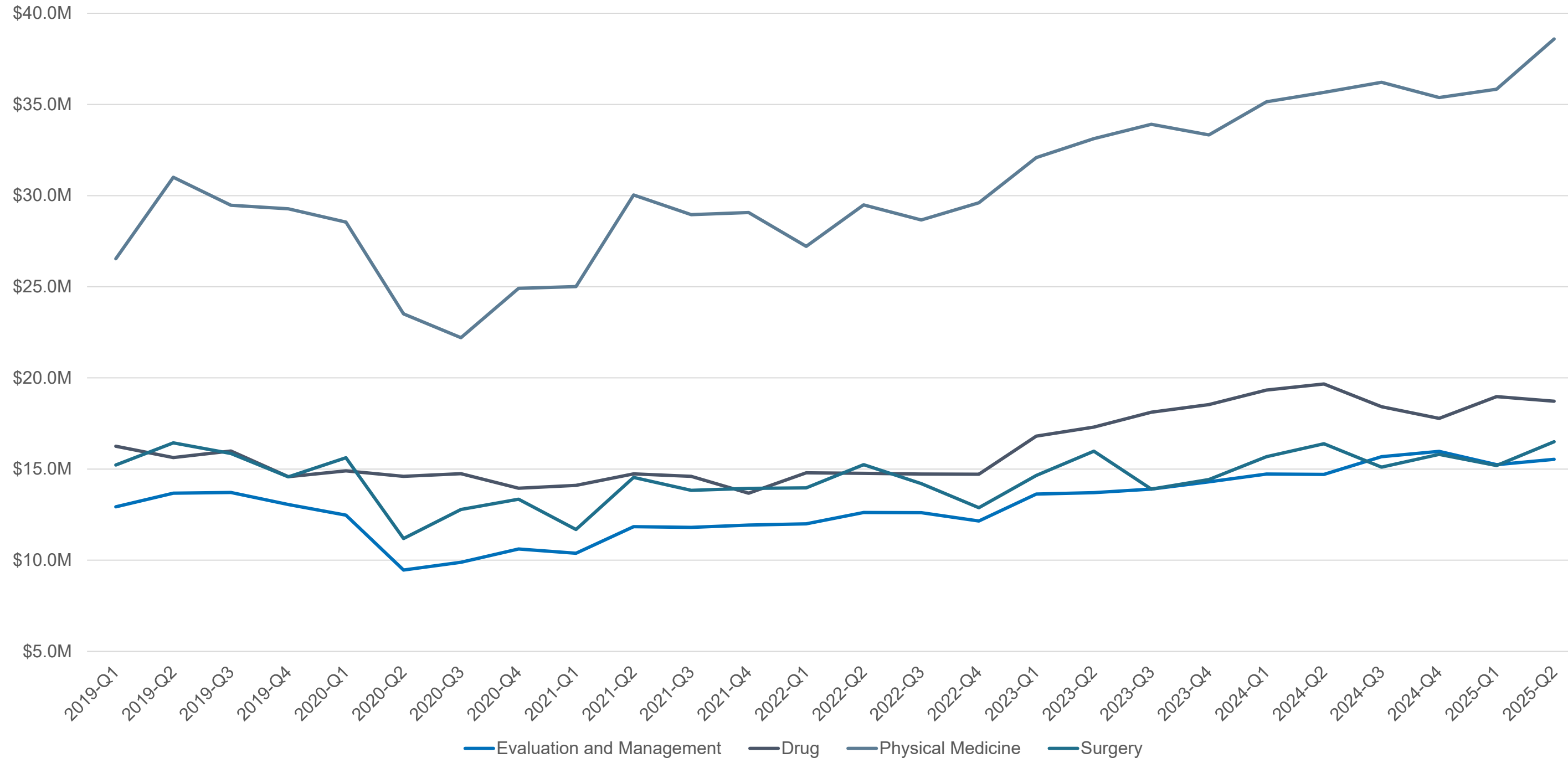
Drug Name	Rank by Service Year				
	2024	2023	2022	2021	2020
Diclofenac Sodium	1	1	1	1	1
Lidocaine	2	3	4	3	3
Lidopro Patch	3	2	2	4	15
Zylotrol	4	25	13	n/a	n/a
Pregabalin	5	4	3	2	2
Cyclobenzaprine HCL	6	5	5	6	6
Celecoxib	7	6	8	8	8
Oxycontin	8	7	6	5	4
Gabapentin	9	8	7	7	5
Percocet	10	11	9	10	9
Terocin	11	9	11	11	10
Famotidine-Ibuprofen	12	n/a	n/a	n/a	n/a
Meloxicam	13	10	10	12	11
Ondansetron HCL	14	12	14	16	16
Triceptin	15	n/a	n/a	n/a	n/a

Drug Name	Rank by Service Year				
	2024	2023	2022	2021	2020
Duloxetine HCL	16	13	12	13	13
Metaxalone	17	16	18	17	19
Botox	18	15	21	19	25
Baclofen	19	18	17	18	17
Nurtec ODT	20	23	n/a	n/a	n/a
Oxycodone HCL-Acetaminophen	21	17	16	15	14
Belbuca	22	22	20	20	23
Oxycodone HCL	23	19	15	14	12
Ubrelevy	24	27	n/a	n/a	n/a
Eliquis	25	28	27	n/a	n/a
Nucynta	26	26	23	24	29
Tizanidine HCL	27	24	22	21	20
Ondansetron	28	30	n/a	n/a	n/a
Qulipta	29	n/a	n/a	n/a	n/a
Naproxen	30	21	n/a	n/a	n/a

Source: Medical Data Call Service Year 2024

Medical Payments by Category

After experiencing a decline in 2020 due to the pandemic, all categories have recovered and show upward trending medical payments.



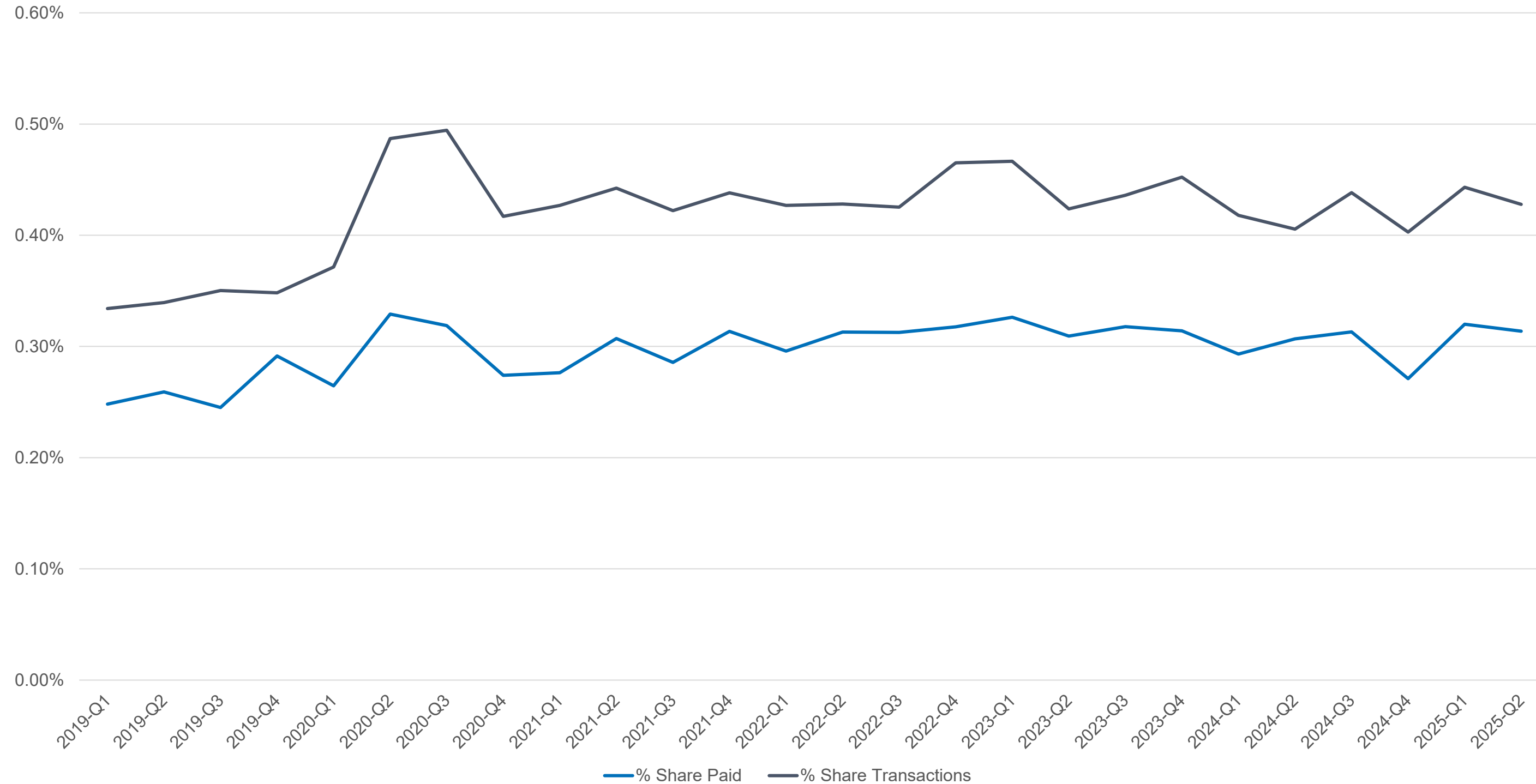
Medical Payments increased by 26% between 2019 Q1 and 2025 Q2.

During this period Physical Medicine and Evaluation and Management drove the trend with a 45% and 20% increase, respectively.

Source: PA Medical Data Call Data

Medical Payments for Mental Health Claims

Claims including mental health procedures became more prevalent during the pandemic.



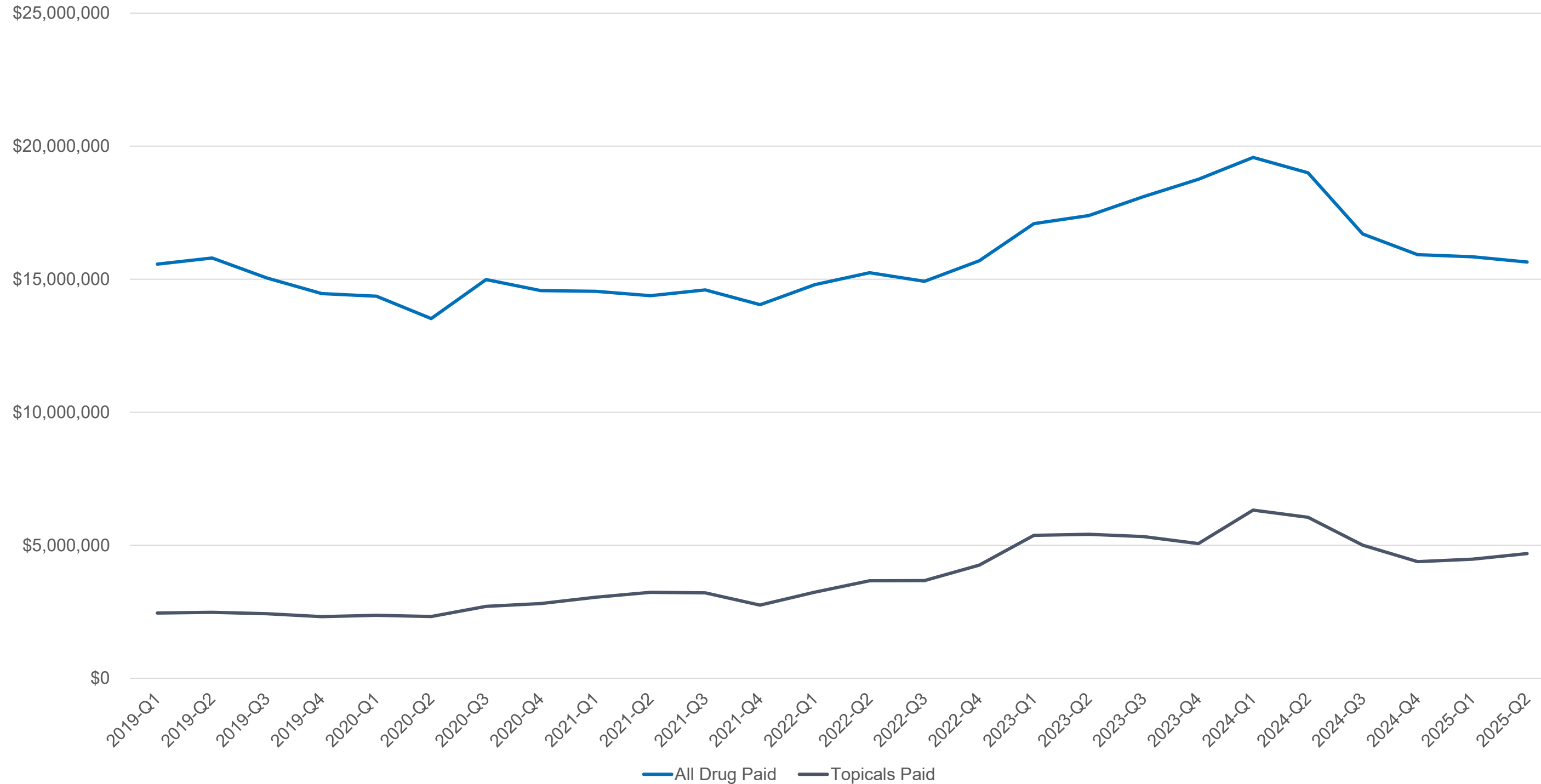
After the Covid-driven surge, both the share of payments and transaction fluctuated but remained higher than pre-pandemic levels.

There was a slight dip to pre-pandemic levels for paid share in Q4 2024, however, the paid share rebounded to the elevated level the following quarter.

Source: PA Medical Data Call Data

Payment Share of All Payments – Topical Agents

Topical Agents prescription share increased by 90% between 2019 Q1 and 2025 Q2 reflecting the growing popularity of Topical Agents.



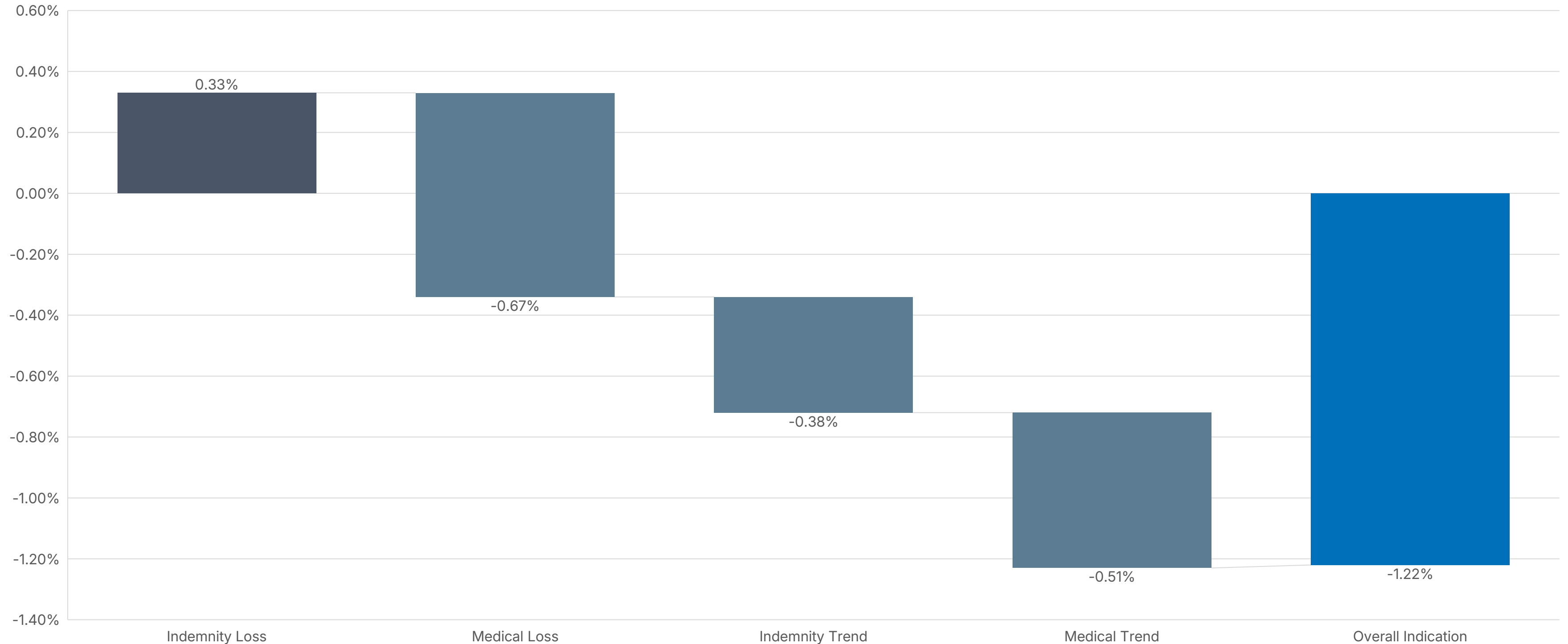
Topical Agents prescription share increased from 16% to 30% during this period of examination, peaking at 32% in 2024 Q1.

Topical drugs are on average more expensive per unit than other types of drugs, potentially contributing to the rising share of payments.

Source: PA Medical Data Call Data, PCRB Prescription Drug Trends in Pennsylvania Workers' Compensation 2012 – 2022 (2024)

Components of 2026 Indication

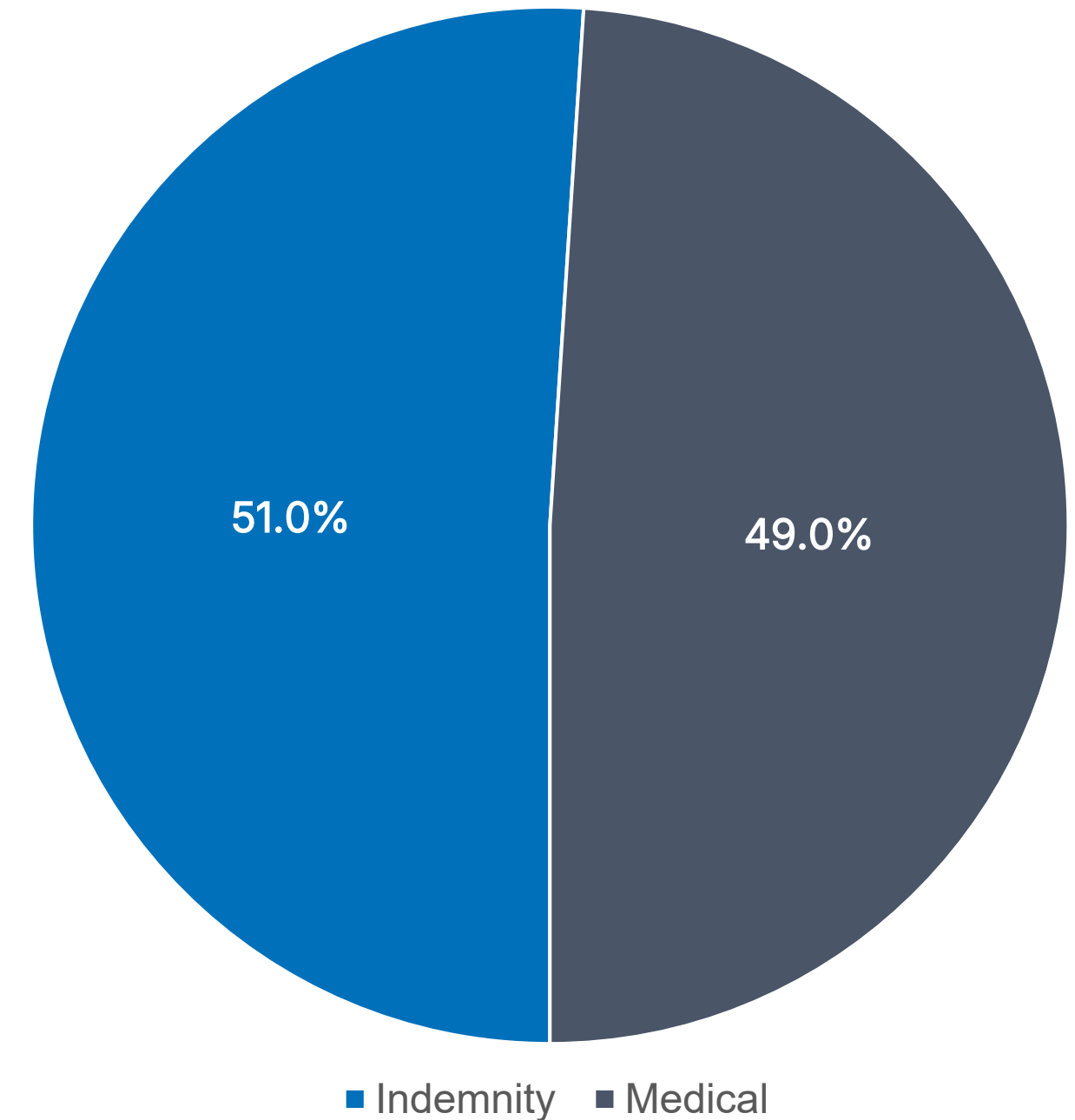
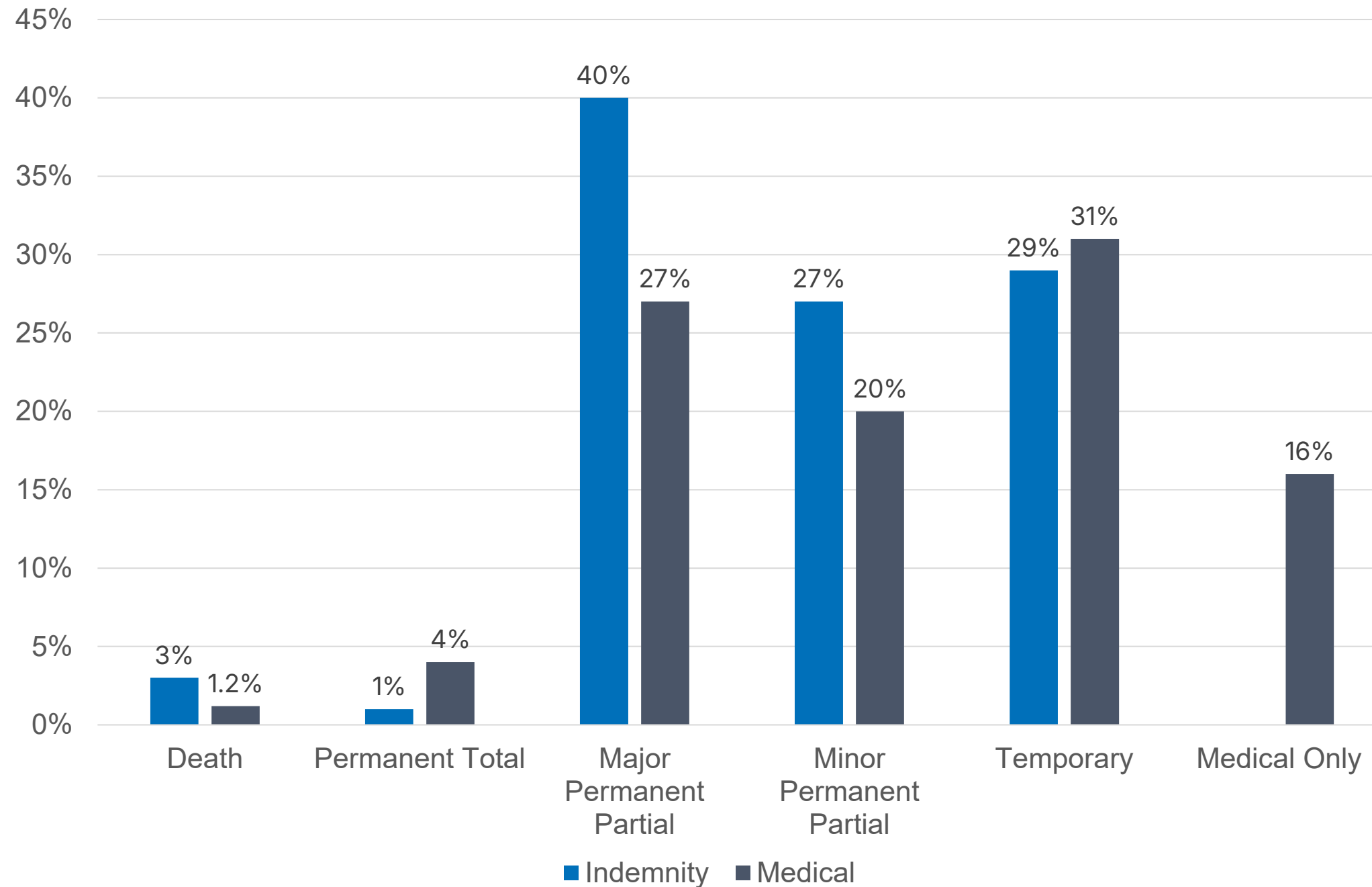
The 2026 rate decrease is driven by sustained declines in claim frequency and loss costs, which continue to outweigh upward pressure from wage and medical cost growth.



Source: PA 2026 Loss Cost Filing

Indemnity/Medical Splits

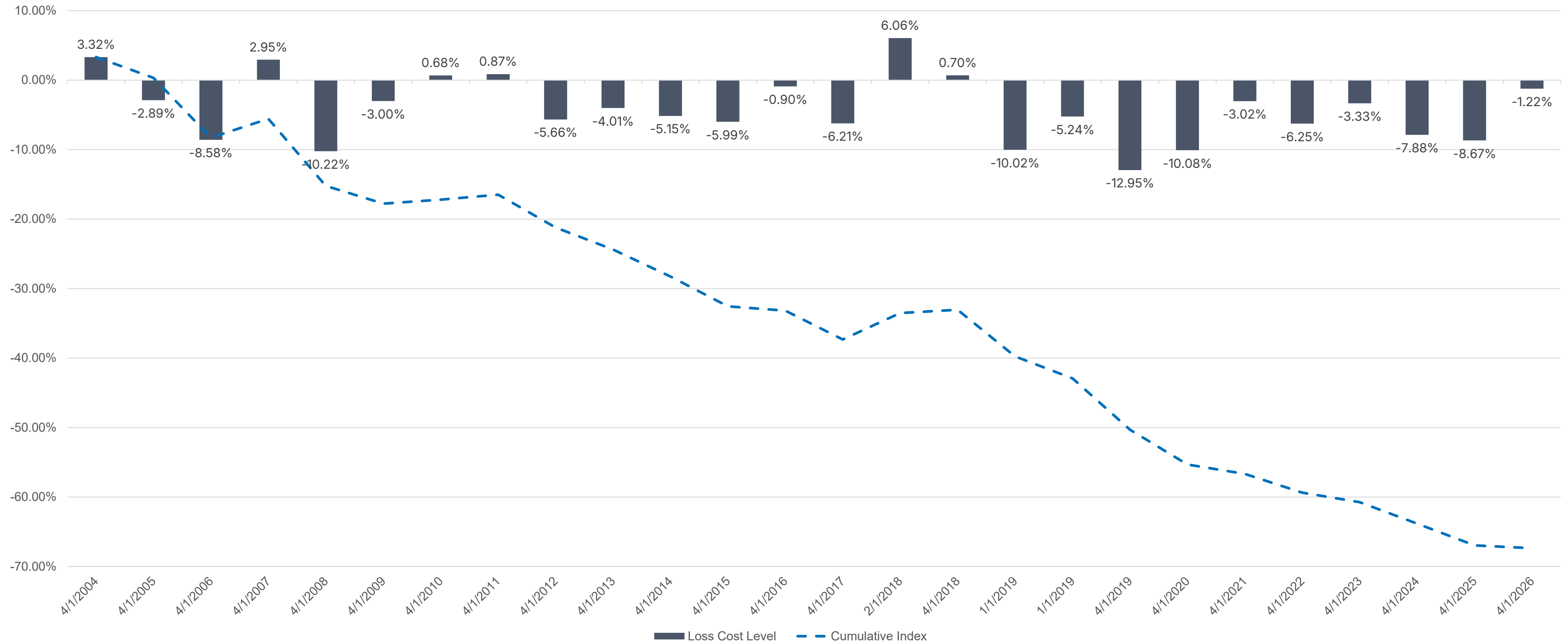
Losses are almost evenly split between indemnity and medical, larger share of indemnity is paid for Death and Permanent Partial claims, while larger share of medical is paid for Permanent and Temporary Total claims.



Source: PA 2026 Loss Cost Filing – Unit Data Policy Year 2022

History of Loss Cost Changes

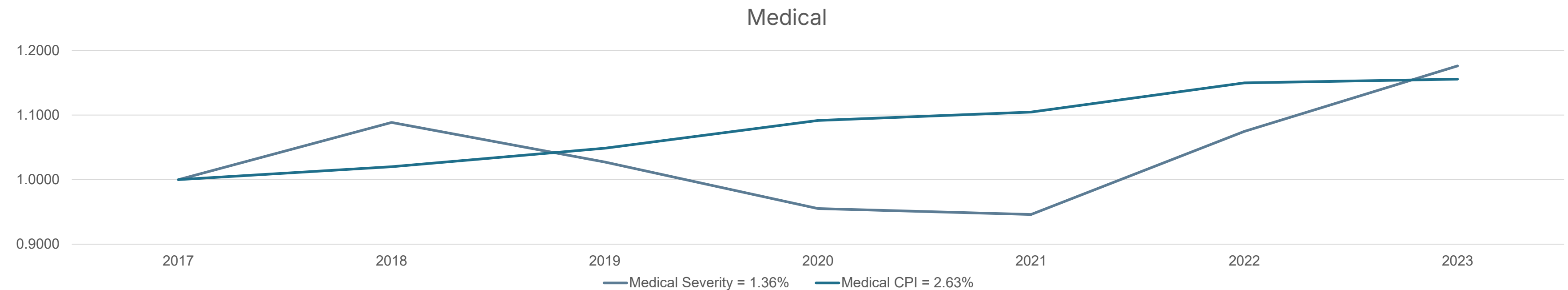
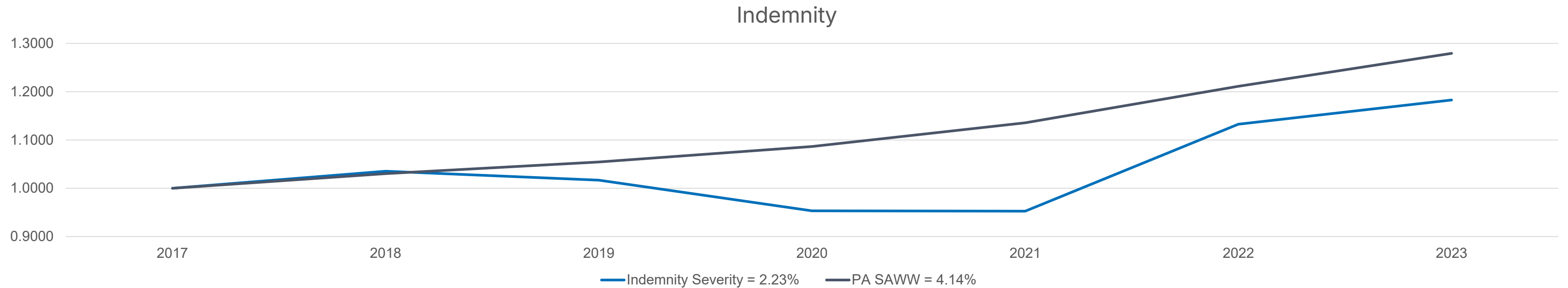
The Loss Cost Levels Cumulative Index has decreased 67% since 4/1/2004.



Source: PA Loss Cost Filings: 2004 - 2026

Trends in Average Cost

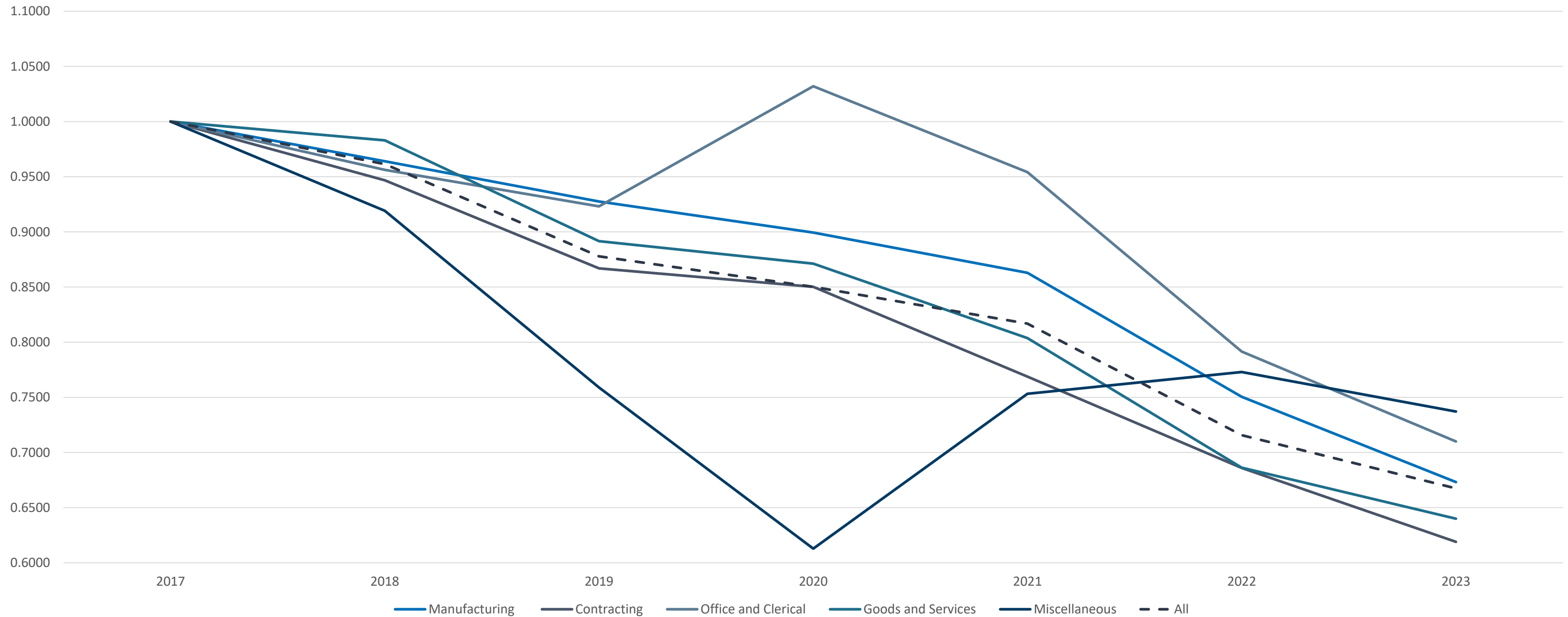
Pennsylvania SAWW and Medical CPI growth has outpaced Indemnity and Medical Severity during the 2017-2023 period.



Source: PA 2026 Loss Cost Filing, Financial Data

Frequency

Claim frequency has declined across all industries, with sharper reductions in higher-hazard sectors like Manufacturing and Contracting compared to more gradual declines in Office and service-oriented classes.



Source: PA 2026 Loss Cost Filing, Unit Data

OUR MISSION

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

CONTACT US

Pennsylvania Compensation Rating Bureau (PCRB)
30 S. 17th St., Ste. 1500
Philadelphia, PA 19103
www.pcrb.com | 215-568-2371

Est. 1915

