

PENNSYLVANIA COMPENSATION RATING BUREAU

Claim Frequencies

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

Claim frequencies per \$1 million of expected losses are shown on Page 1 based on statistics gathered by the PCRB. For informational purposes, claim frequencies are also shown at constant (2013) wage levels. The data excludes the experience of deductible business.

Staff is proposing an annual change in claim frequency of -6.5%. This is based on a claim frequency trend line of the form  $y=a*b^x$  using the most recent seven points. Expected losses for PY 2020 and prior were adjusted forward for the excess wage trend, a byproduct of the pandemic, that would artificially deflate the true frequency trend.

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

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

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

The seventh page shows a graph comparing claim frequencies presented on Pages 3 and 6, all indexed to a common value of 1.0 at January 1, 2013.

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

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

Policy Year	Reported Claim Counts (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Expected Loss (6)	Claim Frequency (# Claims per \$1 million) (7)	% Change Claim Freq (8)
2013	21,551	1.000	21,551		767,858,093		28.07	
2014	20,636	1.000	20,636	-4.2%	803,746,170	4.7%	25.67	-8.6%
2015	19,936	1.000	19,936	-3.4%	842,543,840	4.8%	23.66	-7.8%
2016	19,160	1.000	19,160	-3.9%	865,270,599	2.7%	22.14	-6.4%
2017	18,966	1.000	18,966	-1.0%	904,855,938	4.6%	20.96	-5.3%
2018	19,116	1.000	19,116	0.8%	948,674,691	4.8%	20.15	-3.9%
2019	17,024	1.000	17,024	-10.9%	925,285,978	-2.5%	18.40	-8.7%
2020	16,203	1.002	16,232	-4.6%	910,802,050	-1.6%	17.82	-3.2%
2021	16,820	1.007	16,932	4.3%	989,111,567	8.6%	17.12	-3.9%
2022	15,483	1.037	16,058	-5.2%	1,070,667,733	8.2%	15.00	-12.4%
2023	15,031	1.037	15,589	-2.9%	1,114,630,169	4.1%	13.99	-6.7%

Period	Annual % Change in Claim Frequency	Period	Annual % Change In Claim Frequency
PY13-PY23	-6.3%	PY13-PY22	-6.2%
PY14-PY23	-6.2%	PY14-PY22	-6.0%
PY15-PY23	-6.1%	PY15-PY22	-5.8%
PY16-PY23	-6.2%	PY16-PY22	-5.9%
<b>PY17-PY23</b>	<b>-6.5%</b>	PY17-PY22	-6.1%
PY18-PY23	-6.8%	PY18-PY22	-6.4%
PY19-PY23	-6.9%	PY19-PY22	-6.3%
PY20-PY23	-8.2%	PY20-PY22	-8.3%
PY21-PY23	-9.6%	PY21-PY22	-12.4%
PY22-PY23	-6.7%		

- Notes:
- 2023 only has preliminary values and the full diagonal is not finalized. For that reason, 2022 and 2023 both use the preliminary selections to match the claim development pattern and get the same factor applied.
  - Expected Losses for PYs 2013 to 2020 were adjusted for excess wage trend compared to historical averages due to the effects of the pandemic.  
Excess Wage Trend = [ 2.7% = 5.5% - 2.8% ] where 5.5% is the trend in SAWW from 2019 - 2022 and 2.8% is the trend in SAWW from 2013 - 2019.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adjusted Claim Frequency # Claims per \$1 million	% Change Adj Claim Frequency
2013	951		1.0000		
2014	978	2.8%	1.0284	26.40	
2015	995	1.7%	1.0463	24.76	-6.2%
2016	1,025	3.0%	1.0778	23.87	-3.6%
2017	1,049	2.3%	1.1030	23.12	-3.1%
2018	1,081	3.1%	1.1367	22.90	-1.0%
2019	1,130	4.5%	1.1882	21.86	-4.5%
2020	1,205	6.6%	1.2671	22.58	3.3%
2021	1,273	5.6%	1.3386	22.92	1.5%
2022	1,325	4.1%	1.3933	20.90	-8.8%
2023	1,347	1.7%	1.4164	19.81	-5.2%

Period	Annual % Change in Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY13-PY23		PY13-PY23	3.8%
PY14-PY23	-2.4%	PY14-PY23	4.0%
PY15-PY23	-2.2%	PY15-PY23	4.2%
PY16-PY23	-2.1%	PY16-PY23	4.4%
PY17-PY23	-2.1%	PY17-PY23	4.7%
PY18-PY23	-2.4%	PY18-PY23	4.8%
PY19-PY23	-2.7%	PY19-PY23	4.6%
PY20-PY23	-4.7%	PY20-PY23	3.8%
PY21-PY23	-7.0%	PY21-PY23	2.9%
PY22-PY23	-5.2%	PY22-PY23	1.7%

Adjusted Claim Frequency is claim frequency per \$1 million expected losses at constant (2013) wages

Projected Annual Change in Claim Frequency: -6.5% (see PY17-PY23)

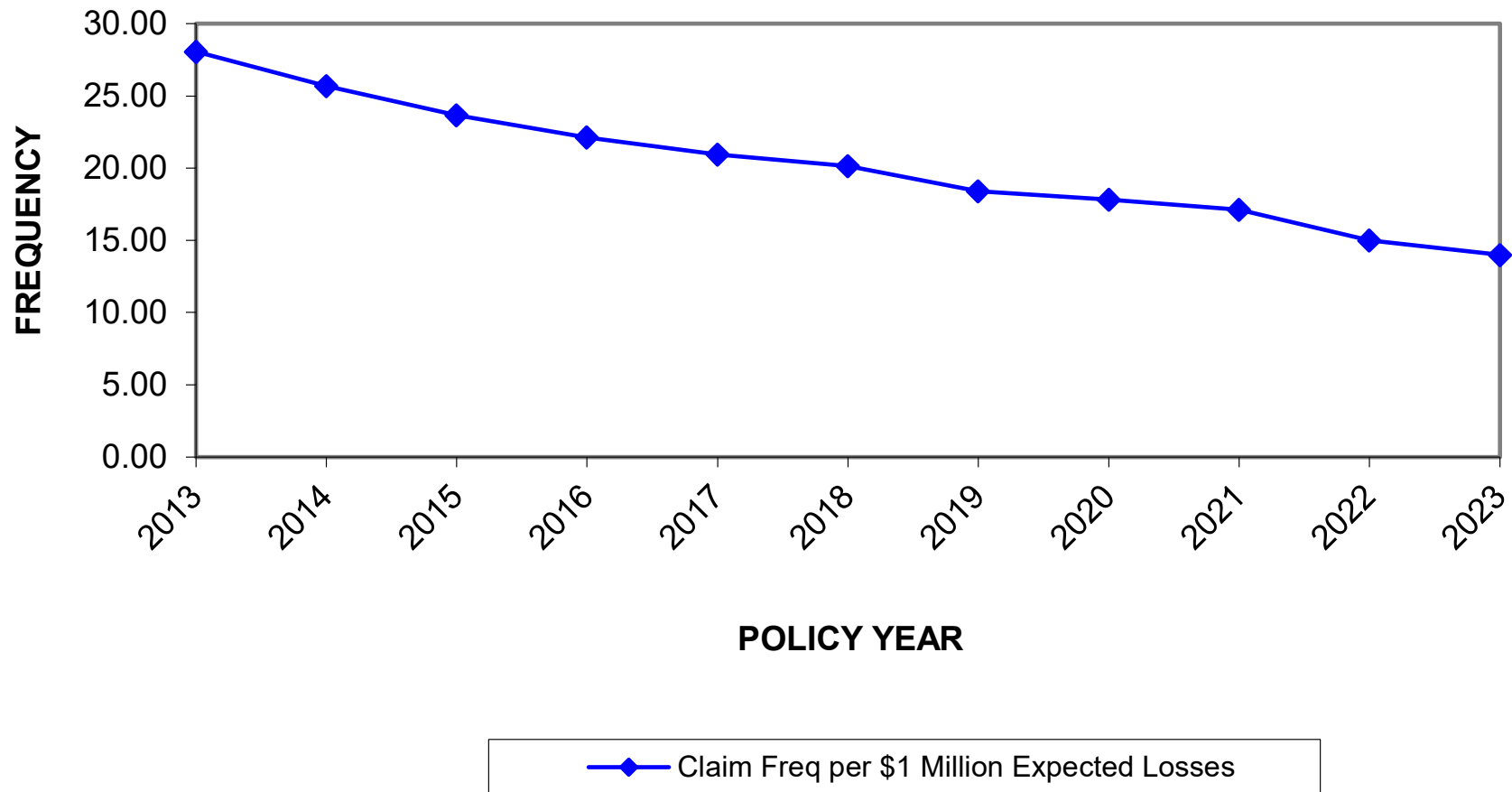
PCRB Unit Statistical Plan  
(Excluding Deductible Business)

## Reported Claim Count Development

Policy Year	Reported Claim Counts									
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
2010				23,857	23,873	23,890	23,898	23,901	23,909	23,915
2011			23,079	23,127	23,141	23,149	23,153	23,154	23,158	23,160
2012		21,194	21,330	21,368	21,379	21,382	21,384	21,388	21,386	21,387
2013	20,813	21,358	21,500	21,540	21,543	21,543	21,545	21,547	21,547	21,551
2014	19,991	20,441	20,553	20,608	20,619	20,626	20,632	20,633	20,636	
2015	19,320	19,791	19,896	19,930	19,929	19,931	19,935	19,936		
2016	18,563	19,006	19,109	19,139	19,149	19,150	19,160			
2017	18,398	18,812	18,912	18,945	18,963	18,966				
2018	18,553	19,009	19,086	19,122	19,116					
2019	16,527	16,920	16,993	17,024						
2020	15,583	16,103	16,203							
2021	16,274	16,820								
2022	15,483									

[illegible]

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



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

Policy Year	# of Claim Indemnity (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Exp Loss (6)	Claim Frequency (#Claims per \$1 million) (7)	% Change Claim Freq (8)
2013	34,671	1.000	34,671		1,295,694,979		26.76	
2014	33,637	1.000	33,637	-3.0%	1,364,818,694	5.3%	24.65	-7.9%
2015	32,494	1.000	32,494	-3.4%	1,415,099,006	3.7%	22.96	-6.9%
2016	31,577	1.000	31,577	-2.8%	1,455,225,355	2.8%	21.70	-5.5%
2017	31,521	1.000	31,521	-0.2%	1,536,952,999	5.6%	20.51	-5.5%
2018	31,649	1.000	31,649	0.4%	1,614,980,621	5.1%	19.60	-4.4%
2019	28,687	1.001	28,702	-9.3%	1,635,927,073	1.3%	17.54	-10.5%
2020	28,100	1.003	28,176	-1.8%	1,601,662,929	-2.1%	17.59	0.3%
2021	29,323	1.009	29,596	5.0%	1,752,421,375	9.4%	16.89	-4.0%
2022	26,856	1.051	28,237	-4.6%	1,832,506,563	4.6%	15.41	-8.8%
2023	26,343	1.051	27,697	-1.9%	1,895,687,992	3.4%	14.61	-5.2%

Period	Annual % Change in Claim Frequency	Period	Annual % Change In Claim Frequency
PY13-PY23	-5.7%	PY13-PY22	-5.7%
PY14-PY23	-5.5%	PY14-PY22	-5.5%
PY15-PY23	-5.4%	PY15-PY22	-5.3%
PY16-PY23	-5.4%	PY16-PY22	-5.3%
PY17-PY23	-5.3%	PY17-PY22	-5.2%
PY18-PY23	-5.3%	PY18-PY22	-5.1%
PY19-PY23	-4.9%	PY19-PY22	-4.2%
PY20-PY23	-6.3%	PY20-PY22	-6.4%
PY21-PY23	-7.0%	PY21-PY22	-8.8%
PY22-PY23	-5.2%		

- Notes:
- 2023 only has preliminary values and the full diagonal is not finalized. For that reason, 2022 and 2023 both use the preliminary selections to match the claim development pattern and get the same factor applied.
  - Expected Losses for PYs 2013 to 2020 were adjusted for excess wage trend compared to historical averages due to the effects of the pandemic.  
Excess Wage Trend = [ 2.7% = 5.5% - 2.8% ] where 5.5% is the trend in SAWW from 2019 - 2022 and 2.8% is the trend in SAWW from 2013 - 2019.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adjusted Claim Frequency # Claims per \$1 million	% Change Adj Claim Frequency
2013	932		1.0000	26.76	
2014	951	2.0%	1.0204	25.15	-6.0%
2015	978	2.8%	1.0494	24.10	-4.2%
2016	995	1.7%	1.0676	23.17	-3.9%
2017	1,025	3.0%	1.0998	22.56	-2.6%
2018	1,049	2.3%	1.1255	22.06	-2.2%
2019	1,081	3.1%	1.1599	20.35	-7.8%
2020	1,130	4.5%	1.2124	21.33	4.8%
2021	1,205	6.6%	1.2929	21.84	2.4%
2022	1,273	5.6%	1.3659	21.05	-3.6%
2023	1,325	4.1%	1.4217	20.77	-1.3%

Period	Annual % Change in Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY13-PY23	-2.3%	PY13-PY23	3.6%
PY14-PY23	-1.9%	PY14-PY23	3.8%
PY15-PY23	-1.6%	PY15-PY23	4.0%
PY16-PY23	-1.3%	PY16-PY23	4.3%
PY17-PY23	-1.0%	PY17-PY23	4.6%
PY18-PY23	-0.5%	PY18-PY23	5.0%
PY19-PY23	0.3%	PY19-PY23	5.4%
PY20-PY23	-1.2%	PY20-PY23	5.5%
PY21-PY23	-2.5%	PY21-PY23	4.9%
PY22-PY23	-1.3%	PY22-PY23	4.1%

Adjusted Claim Frequency is claim frequency per \$1 million expected losses at constant (2013) wages

**Pennsylvania W.C - Claim Frequencies**

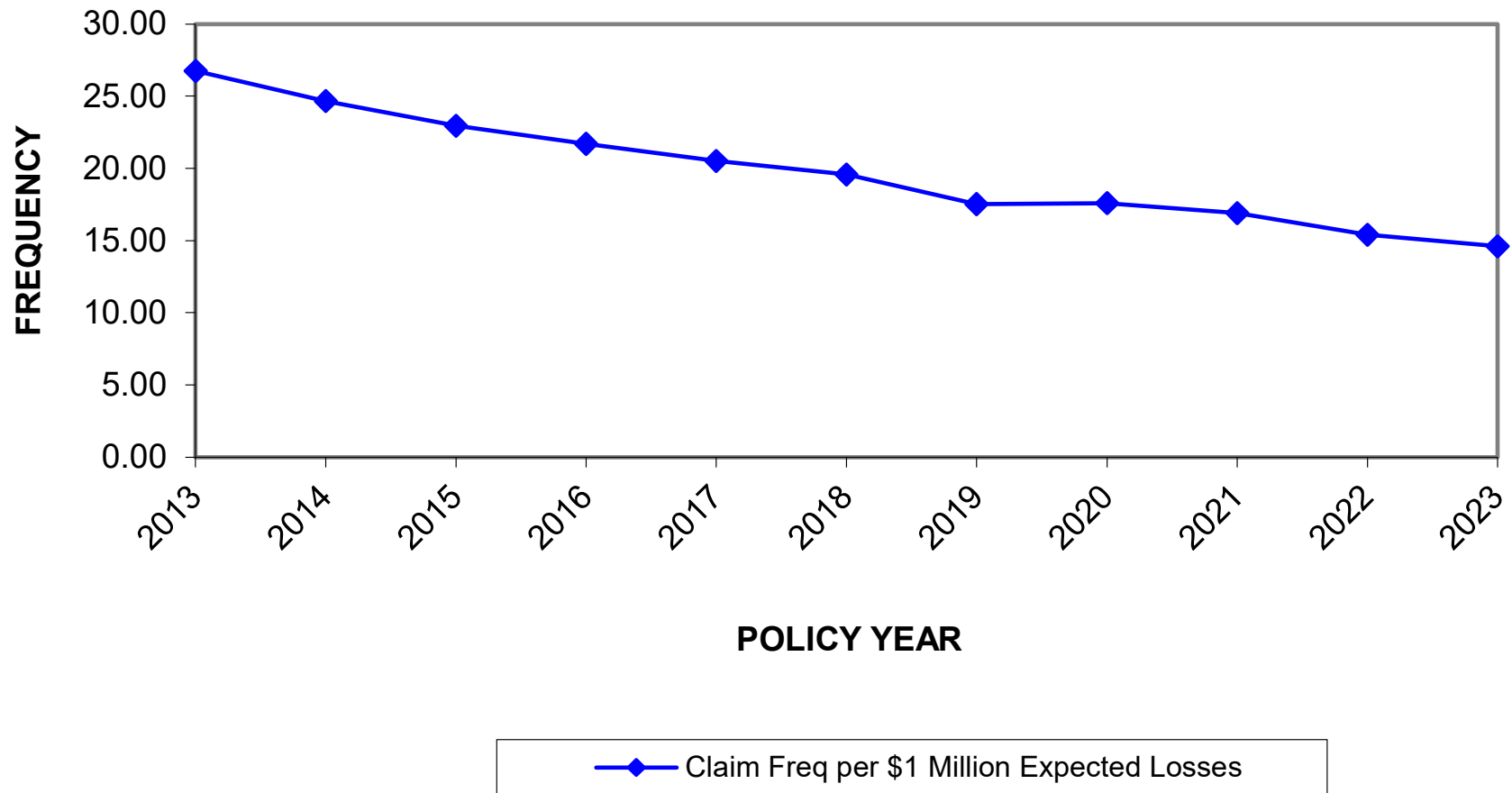
PCRB Unit Statistical Plan  
(Including Deductible Business)

**Reported Claim Count Development**

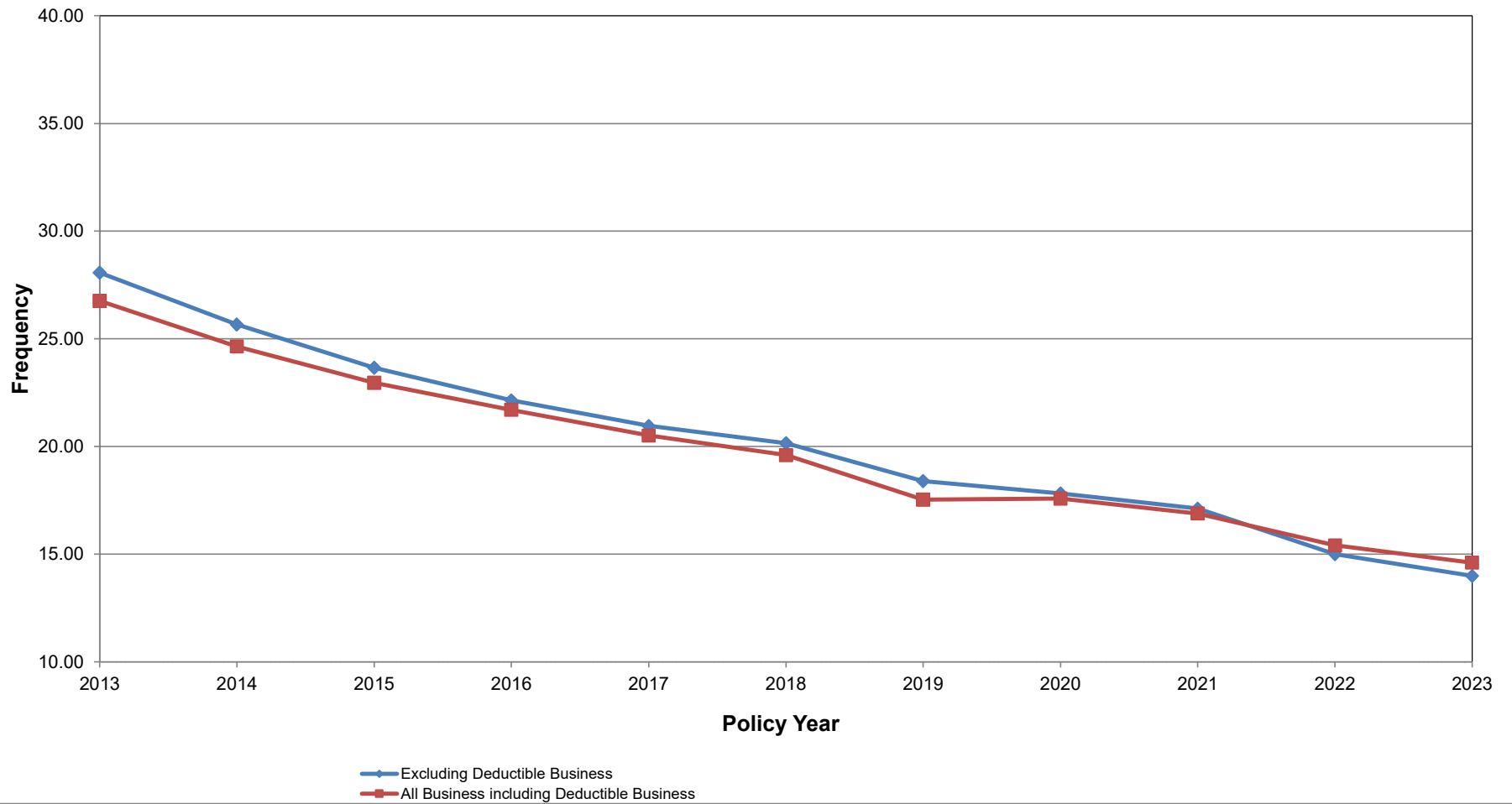
Policy Year	Reported Claim Counts									
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
2010				36,224	36,251	36,279	36,302	36,302	36,312	36,320
2011			35,245	35,324	35,344	35,360	35,365	35,371	35,379	35,382
2012		33,345	33,643	33,738	33,765	33,775	33,780	33,787	33,786	33,788
2013	33,161	34,265	34,519	34,615	34,640	34,652	34,656	34,668	34,667	34,671
2014	32,294	33,268	33,478	33,572	33,599	33,615	33,625	33,628	33,637	
2015	31,182	32,184	32,389	32,460	32,476	32,479	32,486	32,494		
2016	30,287	31,243	31,467	31,550	31,553	31,562	31,577			
2017	30,338	31,198	31,419	31,490	31,516	31,521				
2018	30,433	31,392	31,560	31,629	31,649					
2019	27,613	28,462	28,626	28,687						
2020	26,746	27,860	28,100							
2021	27,854	29,323								
2022	26,856									

Policy Year	Claim Development Factors									
	<u>1-2</u>	<u>2-3</u>	<u>3-4</u>	<u>4-5</u>	<u>5-6</u>	<u>6-7</u>	<u>7-8</u>	<u>8-9</u>	<u>9-10</u>	
2008				1.001	1.001	1.001	1.000	1.000	1.000	
2009			1.002	1.001	1.000	1.000	1.000	1.000	1.000	
2010		1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	
2011	1.033	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	
2012	1.030	1.006	1.003	1.001	1.000	1.000	1.000	1.000		
2013	1.032	1.006	1.002	1.000	1.000	1.000	1.000			
2014	1.032	1.007	1.003	1.000	1.000	1.000				
2015	1.028	1.007	1.002	1.001	1.000					
2016	1.032	1.005	1.002	1.001						
2017	1.031	1.006	1.002							
2018	1.042	1.009								
2019	1.053									
										Tail
All Yr Ave.	1.035	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
5Yr Ave.	1.037	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
3Yr Ave.	1.042	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
Selected CDF	1.042	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Cum CDF	1.051	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000

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



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





**Pennsylvania W.C. - Claim Frequencies**

PCRB Unit Statistical Plan  
(Excluding Deductible Business)

Policy Year	Industry Group	Reported Claim Counts (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Expected Loss (6)	Claim Frequency (#Claims per \$1 million) (7)	% Change Claim Freq (8)	Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
2013	1 (Manufacturing)	3,517	1.000	3,517		121,877,782		28.86		PY13-PY23	-5.5%	PY13-PY22	-5.1%
2014	1	3,482	1.000	3,482	-1.0%	126,121,656	3.5%	27.61	-4.3%	PY14-PY23	-5.7%	PY14-PY22	-5.1%
2015	1	3,441	1.000	3,441	-1.2%	129,926,195	3.0%	26.48	-4.1%	PY15-PY23	-5.8%	PY15-PY22	-5.1%
2016	1	3,231	1.000	3,231	-6.1%	131,279,975	1.0%	24.61	-7.1%	PY16-PY23	-5.8%	PY16-PY22	-5.0%
2017	1	3,071	1.000	3,071	-5.0%	133,272,779	1.5%	23.04	-6.4%	<b>PY17-PY23</b>	<b>-6.1%</b>	PY17-PY22	-5.0%
2018	1	3,106	1.000	3,106	1.1%	139,836,685	4.9%	22.21	-3.6%	PY18-PY23	-6.8%	PY18-PY22	-5.6%
2019	1	2,848	1.000	2,848	-8.3%	133,271,393	-4.7%	21.37	-3.8%	PY19-PY23	-7.9%	PY19-PY22	-6.5%
2020	1	2,596	1.002	2,602	-8.6%	125,616,671	-5.7%	20.72	-3.0%	PY20-PY23	-9.6%	PY20-PY22	-8.7%
2021	1	2,668	1.009	2,691	3.4%	135,377,836	7.8%	19.88	-4.1%	PY21-PY23	-11.7%	PY21-PY22	-13.0%
2022	1	2,405	1.034	2,488	-7.6%	143,863,759	6.3%	17.29	-13.0%	PY22-PY23	-10.3%		
2023	1	2,218	1.034	2,295	-7.8%	147,892,480	2.8%	15.51	-10.3%				
2013	2 (Contracting)	3,798	1.000	3,798		205,830,326		18.45		PY13-PY23	-7.4%	PY13-PY22	-7.1%
2014	2	3,752	1.000	3,752	-1.2%	221,038,713	7.4%	16.97	-8.0%	PY14-PY23	-7.2%	PY14-PY22	-6.9%
2015	2	3,542	1.000	3,542	-5.6%	234,859,996	6.3%	15.08	-11.1%	PY15-PY23	-7.1%	PY15-PY22	-6.7%
2016	2	3,427	1.000	3,427	-3.2%	244,640,612	4.2%	14.01	-7.1%	PY16-PY23	-7.3%	PY16-PY22	-6.7%
2017	2	3,380	1.000	3,380	-1.4%	257,071,113	5.1%	13.15	-6.1%	<b>PY17-PY23</b>	<b>-7.6%</b>	PY17-PY22	-7.0%
2018	2	3,369	1.000	3,369	-0.3%	270,671,380	5.3%	12.45	-5.3%	PY18-PY23	-8.0%	PY18-PY22	-7.4%
2019	2	2,996	1.001	2,999	-11.0%	263,151,824	-2.8%	11.40	-8.4%	PY19-PY23	-8.5%	PY19-PY22	-7.7%
2020	2	2,896	1.003	2,903	-3.2%	259,771,923	-1.3%	11.18	-1.9%	PY20-PY23	-10.1%	PY20-PY22	-10.2%
2021	2	2,833	1.007	2,852	-1.8%	282,057,416	8.6%	10.11	-9.6%	PY21-PY23	-10.3%	PY21-PY22	-10.8%
2022	2	2,716	1.021	2,773	-2.8%	307,638,686	9.1%	9.02	-10.8%				
2023	2	2,574	1.021	2,628	-5.2%	322,762,006	4.9%	8.14	-9.8%				
2013	3 (Office and Clerical)	2,229	1.000	2,229		99,828,905		22.33		PY13-PY23	-3.5%	PY13-PY22	-2.7%
2014	3	2,190	1.000	2,190	-1.7%	102,353,520	2.5%	21.40	-4.2%	PY14-PY23	-3.5%	PY14-PY22	-2.5%
2015	3	2,065	1.000	2,065	-5.7%	105,223,755	2.8%	19.62	-8.3%	PY15-PY23	-3.5%	PY15-PY22	-2.2%
2016	3	2,086	1.000	2,086	1.0%	108,711,687	3.3%	19.19	-2.2%	PY16-PY23	-4.0%	PY16-PY22	-2.4%
2017	3	2,173	1.000	2,173	4.2%	112,104,392	3.1%	19.38	1.0%	<b>PY17-PY23</b>	<b>-4.8%</b>	PY17-PY22	-3.0%
2018	3	2,130	1.000	2,130	-2.0%	114,978,435	2.6%	18.53	-4.4%	PY18-PY23	-5.6%	PY18-PY22	-3.4%
2019	3	1,980	1.001	1,982	-6.9%	110,807,637	-3.6%	17.89	-3.5%	PY19-PY23	-7.6%	PY19-PY22	-5.3%
2020	3	2,234	1.003	2,240	13.0%	111,999,022	1.1%	20.00	11.8%	PY20-PY23	-12.3%	PY20-PY22	-12.4%
2021	3	2,247	1.007	2,263	1.0%	122,382,069	9.3%	18.49	-7.6%	PY21-PY23	-13.7%	PY21-PY22	-17.0%
2022	3	1,979	1.026	2,031	-10.3%	132,409,551	8.2%	15.34	-17.0%				
2023	3	1,825	1.026	1,873	-7.8%	136,105,858	2.8%	13.76	-10.3%				
2013	4 (Goods and Services)	8,745	1.000	8,745		261,134,517		33.49		PY13-PY23	-6.7%	PY13-PY22	-6.5%
2014	4	8,162	1.000	8,162	-6.7%	271,380,375	3.9%	30.08	-10.2%	PY14-PY23	-6.6%	PY14-PY22	-6.3%
2015	4	8,052	1.000	8,052	-1.3%	285,675,644	5.3%	28.19	-6.3%	PY15-PY23	-6.8%	PY15-PY22	-6.3%
2016	4	7,698	1.000	7,698	-4.4%	294,094,520	2.9%	26.18	-7.1%	PY16-PY23	-7.0%	PY16-PY22	-6.5%
2017	4	7,576	1.000	7,576	-1.6%	307,879,714	4.7%	24.61	-6.0%	<b>PY17-PY23</b>	<b>-7.4%</b>	PY17-PY22	-6.9%
2018	4	7,791	1.000	7,791	2.8%	322,029,122	4.6%	24.19	-1.7%	PY18-PY23	-8.2%	PY18-PY22	-7.9%
2019	4	6,961	1.000	6,961	-10.7%	317,234,539	-1.5%	21.94	-9.3%	PY19-PY23	-8.6%	PY19-PY22	-8.3%
2020	4	6,572	1.001	6,580	-5.5%	306,927,811	-3.2%	21.44	-2.3%	PY20-PY23	-10.3%	PY20-PY22	-11.2%
2021	4	6,676	1.005	6,713	2.0%	339,396,654	10.6%	19.78	-7.7%	PY21-PY23	-10.8%	PY21-PY22	-14.6%
2022	4	6,185	1.027	6,351	-5.4%	375,965,215	10.8%	16.89	-14.6%	PY22-PY23	-6.7%		
2023	4	5,993	1.027	6,153	-3.1%	390,759,676	3.9%	15.75	-6.7%				
2013	5 (Miscellaneous)	3,262	1.000	3,262		79,186,563		41.19		PY13-PY23	-6.8%	PY13-PY22	-6.8%
2014	5	3,050	1.000	3,050	-6.5%	82,851,907	4.6%	36.81	-10.6%	PY14-PY23	-6.3%	PY14-PY22	-6.3%
2015	5	2,836	1.000	2,836	-7.0%	86,858,249	4.8%	32.65	-11.3%	PY15-PY23	-5.8%	PY15-PY22	-5.8%
2016	5	2,718	1.000	2,718	-4.2%	86,543,804	-0.4%	31.41	-3.8%	PY16-PY23	-5.5%	PY16-PY22	-5.5%
2017	5	2,766	1.001	2,769	1.9%	94,527,940	9.2%	29.29	-6.7%	<b>PY17-PY23</b>	<b>-4.4%</b>	PY17-PY22	-4.4%
2018	5	2,720	1.001	2,723	-1.7%	101,159,069	7.0%	26.92	-8.1%	PY18-PY23	-2.4%	PY18-PY22	-2.4%
2019	5	2,239	1.001	2,241	-17.7%	100,820,584	-0.3%	22.23	-17.4%	PY19-PY23	1.8%	PY19-PY22	1.8%
2020	5	1,905	1.004	1,912	-14.7%	106,486,623	5.6%	17.95	-19.3%	PY20-PY23	6.0%	PY20-PY22	6.0%
2021	5	2,396	1.012	2,424	26.8%	109,897,592	3.2%	22.06	22.9%	PY21-PY23	-1.1%	PY21-PY22	-1.1%
2022	5	2,402	1.044	2,509	3.5%	110,790,522	0.8%	22.64	2.6%				
2023	5	2,421	1.044	2,528	0.8%	117,110,149	5.7%	21.59	-4.6%				

Notes:

1. 2023 only has preliminary values and the full diagonal is not finalized. For that reason, 2022 and 2023 both use the preliminary selections to match the claim development pattern and get the same factor applied.

2. Expected Losses for PYs 2013 to 2020 were adjusted for excess wage trend compared to historical averages due to the effects of the pandemic.

Excess Wage Trend = [ 2.7% = 5.5% - 2.8% ] where 5.5% is the trend in SAWW from 2019 - 2022 and 2.8% is the trend in SAWW from 2013 - 2019.

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

