

2024 Pennsylvania

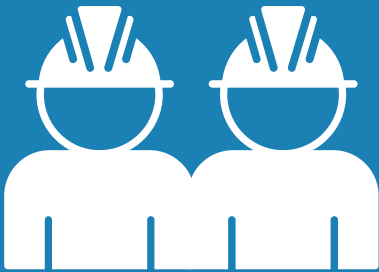
Certified Safety Committee Program



Analysis of Experience



Executive Summary



The Pennsylvania Certified Safety Committee Program (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.

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.

To assess the impact and effectiveness of the PCSCP, the Pennsylvania Compensation Rating Bureau (PCRB) has analyzed data spanning 16 years, from 2006 through 2021. 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.

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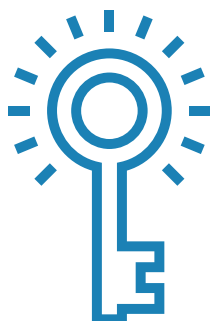
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Key Takeaways

Increasing gap for actual vs. indicated credits



Indicated debits have increased, while the average safety credits applied remained at 5%. The overall average for the 16 years shows a debit of 2%, 2021 shows a debit of 10%.



Steady participation



Participation has remained steady since 2006 with about 21% 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.



Credits

Figure 1

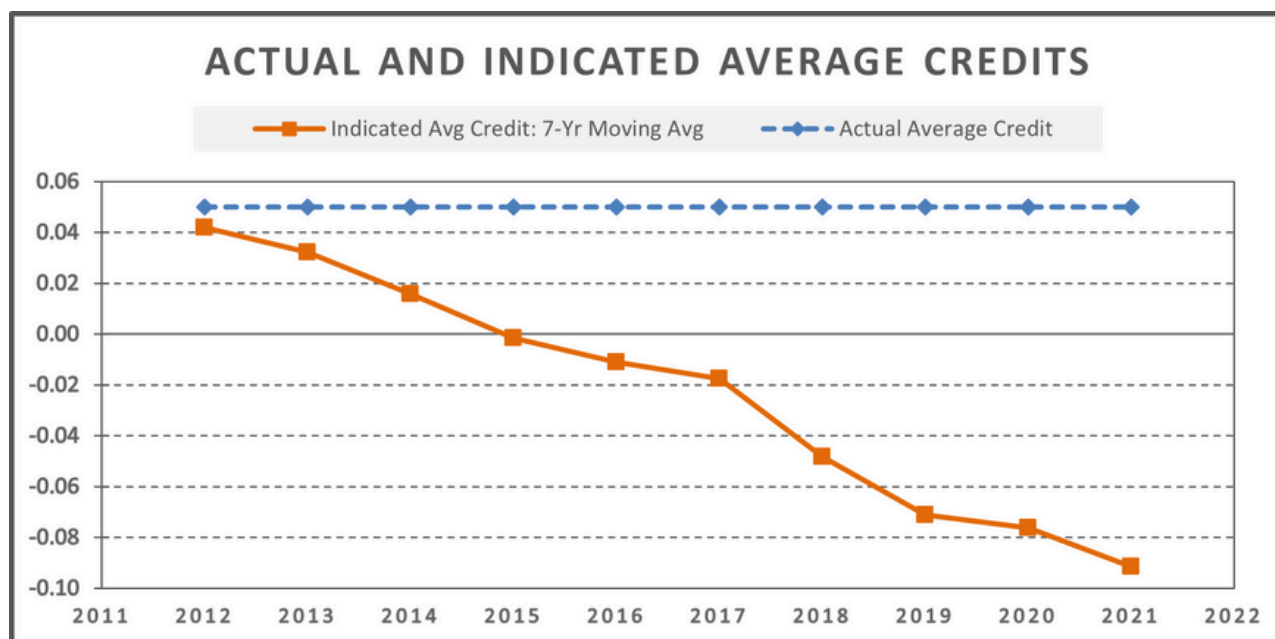


Figure 1 shows a comparison of the average credit applied for participating employers as well as a 7-year moving average of the indicated credit. A 7-year moving average was used to smooth out the volatility in the year-to-year indications. Over the period 2006 to 2021, the average credit applied to 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

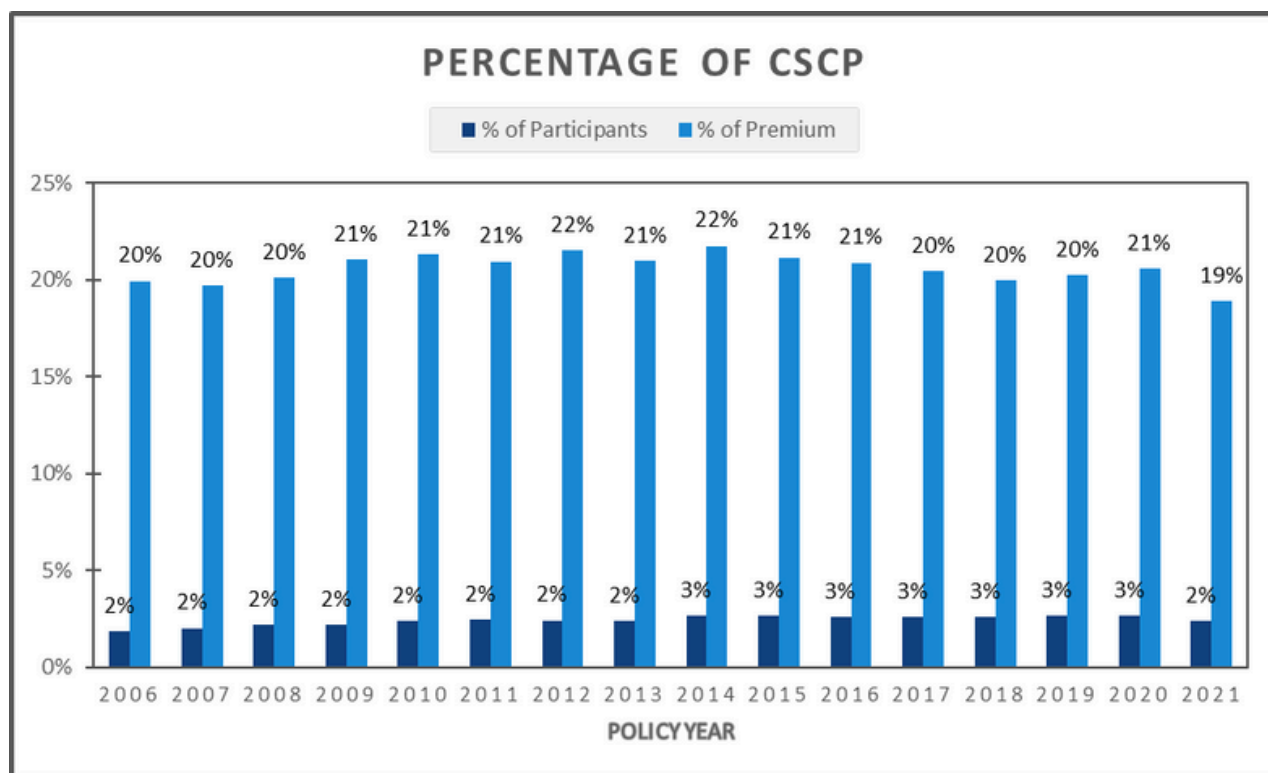
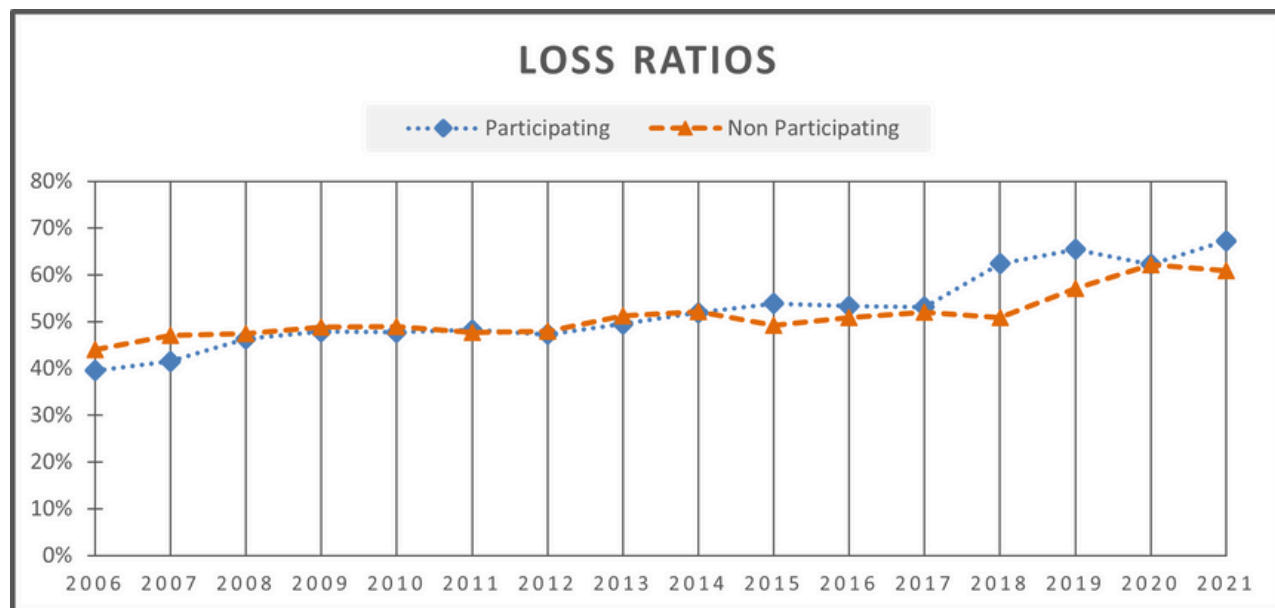


Figure 2 shows participation has remained relatively flat through the 16 years analyzed. During that time, premium of participants has been roughly **21%** of the eligible premium, which equates to **2%** of the policies participating. Premium in 2021 shows the lowest percentage in the 16-year history at **19%**.



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 that has not occurred in the last 10 years. These loss ratios support the continuously larger indicated debit observed in **Figure 1**.



Policy Size

Figure 4

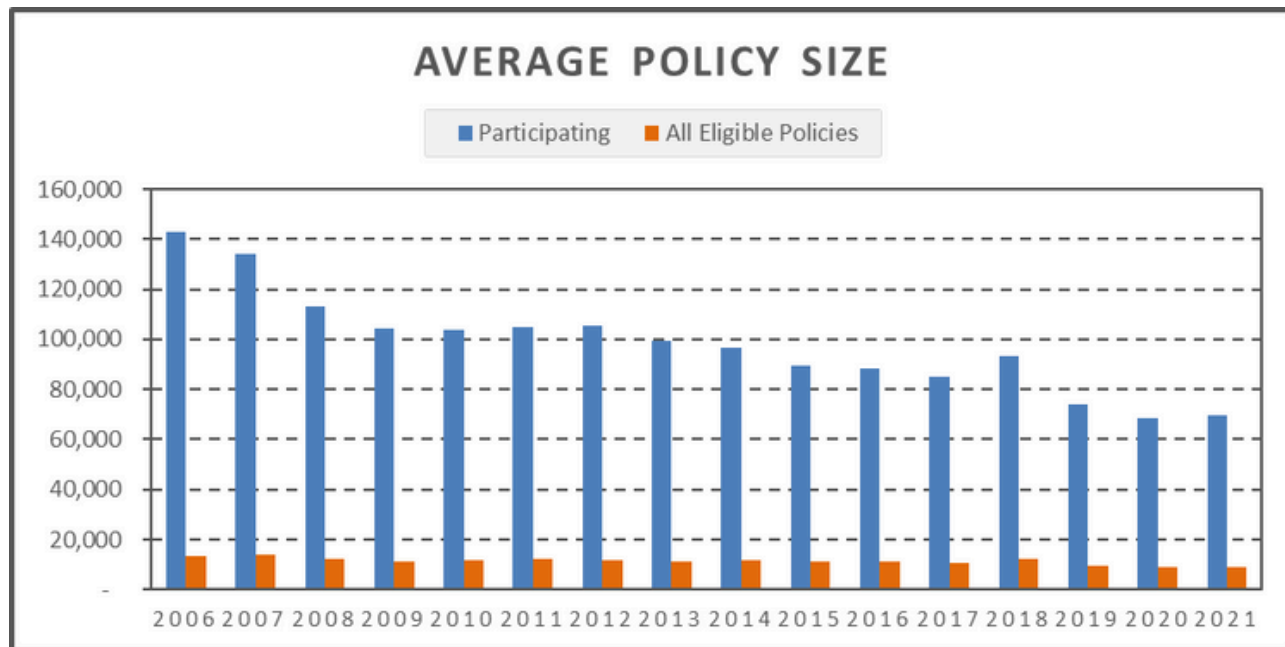


Figure 4 breaks down average policy size between participating policies and all eligible policies. While policy size has been decreasing due to rate reductions, it is clear the safety program is more commonly implemented within larger employers averaging **\$96,000** in premium. The average size of eligible policies, inclusive of those participants, is only **\$11,000**. The larger share of premium relative to the policy counts participating in **Figure 2** is reiterated through this analysis.

Conclusion

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.

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.

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.

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

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Appendix

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

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

(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 XVII. 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 XVII. 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 XVII.

(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 XVII. 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 XVII for indemnity and medical only claims.

Appendix

(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 XVII. 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 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	\$30,483,345	\$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**

	Statistic	(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**

	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	\$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
	Statistic			
(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}	0.0572	0.0765	0.0519
(10)	Incurred Losses	\$1,411,923,746	\$300,507,239	\$1,111,416,507
(11)	Average Claim (10)/(7)	\$8,351	\$6,174	\$9,231
(12)	Loss Ratio (10)/(5)	48.3%	49.8%	47.9%
(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)		0.0521	
(16)	Indicated CSC Credit Factor (14)/(2)		0.0145	

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

		(1) Eligibles	(2) Participating	(3) Non-Participating
	Statistic			
(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
	Statistic			
(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}	0.0565	0.0772	0.0508
(10)	Incurred Losses	\$1,516,676,437	\$328,846,841	\$1,187,829,596
(11)	Average Claim (10)/(7)	\$9,212	\$6,729	\$10,260
(12)	Loss Ratio (10)/(5)	52.7%	54.8%	52.1%
(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)		0.0522	
(16)	Indicated CSC Credit Factor (14)/(2)		0.0031	

**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}	0.0559	0.0746	0.0509
(10)	Incurred Losses	\$1,429,884,395	\$324,294,116	\$1,105,590,279
(11)	Average Claim (10)/(7)	\$8,986	\$7,223	\$9,678
(12)	Loss Ratio (10)/(5)	50.8%	56.8%	49.2%
(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)		0.0517	
(16)	Indicated CSC Credit Factor (14)/(2)		-0.0948	

**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}	0.0545	0.0740	0.0495
(10)	Incurred Losses	\$1,467,188,713	\$304,901,440	\$1,162,287,273
(11)	Average Claim (10)/(7)	\$9,583	\$7,176	\$10,507
(12)	Loss Ratio (10)/(5)	52.8%	55.9%	52.0%
(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)		0.0508	
(16)	Indicated CSC Credit Factor (14)/(2)		-0.0204	

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

		(1) Eligibles	(2) Participating	(3) Non-Participating
	Statistic			
(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	\$32,152,940	\$32,152,940	\$0
(5)	Net Premium (2)-(4)	\$3,039,176,860	\$580,284,003	\$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>65.8%</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)		\$750,151,029	
(14)	Indicated CSC Credits to Balance (2)-(13)		-\$137,714,086	
(15)	Average CSC Credit Factor (4)/(2)		<u>0.0525</u>	
(16)	Indicated CSC Credit Factor (14)/(2)		<u>-0.2249</u>	

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

	Statistic	(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	\$26,204,870	\$26,204,870	\$0
(5)	Net Premium (2)-(4)	\$2,436,791,488	\$471,986,567	\$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>69.1%</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)		\$571,178,140	
(14)	Indicated CSC Credits to Balance (2)-(13)		-\$72,986,703	
(15)	Average CSC Credit Factor (4)/(2)		<u>0.0526</u>	
(16)	Indicated CSC Credit Factor (14)/(2)		<u>-0.1465</u>	

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

		(1) Eligibles	(2) Participating	(3) Non-Participating
	Statistic			
(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	\$8,727	\$68,240	\$7,120
(4)	Safety Credits (2)/(1)	\$24,072,002	\$24,072,002	\$0
(5)	Net Premium (2)-(4)	\$2,194,230,719	\$431,837,133	\$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>65.7%</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)		\$456,871,170	
(14)	Indicated CSC Credits to Balance (2)-(13)		-\$962,035	
(15)	Average CSC Credit Factor (4)/(2)		<u>0.0528</u>	
(16)	Indicated CSC Credit Factor (14)/(2)		<u>-0.0021</u>	

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

	Statistic	(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	\$8,672	\$69,435	\$7,204
(4)	Safety Credits (2)/(1)	\$23,089,666	\$23,089,666	\$0
(5)	Net Premium (2)-(4)	\$2,292,983,916	\$414,214,620	\$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>71.0%</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)		\$482,910,312	
(14)	Indicated CSC Credits to Balance (2)-(13)		-\$45,606,026	
(15)	Average CSC Credit Factor (4)/(2)		<u>0.0528</u>	
(16)	Indicated CSC Credit Factor (14)/(2)		<u>-0.1043</u>	

**Pennsylvania Certified Safety Committee Program (PCSCP) Analysis
Safety Program Credit (2006 - 2021)**

	Statistic	(1) Eligibles	(2) Participating	(3) Non-Participating
(1)	Number of Risks	3,998,486	96,741	3,901,745
(2)	Standard Premium	\$45,151,307,979	\$9,295,072,506	\$35,856,235,473
(3)	Average Premium (2)/(1)	\$11,292	\$96,082	\$9,190
(4)	Safety Credits	\$479,985,190	\$479,985,190	\$0
(5)	Net Premium (2)-(4)	\$44,671,322,789	\$8,815,087,316	\$35,856,235,473
(6)	# of Indemnity Claims	525,903	117,918	407,985
(7)	# of Total Claims	2,638,019	716,395	1,921,624
(8)	Indemnity Claim Frequency (6)/{(2)/1,000}	0.0116	0.0127	0.0114
(9)	Total Claim Frequency (7)/{(2)/1,000}	<u>0.0584</u>	<u>0.0771</u>	<u>0.0536</u>
(10)	Incurred Losses	\$23,001,598,236	\$4,806,707,416	\$18,194,890,820
(11)	Average Claim (10)/(7)	<u>\$8,719</u>	<u>\$6,710</u>	<u>\$9,468</u>
(12)	Loss Ratio (10)/(5)	<u>51.5%</u>	<u>54.5%</u>	<u>50.7%</u>
(13)	Net Premium to Balance CSC & Non-Participating LRs: Col(2)Line(5)*Col(2)Line(12)/Col(3)Line(12)		\$9,475,784,196	
(14)	Indicated CSC Credits to Balance (2)-(13)		-\$180,711,690	
(15)	Average CSC Credit Factor (4)/(2)		<u>0.0516</u>	
(16)	Indicated CSC Credit Factor (14)/(2)		<u>-0.0194</u>	



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