

PENNSYLVANIA COMPENSATION RATING BUREAU

Claim Frequencies

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

Page 1 shows counts of claims and wages as compiled by the Pennsylvania Department of Labor and Industry along with resulting claim frequencies per \$1 million of payroll. Claim counts are available through the twelve months ending June 30, 2004.

Indicated average annual changes in claim frequency are also shown (column (8)) based on an exponential regression for frequencies during the calendar periods shown in column (7). The figures in column (6) indicate that there have been three distinct periods during the last ten years with regard to observed average annual changes in claim frequency. The period 1991-1994 showed an average change of -8.1% followed by three years (1995-1997) at -16.6%. Annual changes since 1997 have slowed somewhat with an estimate average change for 1998 - 2000 of -8.3%. Starting in 2001 and continuing through 2003, Labor & Industry claim counts showed increases due to changes in the types of claims certain carriers were reporting. The result is that patterns of claim reporting in recent years must be reviewed with great caution.

The second portion of page 1 presents claim frequencies on a fiscal year basis.

The second page shows a graph of the frequencies appearing in column (5) of page 1.

Claim frequencies per \$1 million of expected losses are shown on page 3 based on statistics gathered by the PCRB. For informational purposes, claim frequencies are also shown at constant (1987) wage levels. The data excludes the experience of deductible business. The pattern of changes in claim frequency on page 3 are similar to, although generally lower than, the Pennsylvania Department of Labor and Industry data shown on page 1. Staff is proposing an annual change in claim frequency of -6.2%. Last year's filing included an annual claim frequency trend of -6.0%.

The fourth page shows a graph of the frequencies appearing in column (5) of page 3.

The fifth and sixth pages are comparable to pages 3 and 4 but include the experience of deductible policies.

The seventh page shows a graph comparing claim frequencies presented on pages 2, 4 and 6, all indexed to a common value of 1.0 at January 1, 1988.

Page 8 presents the Unit Statistical Plan claim frequencies of page 3 by industry group and page 9 shows a graph of those industry group claim frequencies.

Pennsylvania W.C. - Injury Frequencies
per Department of Labor & Industry Statistics

| Calendar Year | Fatal & Non-Fatal Claim Counts (1) | % Change Counts (2) | Wages (Excl. Fed. Govt.) (3) | % Change Wages (4) | Claim Frequency (# per \$1million) (5) | % Change Frequency (6) |
|---------------|---------------------------------------|------------------------|---------------------------------|-----------------------|---|---------------------------|
| 1985 | 135,258 | | 82,424,929,323 | | 1.6410 | |
| 1986 | 138,168 | 2.2% | 87,088,766,188 | 5.7% | 1.5865 | -3.3% |
| 1987 | 139,706 | 1.1% | 94,082,048,196 | 8.0% | 1.4849 | -6.4% |
| 1988 | 146,461 | 4.8% | 101,779,435,543 | 8.2% | 1.4390 | -3.1% |
| 1989 | 148,445 | 1.4% | 108,000,446,952 | 6.1% | 1.3745 | -4.5% |
| 1990 | 158,030 | 6.5% | 114,126,673,936 | 5.7% | 1.3847 | 0.7% |
| 1991 | 145,667 | -7.8% | 116,536,044,622 | 2.1% | 1.2500 | -9.7% |
| 1992 | 143,268 | -1.6% | 123,163,218,565 | 5.7% | 1.1632 | -6.9% |
| 1993 | 136,769 | -4.5% | 126,453,677,063 | 2.7% | 1.0816 | -7.0% |
| 1994 | 130,093 | -4.9% | 131,499,113,452 | 4.0% | 0.9893 | -8.5% |
| 1995 | 118,313 | -9.1% | 137,992,970,047 | 4.9% | 0.8574 | -13.3% |
| 1996 | 102,132 | -13.7% | 144,910,231,319 | 5.0% | 0.7048 | -17.8% |
| 1997 | 88,451 | -13.4% | 154,383,264,744 | 6.5% | 0.5729 | -18.7% |
| 1998 | 85,783 | -3.0% | 164,800,517,598 | 6.7% | 0.5205 | -9.1% |
| 1999 | 82,676 | -3.6% | 173,807,881,592 | 5.5% | 0.4757 | -8.6% |
| 2000 | 80,133 | -3.1% | 181,587,857,121 @ | 4.5% | 0.4413 | -7.2% |
| 2001 | 90,405 | 12.8% | 189,076,552,680 | 4.1% | 0.4781 | 8.4% |
| 2002 | 95,206 | 5.3% | 191,748,691,971 | 1.4% | 0.4965 | 3.8% |
| 2003 | 99,161 | 4.2% | 196,849,780,416 | 2.7% | 0.5037 | 1.5% |
| 2003.5 * | 98,041 | -1.1% ** | 199,567,568,107 | 1.4% | 0.4913 | -2.5% |

| Period (7) | Annual % Change in Claim Frequency (8) # |
|--------------------|---|
| CY85 - FY end 6/04 | -7.75% |
| CY86 - FY end 6/04 | -7.92% |
| CY87 - FY end 6/04 | -8.07% |
| CY88 - FY end 6/04 | -8.23% |
| CY89 - FY end 6/04 | -8.34% |
| CY90 - FY end 6/04 | -8.39% |
| CY91 - FY end 6/04 | -8.17% |
| CY92 - FY end 6/04 | -7.90% |
| CY93 - FY end 6/04 | -7.40% |
| CY94 - FY end 6/04 | -6.55% |
| CY95 - FY end 6/04 | -5.17% |
| CY96 - FY end 6/04 | -3.31% |
| CY97 - FY end 6/04 | -1.31% |
| CY98 - FY end 6/04 | 0.21% |
| CY99 - FY end 6/04 | 1.91% |
| CY00 - FY end 6/04 | 3.18% |
| CY01 - FY end 6/04 | 1.34% |

| Fiscal Year Ending June 30 | Fatal & Non-Fatal Claim Counts (1) | % Change Counts (2) | Wages (Excl. Fed. Govt.) (3) | % Change Wages (4) | Claim Frequency (# per \$1million) (5) | % Change Frequency (6) |
|----------------------------|---------------------------------------|------------------------|---------------------------------|-----------------------|---|---------------------------|
| 1996 | 111,412 | | 141,080,588,470 | | 0.7897 | |
| 1997 | 94,081 | -15.6% | 148,855,166,710 | 5.5% | 0.6320 | -20.0% |
| 1998 | 87,339 | -7.2% | 159,326,932,528 | 7.0% | 0.5482 | -13.3% |
| 1999 | 83,769 | -4.1% | 168,545,476,679 | 5.8% | 0.4970 | -9.3% |
| 2000 | 81,338 | -2.9% | 178,133,454,425 @ | 5.7% | 0.4566 | -8.1% |
| 2001 | 82,813 | 1.8% | 188,197,864,473 | 5.6% | 0.4400 | -3.6% |
| 2002 | 94,215 | 13.8% | 189,850,330,342 | 0.9% | 0.4963 | 12.8% |
| 2003 | 98,042 | 4.1% | 193,398,561,446 | 1.9% | 0.5069 | 2.2% |
| 2004 | 98,041 | 0.0% | 199,567,568,107 | 3.2% | 0.4913 | -3.1% |

| Period Ending 6/30 (7) | Annual % Change in Claim Frequency (8) # |
|---------------------------|---|
| 96-04 | -4.69% |
| 97-04 | -2.58% |
| 98-04 | -0.73% |
| 99-04 | 1.08% |
| 00-04 | 2.92% |
| 01-04 | 3.58% |
| 02-04 | -0.50% |

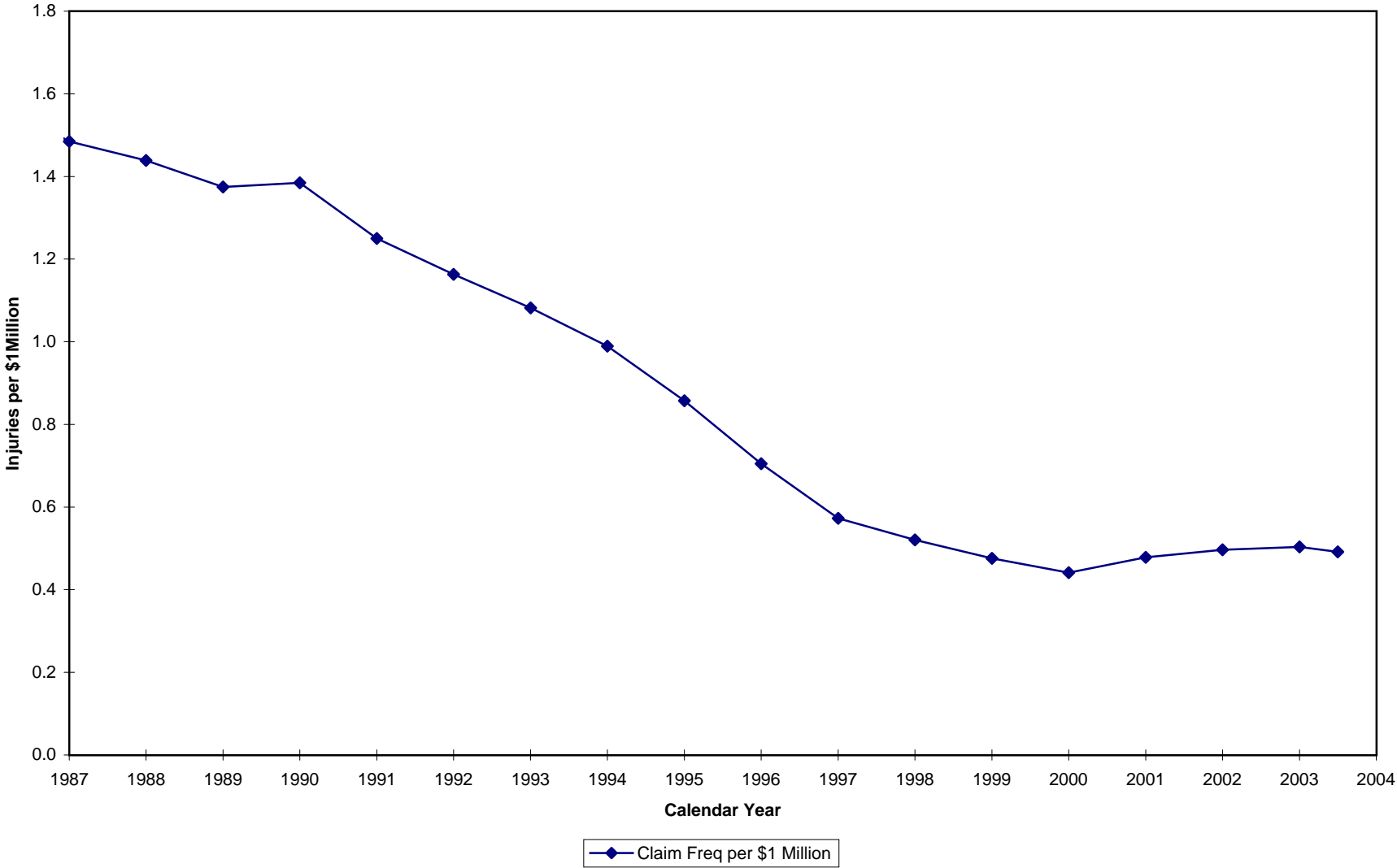
* July 1, 2003 thru June 30, 2004 .

** Six month change 1/04-12/04 to 7/04-6/05. Annualized changes are -2.2% (Counts), +2.8% (Wages) and -4.9% (Frequency)

Exponential Trend

@1ST Quarter 2000 wages have been adjusted (from 45,317,695,400 to 42,864,043,865) for unusually high wage levels during the period.

PA W.C. - CLAIM FREQUENCIES
per Department of Labor & Industry Statistics



Pennsylvania W.C - Claim Frequencies

PCRB Unit Statistical Plan
(Excluding Deductible Business)

| Policy Year | # of Claim Indemnity (1) | % Change Counts (2) | Expected Losses (3) | % Change Exp Loss (4) | Claim Frequency (#Claims per \$1 million) (5) | % Change Claim Freq (6) |
|-------------|--------------------------|---------------------|---------------------|-----------------------|---|-------------------------|
| 1987 | 78,735 | | | | | |
| 1988 | 81,465 | 3.5% | | | | |
| 1989 | 82,954 | 1.8% | | | | |
| 1990 | 78,222 | -5.7% | 1,814,287,765 | | 43.11 | |
| 1991 | 69,377 | -11.3% | 1,738,308,090 | -4.2% | 39.91 | -7.4% |
| 1992 | 56,630 | -18.4% | 1,533,045,805 | -11.8% | 36.94 | -7.4% |
| 1993 | 48,011 | -15.2% | 1,398,296,381 | -8.8% | 34.34 | -7.0% |
| 1994 | 42,190 | -12.1% | 1,374,357,656 | -1.7% | 30.70 | -10.6% |
| 1995 | 36,944 | -12.4% | 1,350,617,908 | -1.7% | 27.35 | -10.9% |
| 1996 | 36,026 | -2.5% | 1,444,651,991 | 7.0% | 24.94 | -8.8% |
| 1997 | 37,707 | 4.7% | 1,599,060,631 | 10.7% | 23.58 | -5.5% |
| 1998 | 37,258 | -1.2% | 1,697,199,175 | 6.1% | 21.95 | -6.9% |
| 1999 | 37,523 | 0.7% | 1,825,613,411 | 7.6% | 20.55 | -6.4% |
| 2000 | 35,951 | -4.2% | 1,869,107,070 | 2.4% | 19.23 | -6.4% |
| 2001 | 32,418 | -9.8% | 1,798,830,027 | -3.8% | 18.02 | -6.3% |
| 2002 | 29,968 | -7.6% | 1,751,233,939 | -2.6% | 17.11 | -5.0% |

| Period | Annual % Change In Claim Frequency |
|-----------|------------------------------------|
| PY87-PY02 | |
| PY88-PY02 | |
| PY89-PY02 | |
| PY90-PY02 | -7.7% |
| PY91-PY02 | -7.6% |
| PY92-PY02 | -7.5% |
| PY93-PY02 | -7.2% |
| PY94-PY02 | -6.8% |
| PY95-PY02 | -6.4% |
| PY96-PY02 | -6.2% |
| PY97-PY02 | -6.3% |
| PY98-PY02 | -6.1% |
| PY99-PY02 | -6.0% |
| PY00-PY02 | -5.7% |
| PY01-PY02 | -5.0% |

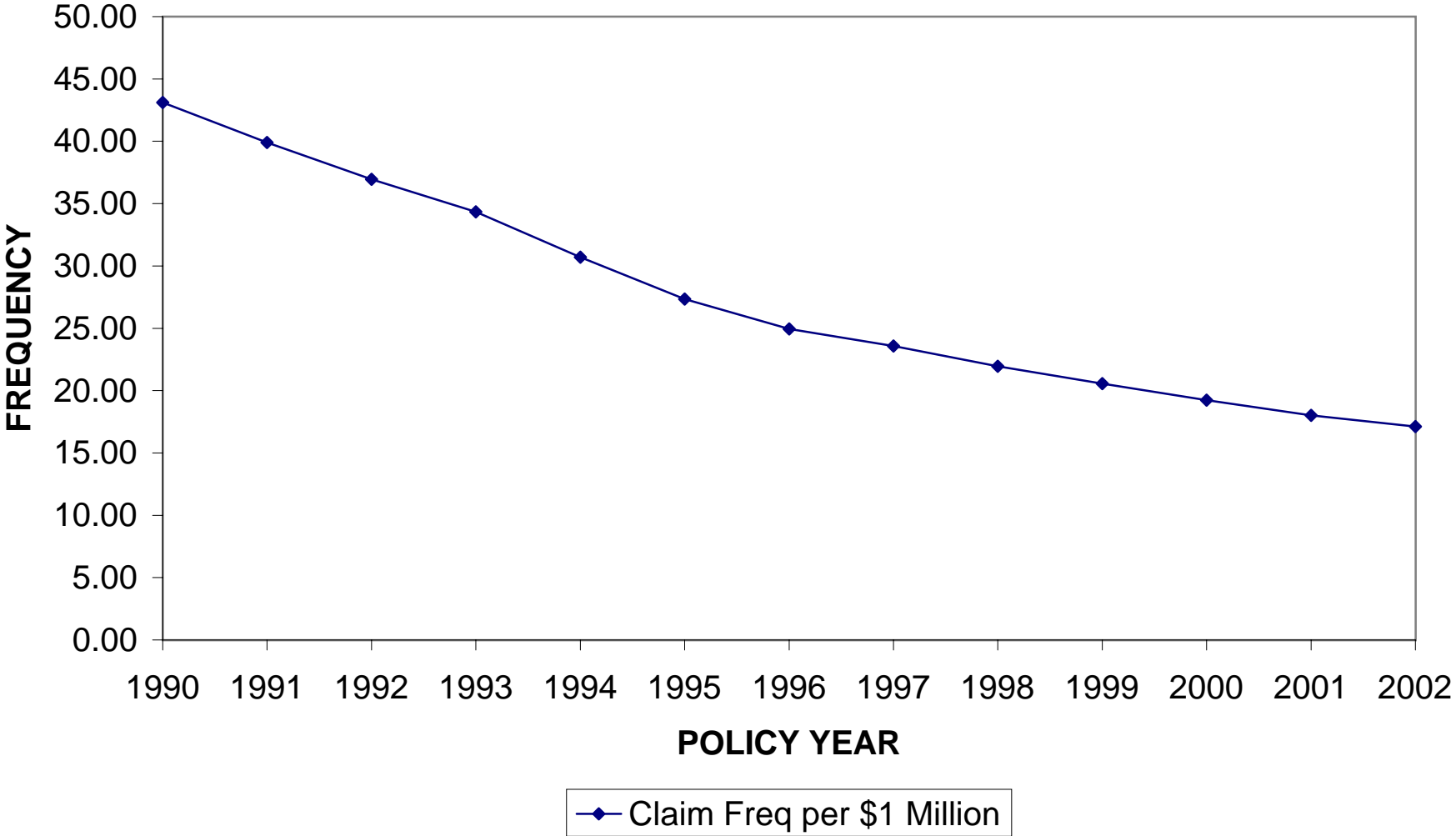
| Policy Year | SAWW | % Change SAWW | SAWW Index | Adj Claim Freq. * (#Claims per \$1 million) | % Change Adj Claim Frequency |
|-------------|--------|---------------|------------|---|------------------------------|
| 1987 | 398.30 | | 1.0000 | | |
| 1988 | 417.30 | 4.8% | 1.0477 | | |
| 1989 | 434.57 | 4.1% | 1.0911 | | |
| 1990 | 454.55 | 4.6% | 1.1412 | 49.20 | |
| 1991 | 474.62 | 4.4% | 1.1916 | 47.56 | -3.3% |
| 1992 | 493.65 | 4.0% | 1.2394 | 45.78 | -3.7% |
| 1993 | 508.29 | 3.0% | 1.2761 | 43.82 | -4.3% |
| 1994 | 523.74 | 3.0% | 1.3149 | 40.36 | -7.9% |
| 1995 | 540.62 | 3.2% | 1.3573 | 37.13 | -8.0% |
| 1996 | 560.70 | 3.7% | 1.4077 | 35.10 | -5.5% |
| 1997 | 586.44 | 4.6% | 1.4724 | 34.72 | -1.1% |
| 1998 | 611.55 | 4.3% | 1.5354 | 33.71 | -2.9% |
| 1999 | 640.21 | 4.7% | 1.6074 | 33.04 | -2.0% |
| 2000 | 659.89 | 3.1% | 1.6568 | 31.87 | -3.5% |
| 2001 | 674.45 | 2.2% | 1.6933 | 30.52 | -4.2% |
| 2002 | 691.37 | 2.5% | 1.7358 | 29.70 | -2.7% |

| Period | Annual % Change In Adjusted Claim Frequency |
|-----------|---|
| PY87-PY02 | |
| PY88-PY02 | |
| PY89-PY02 | |
| PY90-PY02 | -4.3% |
| PY91-PY02 | -4.2% |
| PY92-PY02 | -4.1% |
| PY93-PY02 | -3.8% |
| PY94-PY02 | -3.4% |
| PY95-PY02 | -3.0% |
| PY96-PY02 | -2.9% |
| PY97-PY02 | -3.1% |
| PY98-PY02 | -3.3% |
| PY99-PY02 | -3.6% |
| PY00-PY02 | -3.5% |
| PY01-PY03 | -2.7% |

* Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (1987) wages

Projected Annual Change in Claim Frequency : -6.2% (See PY96-PY02)

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) | % Change Counts (2) | Expected Losses (3) | % Change Exp Loss (4) | Claim Frequency (#Claims per \$1 million) (5) | % Change Frequency (6) |
|-------------|--------------------------|---------------------|---------------------|-----------------------|---|------------------------|
| 1987 | 78,735 | | | | | |
| 1988 | 81,465 | 3.5% | | | | |
| 1989 | 82,954 | 1.8% | | | | |
| 1990 | 78,504 | -5.4% | 1,821,528,019 | | 43.10 | |
| 1991 | 71,702 | -8.7% | 1,795,786,534 | -1.4% | 39.93 | -7.4% |
| 1992 | 67,138 | -6.4% | 1,813,853,023 | 1.0% | 37.01 | -7.3% |
| 1993 | 62,132 | -7.5% | 1,814,716,247 | 0.0% | 34.24 | -7.5% |
| 1994 | 58,073 | -6.5% | 1,896,416,652 | 4.5% | 30.62 | -10.6% |
| 1995 | 53,134 | -8.5% | 1,932,831,366 | 1.9% | 27.49 | -10.2% |
| 1996 | 50,200 | -5.5% | 2,054,719,607 | 6.3% | 24.43 | -11.1% |
| 1997 | 50,070 | -0.3% | 2,219,162,218 | 8.0% | 22.56 | -7.7% |
| 1998 | 50,829 | 1.5% | 2,391,114,671 | 7.7% | 21.26 | -5.8% |
| 1999 | 51,781 | 1.9% | 2,602,271,188 | 8.8% | 19.90 | -6.4% |
| 2000 | 50,767 | -2.0% | 2,715,457,490 | 4.3% | 18.70 | -6.0% |
| 2001 | 47,196 | -7.0% | 2,713,825,500 | -0.1% | 17.39 | -7.0% |
| 2002 | 44,371 | -6.0% | 2,673,026,072 | -1.5% | 16.60 | -4.5% |

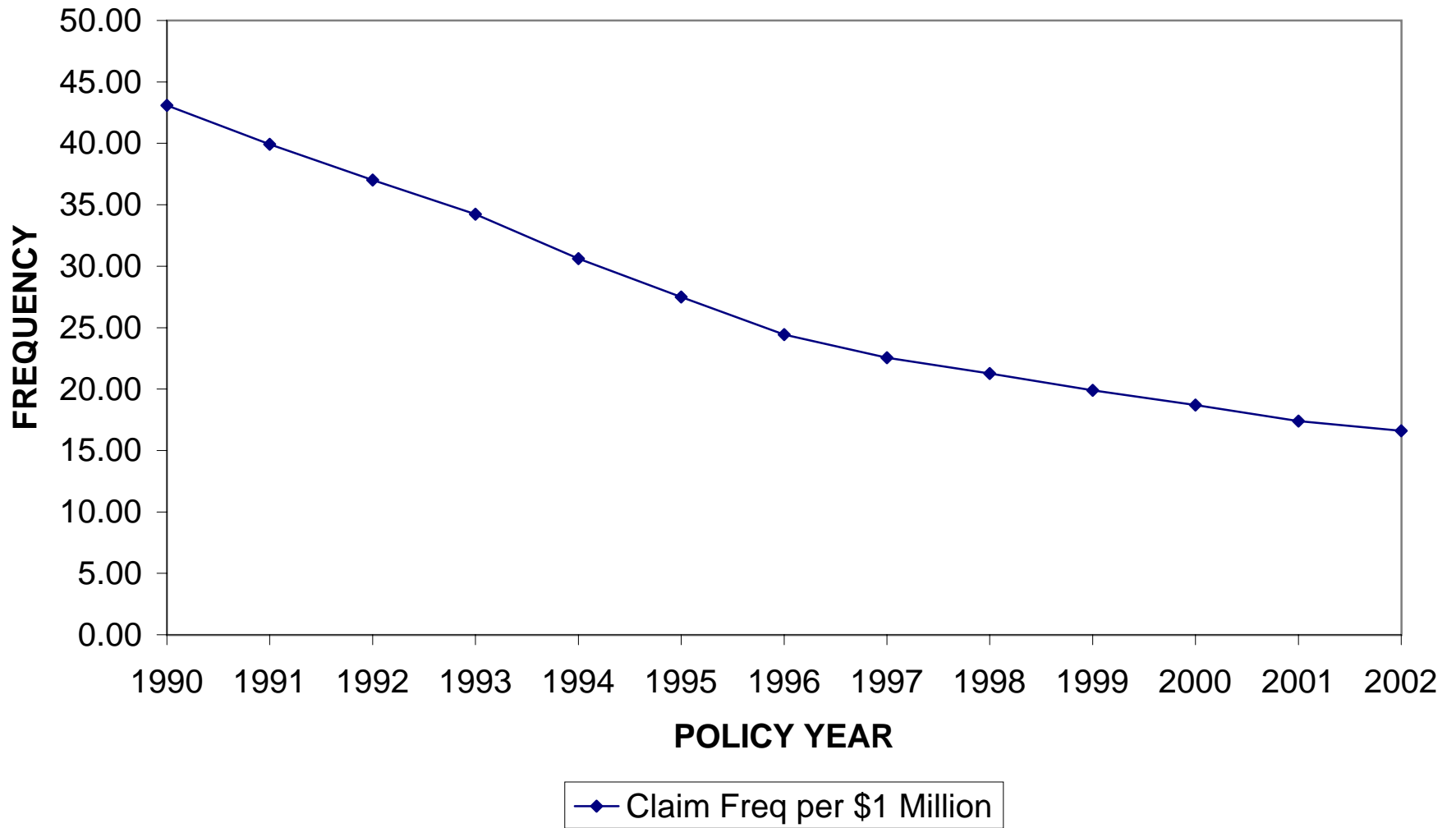
| Period | Annual % Change In Claim Frequency |
|-----------|------------------------------------|
| PY90-PY02 | -8.0% |
| PY91-PY02 | -8.0% |
| PY92-PY02 | -7.8% |
| PY93-PY02 | -7.6% |
| PY94-PY02 | -7.2% |
| PY95-PY02 | -6.7% |
| PY96-PY02 | -6.3% |
| PY97-PY02 | -6.1% |
| PY98-PY02 | -6.1% |
| PY99-PY02 | -6.0% |
| PY00-PY02 | -5.8% |
| PY01-PY02 | -4.5% |

| Policy Year | SAWW | % Change SAWW | SAWW Index | Adj Claim Freq. * (#Claims per \$1 million) | % Change Adj Claim Frequency |
|-------------|--------|---------------|------------|---|------------------------------|
| 1987 | 398.30 | | 1.0000 | | |
| 1988 | 417.30 | 4.8% | 1.0477 | | |
| 1989 | 434.57 | 4.1% | 1.0911 | | |
| 1990 | 454.55 | 4.6% | 1.1412 | 49.18 | |
| 1991 | 474.62 | 4.4% | 1.1916 | 47.58 | -3.3% |
| 1992 | 493.65 | 4.0% | 1.2394 | 45.88 | -3.6% |
| 1993 | 508.29 | 3.0% | 1.2761 | 43.69 | -4.8% |
| 1994 | 523.74 | 3.0% | 1.3149 | 40.27 | -7.8% |
| 1995 | 540.62 | 3.2% | 1.3573 | 37.31 | -7.4% |
| 1996 | 560.70 | 3.7% | 1.4077 | 34.39 | -7.8% |
| 1997 | 586.44 | 4.6% | 1.4724 | 33.22 | -3.4% |
| 1998 | 611.55 | 4.3% | 1.5354 | 32.64 | -1.7% |
| 1999 | 640.21 | 4.7% | 1.6074 | 31.98 | -2.0% |
| 2000 | 659.89 | 3.1% | 1.6568 | 30.97 | -3.2% |
| 2001 | 674.45 | 2.2% | 1.6933 | 29.45 | -4.9% |
| 2002 | 691.37 | 2.5% | 1.7358 | 28.81 | -2.2% |

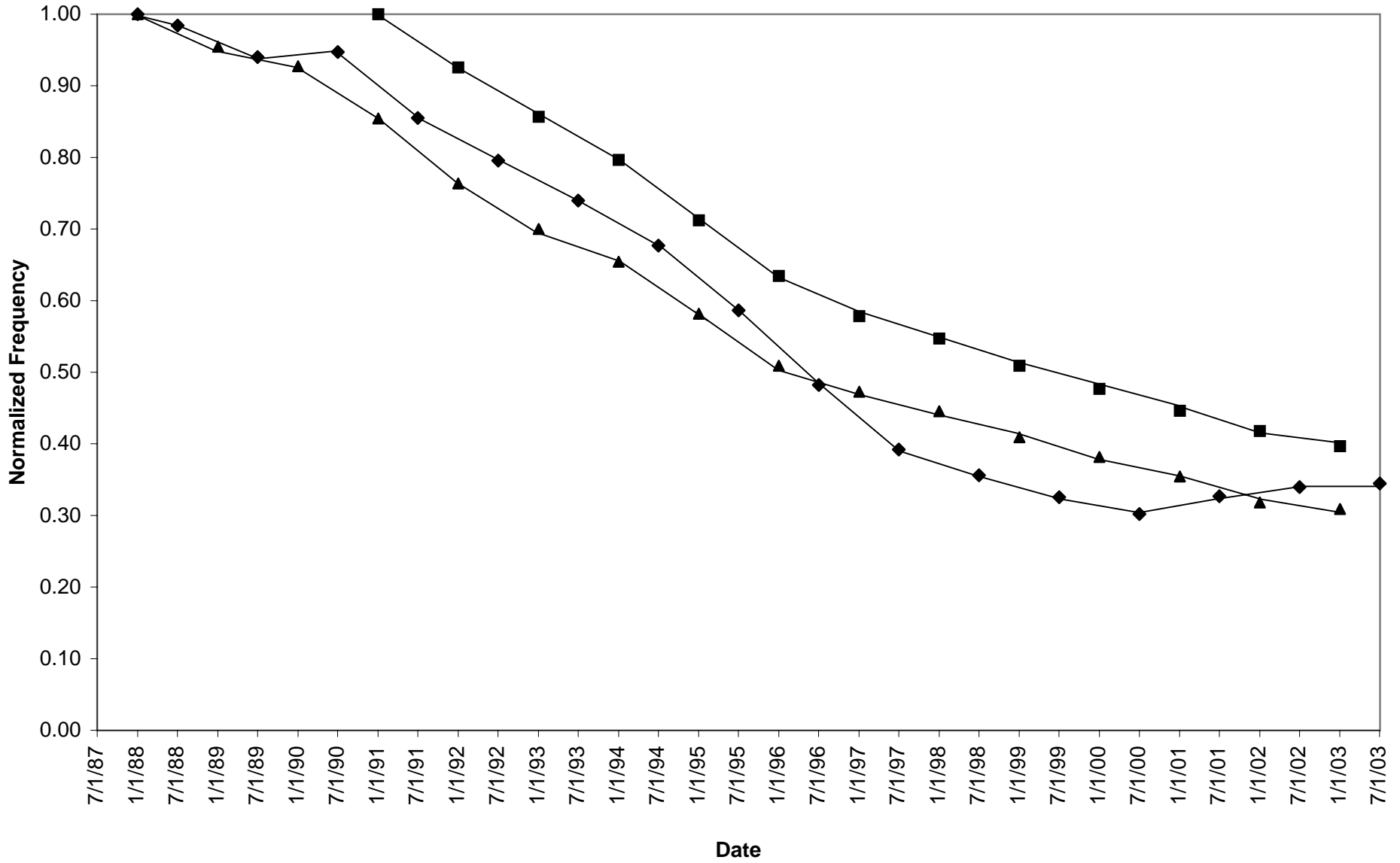
| Period | Annual % Change In Adjusted Claim Frequency |
|-----------|---|
| PY90-PY02 | -4.6% |
| PY91-PY02 | -4.6% |
| PY92-PY02 | -4.5% |
| PY93-PY02 | -4.2% |
| PY94-PY02 | -3.8% |
| PY95-PY02 | -3.3% |
| PY96-PY02 | -2.9% |
| PY97-PY02 | -3.0% |
| PY98-PY02 | -3.3% |
| PY99-PY02 | -3.6% |
| PY00-PY02 | -3.6% |
| PY01-PY03 | -2.2% |

* Adjusted claim frequency is claim frequency per \$1 million payroll at constant (1987) wages

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



**PA W.C. - COMPARISON OF CLAIM FREQUENCIES
(PCR B Data Excludes Deductible Business)**



◆ Pa L&I
 ■ PCR B-Expected Loss
 ▲ PCR B-Payroll

Pennsylvania W.C. - Claim Frequencies

PCRB Unit Statistical Plan
(Excluding Deductible Business)

| Policy Year | Industry Group | # of Claim Indemnity (1) | % Change Counts (2) | Expected Losses (3) | % Change Exp Loss (4) | Claim Frequency (#Claims per \$1 million) (5) | % Change Frequency (6) |
|-------------|----------------|--------------------------|---------------------|---------------------|-----------------------|---|------------------------|
| 1987 | 1 (MFG) | 26,756 | | 506,748,388 | | 52.80 | |
| 1988 | 1 | 28,444 | 6.3% | 528,682,884 | 4.3% | 53.80 | 1.9% |
| 1989 | 1 | 27,777 | -2.3% | 527,398,892 | -0.2% | 52.67 | -2.1% |
| 1990 | 1 | 25,002 | -10.0% | 527,028,142 | -0.1% | 47.44 | -9.9% |
| 1991 | 1 | 20,518 | -17.9% | 488,059,012 | -7.4% | 42.04 | -11.4% |
| 1992 | 1 | 16,059 | -21.7% | 399,714,769 | -18.1% | 40.18 | -4.4% |
| 1993 | 1 | 13,300 | -17.2% | 355,822,312 | -11.0% | 37.38 | -7.0% |
| 1994 | 1 | 11,522 | -13.4% | 341,733,677 | -4.0% | 33.72 | -9.8% |
| 1995 | 1 | 9,874 | -14.3% | 327,053,089 | -4.3% | 30.19 | -10.5% |
| 1996 | 1 | 9,213 | -6.7% | 340,330,060 | 4.1% | 27.07 | -10.3% |
| 1997 | 1 | 10,067 | 9.3% | 388,483,580 | 14.1% | 25.91 | -4.3% |
| 1998 | 1 | 9,745 | -3.2% | 404,822,649 | 4.2% | 24.07 | -7.1% |
| 1999 | 1 | 9,264 | -4.9% | 404,102,792 | -0.2% | 22.92 | -4.8% |
| 2000 | 1 | 8,509 | -8.1% | 394,866,262 | -2.3% | 21.55 | -6.0% |
| 2001 | 1 | 7,139 | -16.1% | 355,815,871 | -9.9% | 20.06 | -6.9% |
| 2002 | 1 | 6,168 | -13.6% | 340,890,086 | -4.2% | 18.09 | -9.8% |

| Period | Annual % Change In Claim Frequency |
|-----------|------------------------------------|
| PY87-PY02 | -7.4% |
| PY88-PY02 | -7.6% |
| PY89-PY02 | -7.7% |
| PY90-PY02 | -7.5% |
| PY91-PY02 | -7.4% |
| PY92-PY02 | -7.4% |
| PY93-PY02 | -7.3% |
| PY94-PY02 | -6.9% |
| PY95-PY02 | -6.5% |
| PY96-PY02 | -6.3% |
| PY97-PY02 | -6.6% |
| PY98-PY02 | -6.8% |
| PY99-PY02 | -7.5% |
| PY00-PY02 | -8.4% |
| PY01-PY02 | -9.8% |

| | | | | | | | |
|------|-----------------|--------|--------|-------------|-------|-------|--------|
| 1987 | 2 (Contracting) | 11,093 | | 316,844,901 | | 35.01 | |
| 1988 | 2 | 11,547 | 4.1% | 332,676,545 | 5.0% | 34.71 | -0.9% |
| 1989 | 2 | 11,619 | 0.6% | 334,130,696 | 0.4% | 34.77 | 0.2% |
| 1990 | 2 | 10,405 | -10.4% | 343,307,775 | 2.7% | 30.31 | -12.8% |
| 1991 | 2 | 9,013 | -13.4% | 314,849,790 | -8.3% | 28.63 | -5.5% |
| 1992 | 2 | 8,123 | -9.9% | 291,743,102 | -7.3% | 27.84 | -2.8% |
| 1993 | 2 | 7,196 | -11.4% | 278,342,691 | -4.6% | 25.85 | -7.1% |
| 1994 | 2 | 7,204 | 0.1% | 288,072,858 | 3.5% | 25.01 | -3.2% |
| 1995 | 2 | 6,290 | -12.7% | 280,186,671 | -2.7% | 22.45 | -10.2% |
| 1996 | 2 | 6,543 | 4.0% | 303,990,994 | 8.5% | 21.52 | -4.1% |
| 1997 | 2 | 6,564 | 0.3% | 331,598,456 | 9.1% | 19.80 | -8.0% |
| 1998 | 2 | 6,731 | 2.5% | 365,446,188 | 10.2% | 18.42 | -7.0% |
| 1999 | 2 | 6,816 | 1.3% | 393,920,337 | 7.8% | 17.30 | -6.1% |
| 2000 | 2 | 6,802 | -0.2% | 409,712,648 | 4.0% | 16.60 | -4.0% |
| 2001 | 2 | 6,437 | -5.4% | 414,914,363 | 1.3% | 15.51 | -6.6% |
| 2002 | 2 | 5,914 | -8.1% | 414,212,579 | -0.2% | 14.28 | -7.9% |

| | |
|-----------|-------|
| PY87-PY02 | -6.1% |
| PY88-PY02 | -6.2% |
| PY89-PY02 | -6.3% |
| PY90-PY02 | -6.2% |
| PY91-PY02 | -6.3% |
| PY92-PY02 | -6.4% |
| PY93-PY02 | -6.4% |
| PY94-PY02 | -6.5% |
| PY95-PY02 | -6.2% |
| PY96-PY02 | -6.3% |
| PY97-PY02 | -6.1% |
| PY98-PY02 | -6.0% |
| PY99-PY02 | -6.2% |
| PY00-PY02 | -7.3% |
| PY01-PY02 | -7.9% |

| | | | | | | | |
|------|-----------|--------|--------|---------------|--------|-------|--------|
| 1987 | 3 (Other) | 40,886 | | 788,010,413 | | 51.89 | |
| 1988 | 3 | 41,474 | 1.4% | 841,536,965 | 6.8% | 49.28 | -5.0% |
| 1989 | 3 | 43,558 | 5.0% | 886,514,368 | 5.3% | 49.13 | -0.3% |
| 1990 | 3 | 42,815 | -1.7% | 943,951,848 | 6.5% | 45.36 | -7.7% |
| 1991 | 3 | 39,846 | -6.9% | 935,399,288 | -0.9% | 42.60 | -6.1% |
| 1992 | 3 | 32,448 | -18.6% | 841,587,934 | -10.0% | 38.56 | -9.5% |
| 1993 | 3 | 27,515 | -15.2% | 764,131,378 | -9.2% | 36.01 | -6.6% |
| 1994 | 3 | 23,464 | -14.7% | 744,551,121 | -2.6% | 31.51 | -12.5% |
| 1995 | 3 | 20,780 | -11.4% | 743,378,148 | -0.2% | 27.95 | -11.3% |
| 1996 | 3 | 20,270 | -2.5% | 800,330,937 | 7.7% | 25.33 | -9.4% |
| 1997 | 3 | 21,076 | 4.0% | 878,978,595 | 9.8% | 23.98 | -5.3% |
| 1998 | 3 | 20,782 | -1.4% | 926,930,338 | 5.5% | 22.42 | -6.5% |
| 1999 | 3 | 21,443 | 3.2% | 1,027,590,282 | 10.9% | 20.87 | -6.9% |
| 2000 | 3 | 20,640 | -3.7% | 1,064,528,160 | 3.6% | 19.39 | -7.1% |
| 2001 | 3 | 18,842 | -8.7% | 1,028,099,793 | -3.4% | 18.33 | -5.5% |
| 2002 | 3 | 17,886 | -5.1% | 996,131,274 | -3.1% | 17.96 | -2.0% |

| | |
|-----------|-------|
| PY87-PY02 | -7.6% |
| PY88-PY02 | -7.8% |
| PY89-PY02 | -8.0% |
| PY90-PY02 | -7.9% |
| PY91-PY02 | -7.8% |
| PY92-PY02 | -7.6% |
| PY93-PY02 | -7.3% |
| PY94-PY02 | -6.7% |
| PY95-PY02 | -6.3% |
| PY96-PY02 | -5.9% |
| PY97-PY02 | -5.9% |
| PY98-PY02 | -5.6% |
| PY99-PY02 | -4.9% |
| PY00-PY02 | -3.8% |
| PY01-PY02 | -2.0% |

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

