



Report

Friction in the California Compensation System

November 2021



Report Summary

Frictional costs in the California workers' compensation system are much higher than other systems across multiple categories (Pages [4](#), [18](#), and [19](#)). These differences become much greater at later periods ([Page 8](#)).

California's higher frictional costs are driven by the "Frictional Four" drivers: a higher volume of permanent disability claims ([Page 6](#)), higher proportions of claims involving cumulative trauma injury ([Page 7](#)), longer average claim duration ([Page 8](#)), and regional differences within the state ([Page 9](#)). After adjusting these components to that closer to the median state, average ALAE costs in California would be significantly lower ([Page 10](#)).

California's high allocated loss adjustment expense (ALAE) costs are driven more by the frequency of claims involving significant ALAE costs, which is highly impacted by where the claim occurs and whether it involves a cumulative trauma injury. However, once a claim has a nontrivial ALAE cost, the average ALAE cost per claim is not significantly different regardless of claim type (Pages [7](#) and [9](#)).

After controlling for various claim characteristics and demographics such as the type of injury or diagnosis, claims with over \$10,000 in paid ALAE have 50% to 60% higher incurred loss amounts on average ([Page 14](#)).

A speed-up in claim settlement following the implementation of Senate Bill No. 863 helped lower projected future ALAE development and flattened the decades-long trend of sharply increasing average ALAE costs. However, claim settlements have slowed in 2020 and the first half of 2021 which may lead to increases in ALAE costs in the future ([Page 17](#)).

Key Figures

\$0.48

It costs \$0.48 to deliver \$1 of benefits in California which is 92% higher than the median state.

2X

California has more than twice the frequency of permanent disability (PD) claims and twice the percent of indemnity claims open at 60 months compared to many other states.

+27%

Average allocated loss adjustment expense (ALAE) costs in the Los Angeles Basin area are 27% higher than in the remainder of California.

+50%

Claims with higher ALAE costs but similar other claim characteristics have 50% more incurred indemnity and medical benefits on average.

-9%

Driven by acceleration in claim settlement rates, average ALAE costs are 9% lower in 2020 than in 2009.

Chart 1: Cost to Deliver \$1 of Benefits



Chart 2: Ratios of ALAE (DCC) to Losses by State

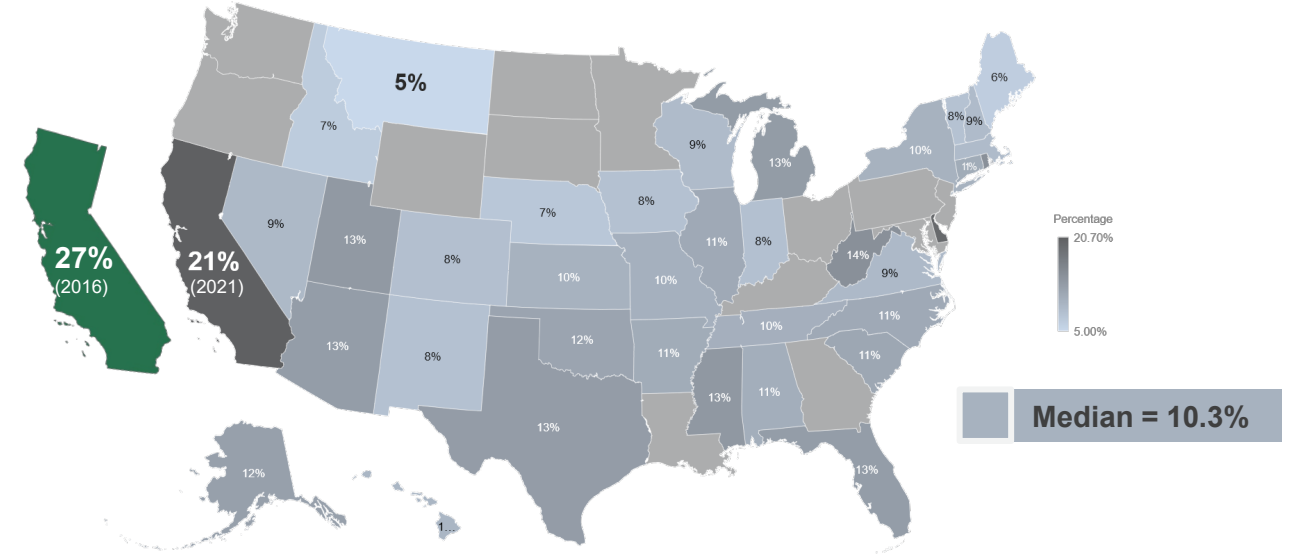
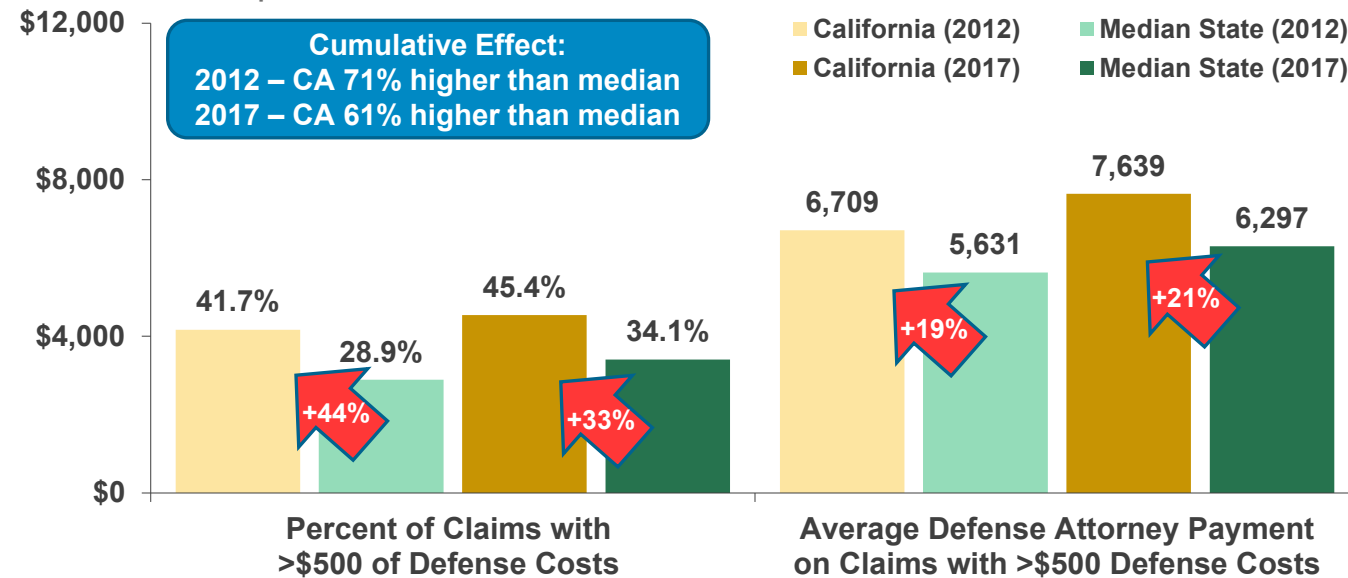


Chart 3: Comparisons of California Defense Costs at 36 Months



Insights California Comparisons

- In California, it costs \$0.48 in frictional costs to deliver \$1 of benefits to injured workers. This is almost twice the median workers' compensation system and significantly above other systems that deliver medical benefits (Chart 1).
- Despite reforms and other factors recently lowering allocated loss adjustment expense (ALAE) costs, California still has the highest ratio of ALAE to losses of any state (Chart 2).
- According to Workers' Compensation Research Institute (WCRI) data, California has both a significantly higher share of claims involving nontrivial defense costs and a higher average defense cost on these claims when compared to the median state (Chart 3).
- Recent favorable trends have moved California somewhat closer to the median state in the last 5 years, but we are still 61% higher than the median state in total defense costs per lost time claim at 36 months (Chart 3). Given the significantly longer claim duration in California, these differences are likely larger at later periods.

Chart 1 Source: Workers' compensation figures are from WCIRB aggregate financial data calls and the 2021 NCCI Annual Statistical Bulletin; Medicare figures are from the Centers for Medicare and Medicaid Services 2018 Medicare Trustees Report; Private group health insurance figures are estimated from a number of published studies on group health administrative costs.

Chart 2 Source: NCCI Annual Statistical Bulletin – 2021 Edition.

Chart 3 Source: WCRI Compscope Benchmarks for California, 16th and 21st Editions. Based on claims with 7 or more days of lost time.



The WCIRB has identified four primary drivers of California frictional costs, labeled the "Frictional Four". They include the higher volume of permanent disability claims ([Page 6](#)), the higher proportion of cumulative trauma injuries ([Page 7](#)), the longer duration that claims remain open ([Page 8](#)), and disproportionate levels of friction regionally within California ([Page 9](#)).

Chart 4: Permanent Partial Disability Claims per 100,000 Employees by State

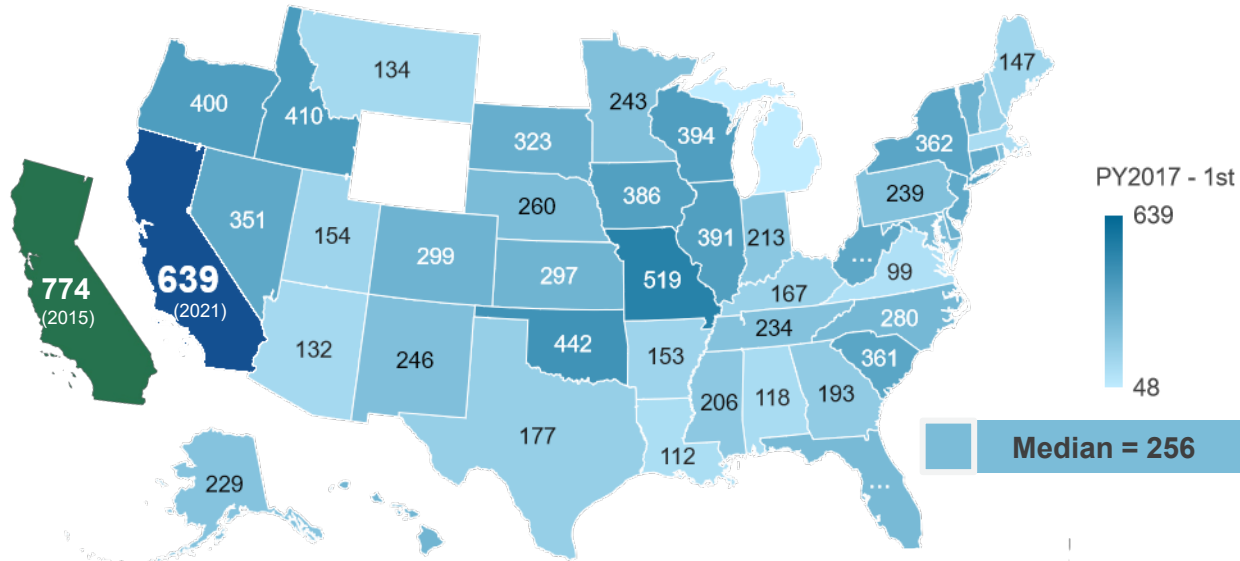


Chart 6: Distribution of Indemnity Claims by ALAE Category within Injury Type

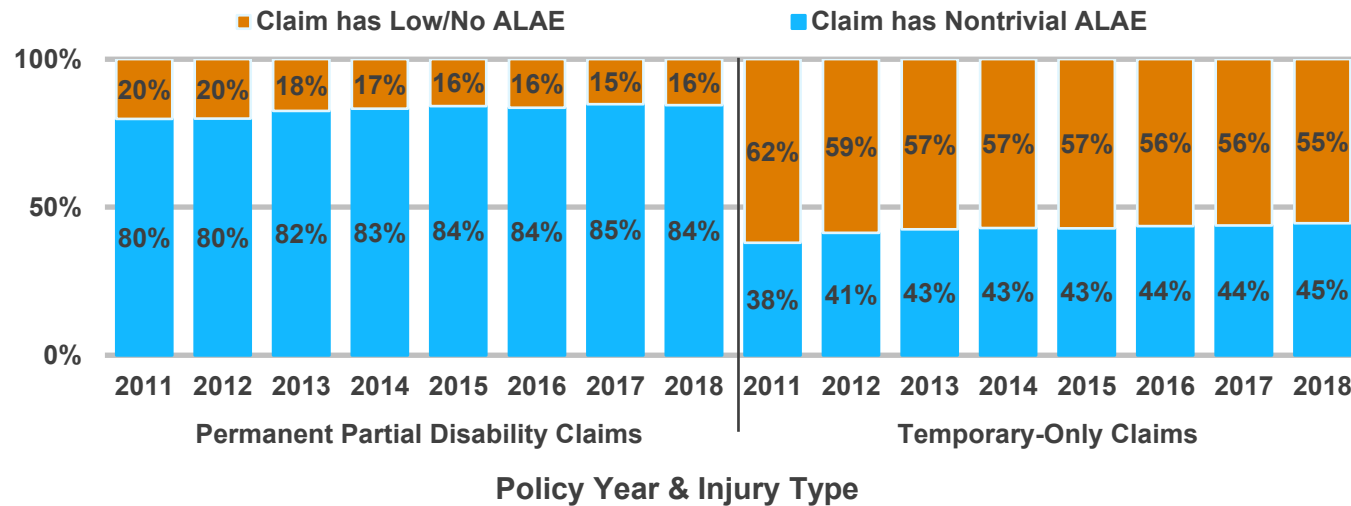
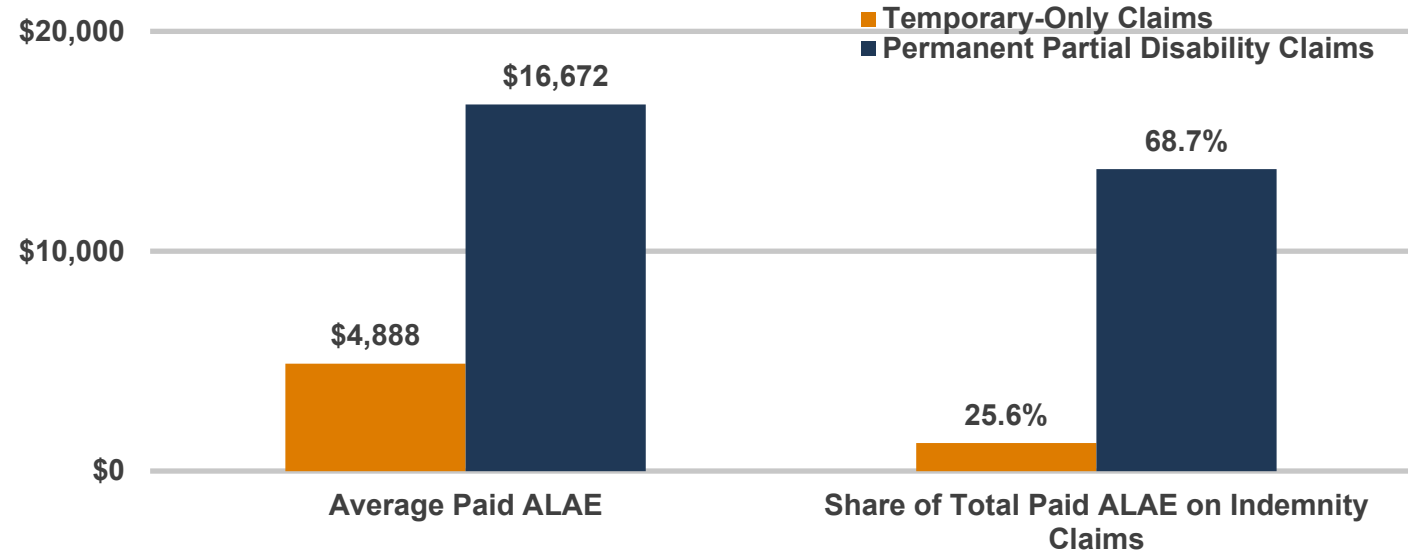


Chart 4 Source: NCCI Annual Statistical Bulletin – 2021 Edition.

Chart 5 Source: WCIRB unit statistical data for policy year 2019 developed to a 10th report level. Paid ALAE data includes MCCP costs

Chart 6 Source: WCIRB unit statistical data at 2nd report level. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.

Chart 5: Average Paid ALAE per Claim by Injury Type



Insights Permanent Disability

- One of the “Frictional Four” drivers of higher California costs is the number of permanent partial disability (PPD) claims filed. California has by far the highest number of PPD claims filed compared to any other state and more than twice that of the median state (Chart 4). States that use the same version of the American Medical Association (AMA) guides to determine permanent disability as California do not have similar volumes of PPD claims.
- PPD claims are more complex, remain open longer, and incur more than three times the ALAE than temporary-only claims on average (Chart 5).
- The vast majority of PPD claims involve nontrivial ALAE costs, which is almost twice the proportion for temporary-only claims (Chart 6). A significant number of early reported temporary-only claims also later involve PPD and incur significant ALAE costs (see [Appendix A](#)).

Chart 7: Percentage of Claims Involving Cumulative Injury within ALAE Category

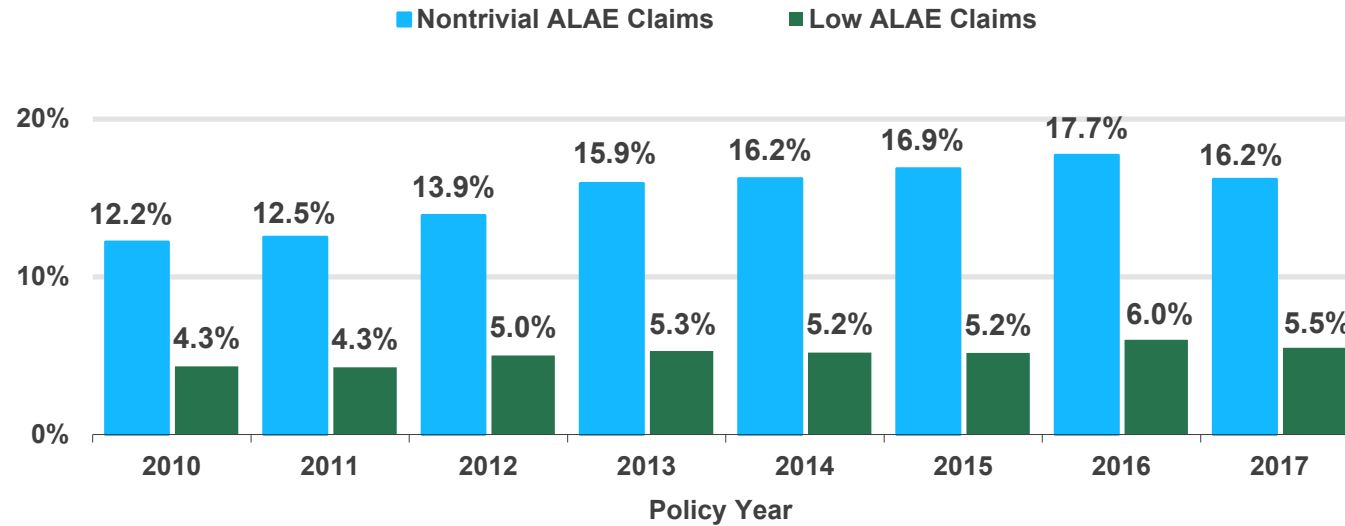


Chart 8: Distribution of Indemnity Claims by ALAE Category within Claim Type

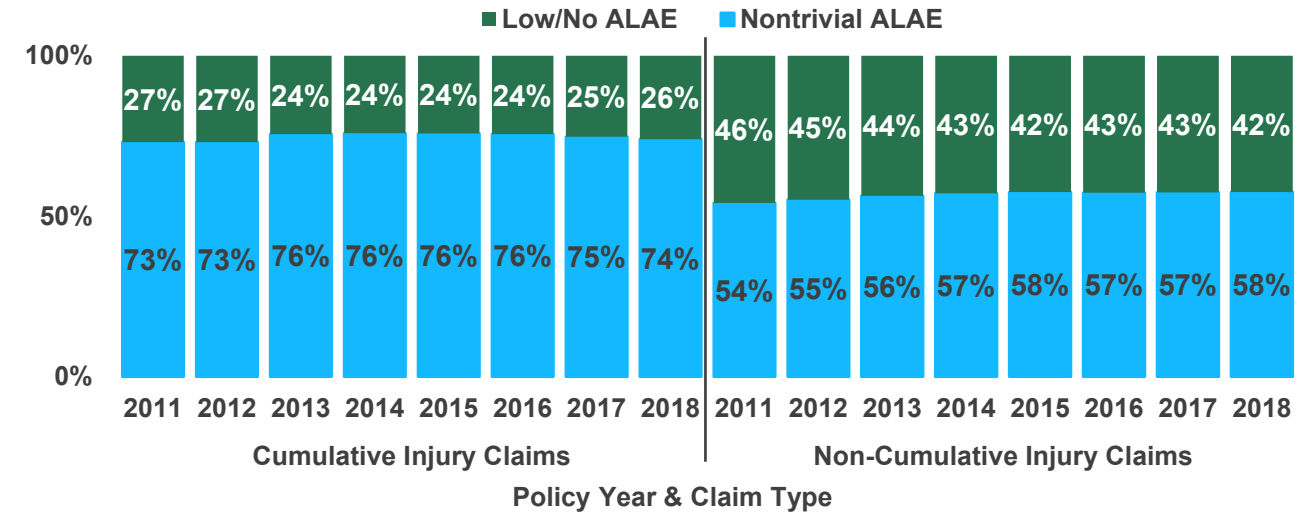
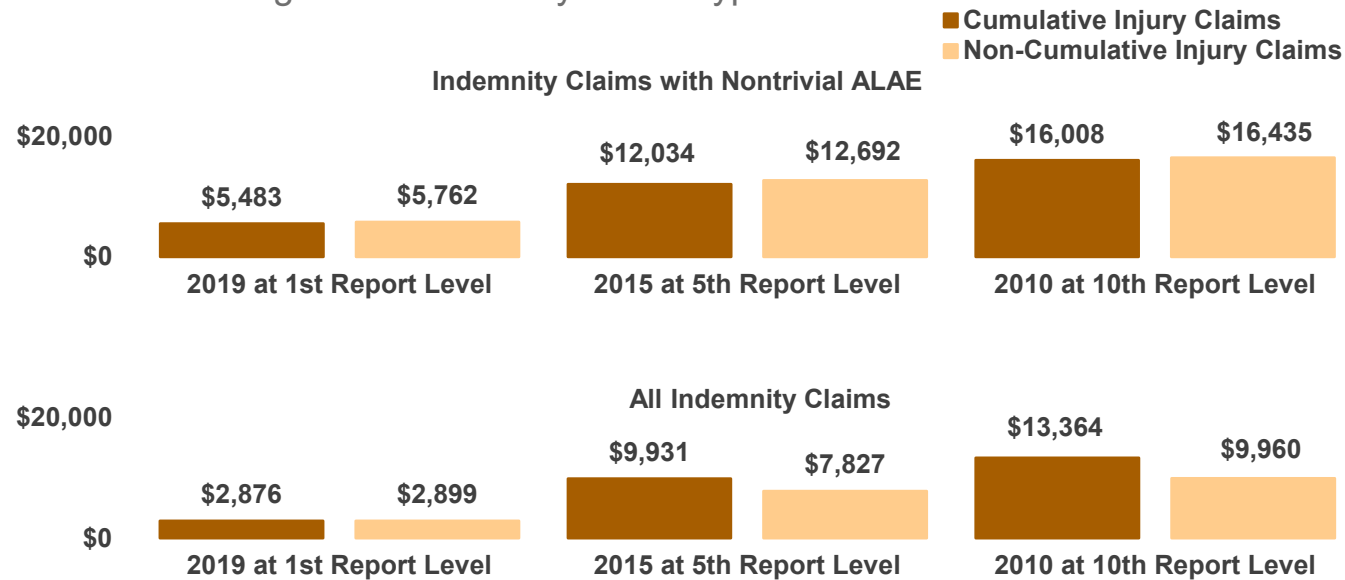


Chart 9: Average ALAE Costs by Claim Type



Insights Cumulative Trauma

- The second of the “Frictional Four” drivers of higher California frictional costs is the proportion of indemnity claims that involve cumulative trauma (CT) injuries. Recent growth in the proportion of CT claims has been driven by claims involving nontrivial ALAE costs where over 16% of these higher cost claims involve CT at 3rd unit statistical report level (Chart 7).
- The proportion of CT claims that involve nontrivial ALAE costs is significantly higher compared to that for specific injury claims (Chart 8). Prior WCIRB studies also indicate that the vast majority of CT claims are litigated with many filed later and on a post-termination basis.
- Once a claim incurs nontrivial ALAE costs, the average ALAE cost per claim does not differ significantly whether a claim is for CT or specific injury (Chart 9). Given that a much greater share of CT claims involve higher ALAE costs, the average ALAE cost per CT claim is approximately 34% higher than on a specific injury claim at 10th unit statistical report level.
- While data in other states is not readily available, CT claims are believed to be significantly more prevalent in California.

Chart 7 Source: WCIRB unit statistical data at 3rd report level. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.

Chart 8 Source: WCIRB unit statistical data at 2nd report level. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.

Chart 9 Source: WCIRB unit statistical data. Nontrivial ALAE is paid ALAE > \$1,000.

Chart 10: Percent of Indemnity Claims Open at 60 Months

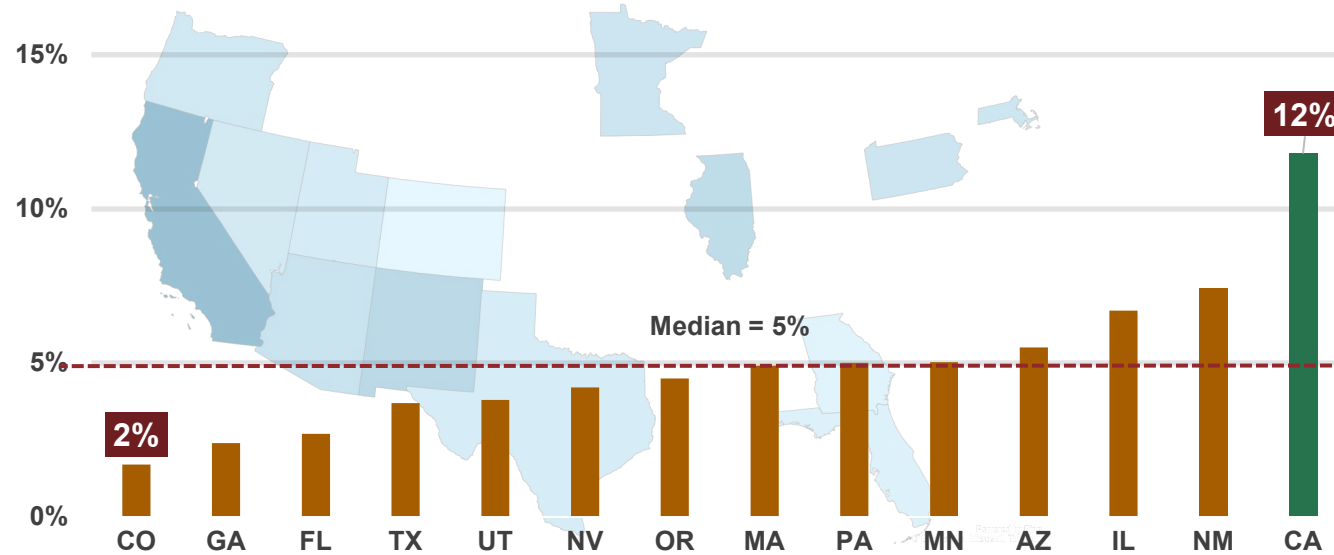


Chart 11: Average Paid ALAE per Permanent Disability Claim Over Time

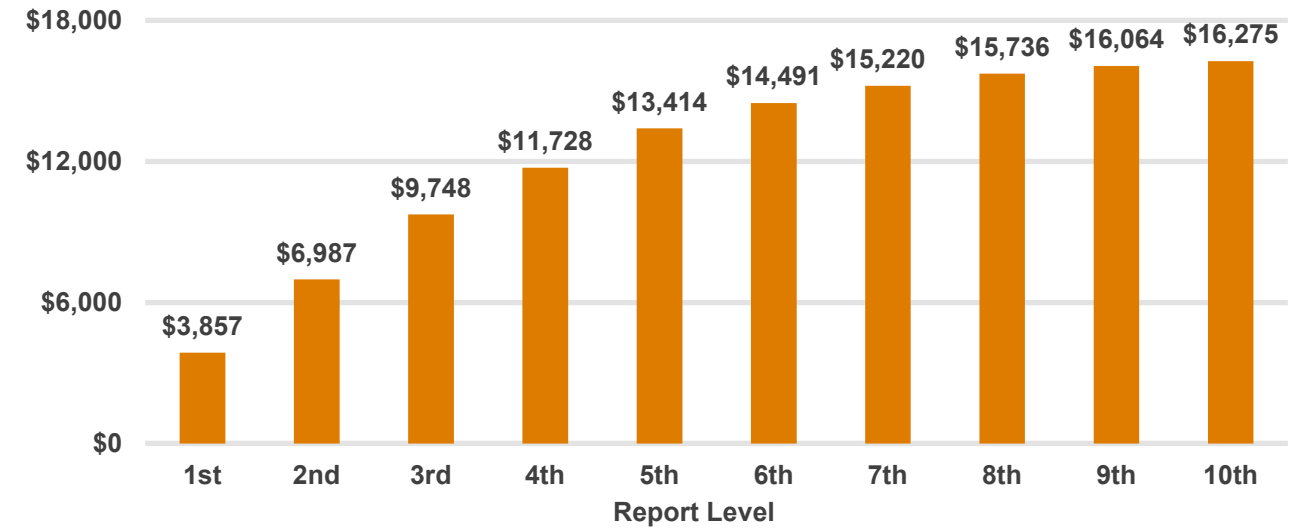
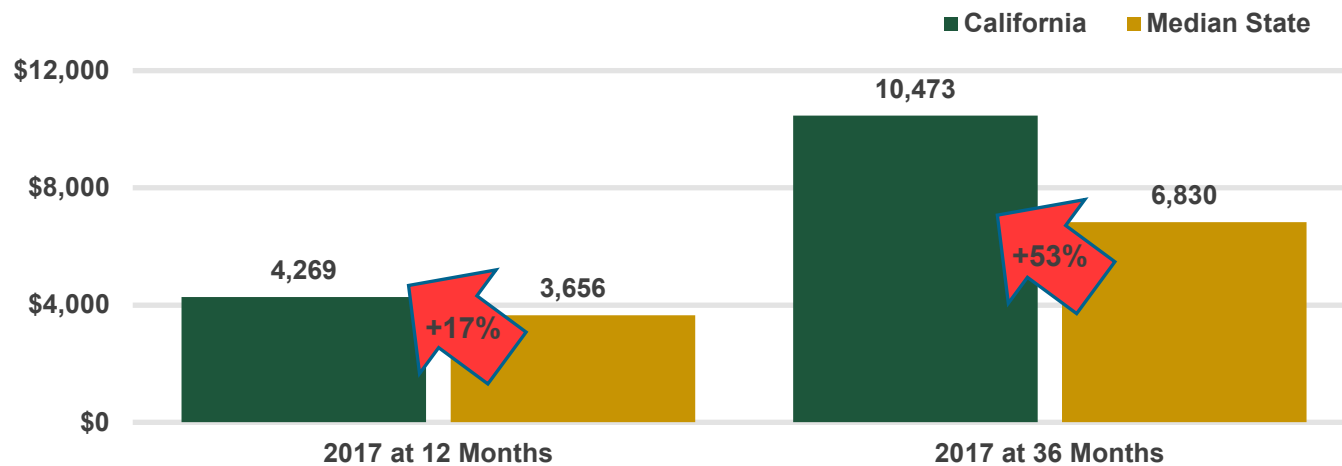


Chart 12: Comparisons of Average Benefit Delivery Costs per Claim



Insights Claim Duration

- The third of the “Frictional Four” drivers of higher California frictional costs is the average duration of claims. At 60 months, the proportion of indemnity claims still open in California is the highest of any state reviewed and over twice the comparison state median (Chart 10).
- As claims remain open longer, average ALAE costs grow significantly over time, with the average ALAE at 10th unit statistical report level over four times the cost at 1st report level (Chart 11).
- According to WCRI data, the differences in benefit delivery costs between California and the median state grow significantly as claims mature, with only a 17% difference at 12 months growing to a 53% difference at 36 months (Chart 12). These differences are likely larger at later periods.

Chart 10 Source: WCIRB aggregate financial data, NCCI and independent rating bureaus.

Chart 11 Source: WCIRB unit statistical data for July 1, 2010 to December 31, 2010 policies.

Chart 12 Source: WCRI *Compscope Benchmarks for California, 19th and 21st Editions*. Based on claims with 7 or more days of lost time.

Chart 13: Median Paid ALAE on Permanent Disability Claims by Region

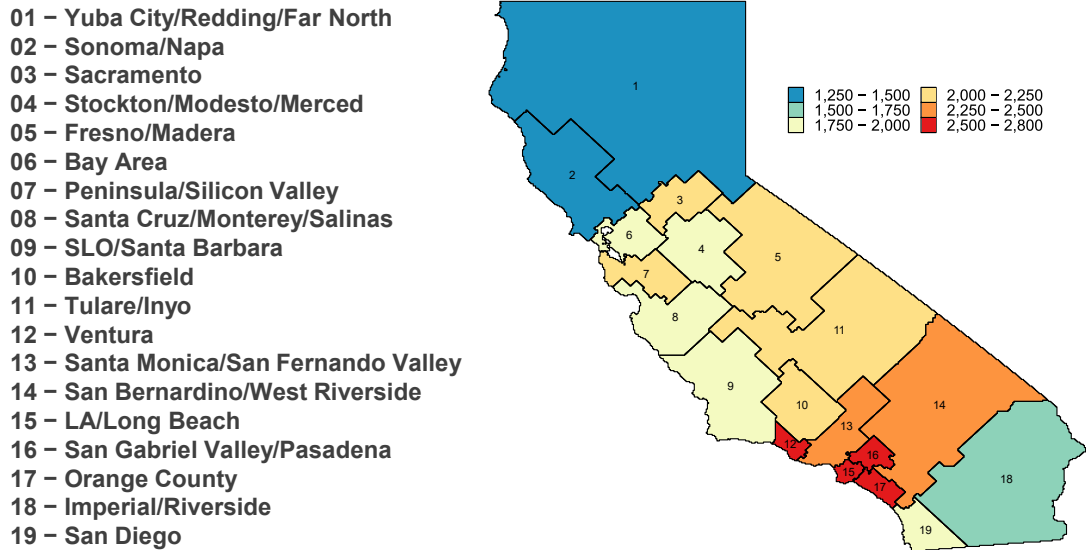


Chart 15: Average ALAE Costs by Region

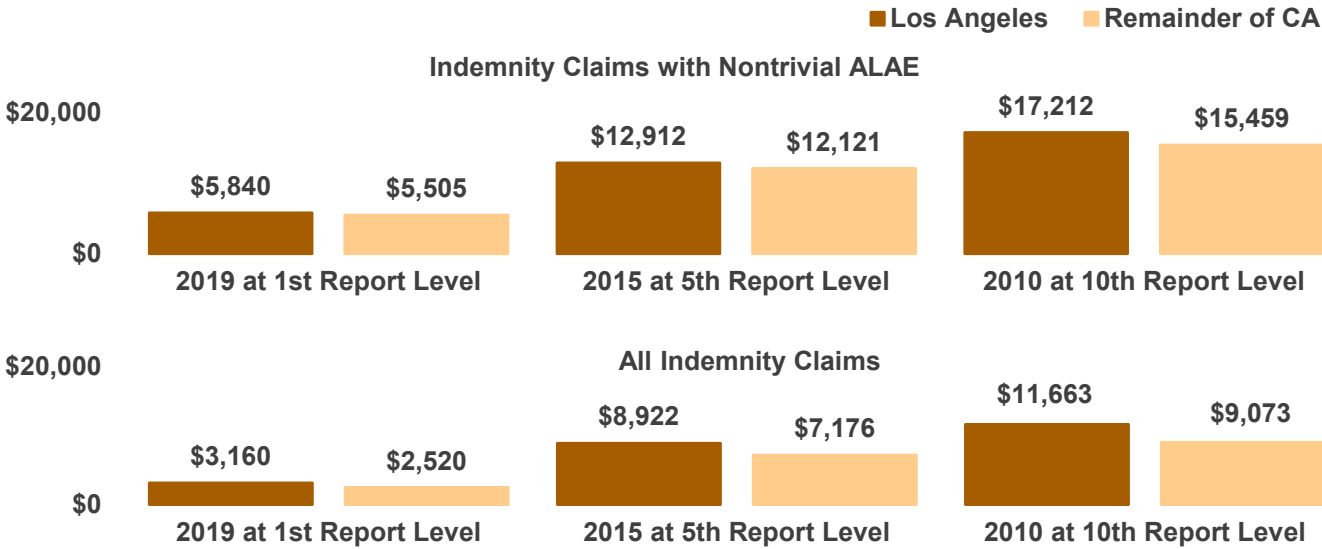
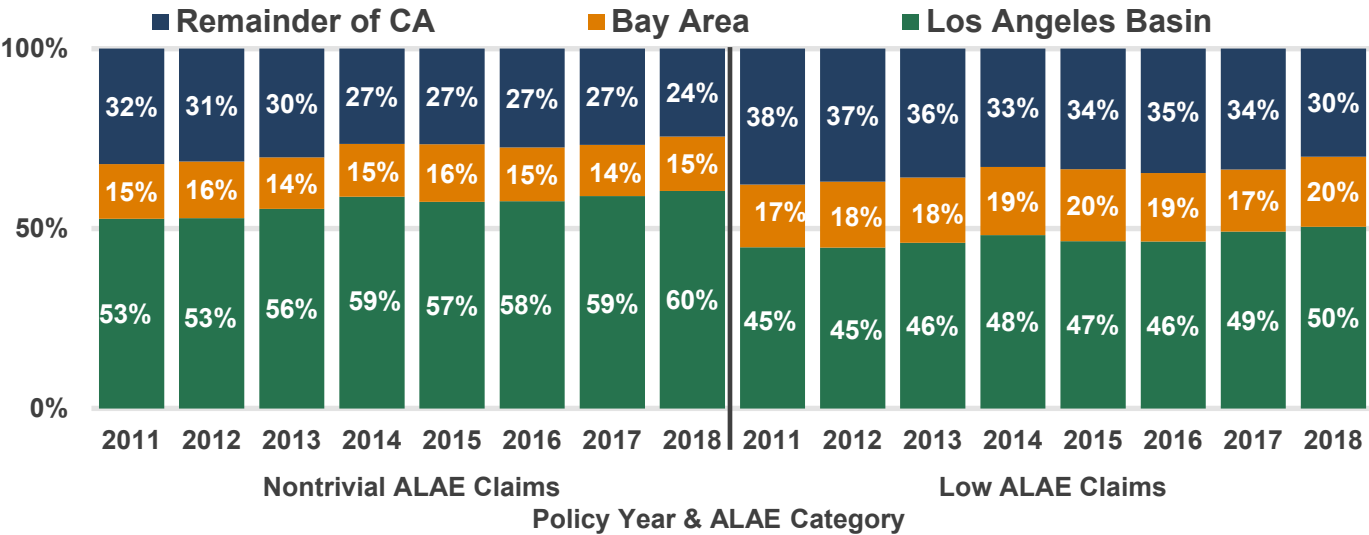


Chart 14: Distribution of Indemnity Claims by Region within ALAE Category

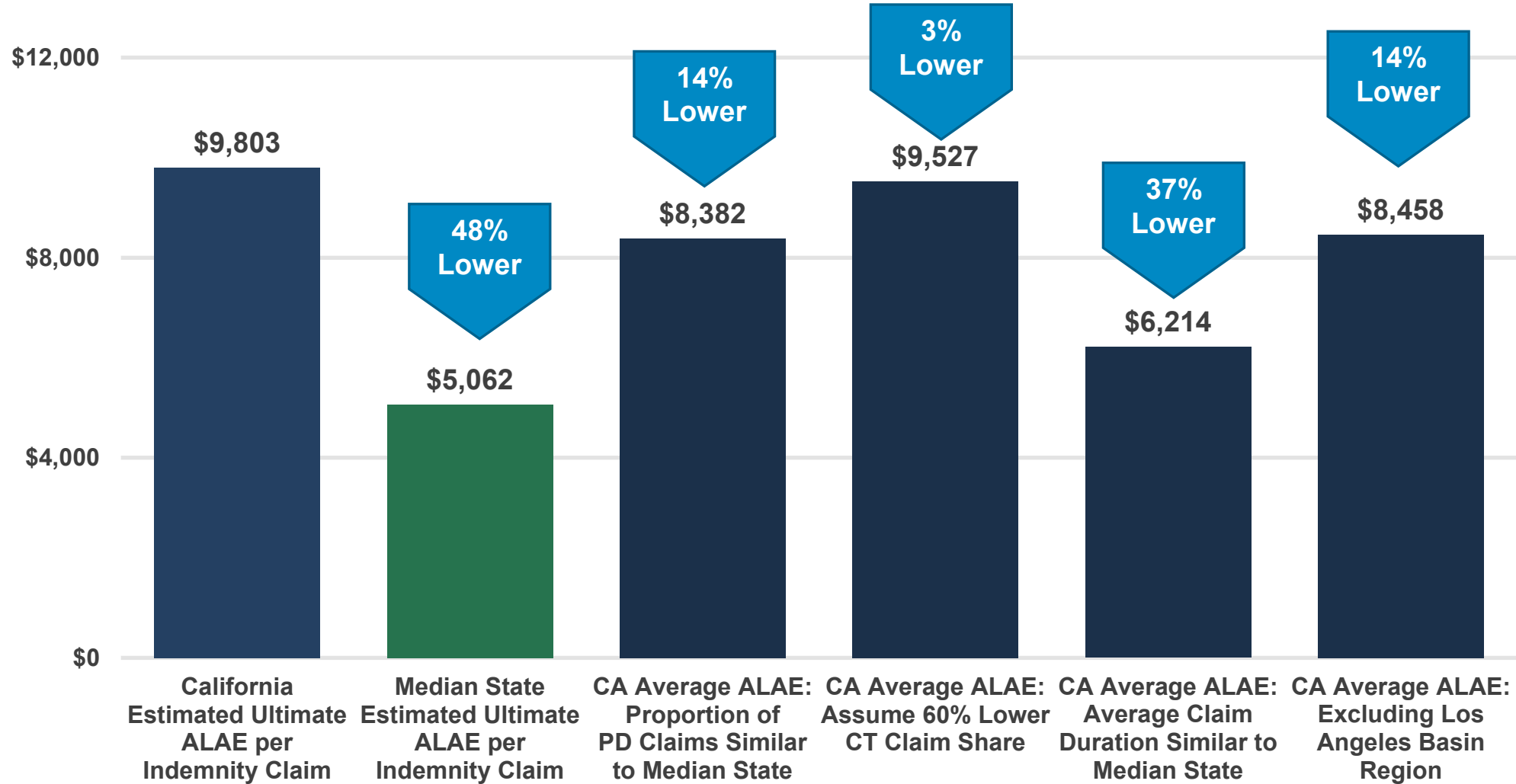


Insights Regional Differences

- The final “Frictional Four” cost driver is regional differences within California. Average ALAE costs differ significantly across the state with the highest costs in Southern California around the Los Angeles Basin (Chart 13).
- The Los Angeles Basin region has 60% of the claims with nontrivial ALAE costs but only half of the claims with lower ALAE costs (Chart 14).
- Once a claim incurs nontrivial ALAE costs, the average ALAE cost per claim does not differ significantly by region (Chart 15). Given that a much greater share of claims in the Los Angeles Basin involve higher ALAE costs, the average ALAE cost per indemnity claim in this region is approximately 29% higher than the rest of the state at 10th unit statistical report level.

Chart 13 Source: WCIRB unit statistical data and geocoded data
Chart 14 Source: WCIRB unit statistical data at 2nd report level. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.
Chart 15 Source: WCIRB unit statistical data. Nontrivial ALAE is paid ALAE > \$1,000.

Chart 16: Impact of the “Frictional Four”



Insights The Frictional Four

- Each of the “Frictional Four” cost drivers contribute to the higher average ALAE costs in California, which is almost twice the median state (Chart 16).
- When assuming California has a proportion of PD claims similar to the median state, average ALAE costs are 14% lower. When assuming California has a proportion of CT claims similar to the proportion on claims with lower ALAE costs, average ALAE costs are 3% lower. When excluding the Los Angeles Basin, average ALAE costs in California are 14% lower.
- The longer claim duration is estimated to have the most significant impact on California average ALAE costs, reducing it by over 30% when assuming an average duration similar to the median state.
- These factors are not mutually exclusive. For example, many CT claims involve PD, occur in Southern California, and stay open longer than other types of claims. As a result, the indicated percentage reductions shown for each component cannot be combined into a “total impact”. However, combined, these factors likely explain the majority of the difference in average ALAE costs between California and the median workers’ compensation system.

Chart 16 Source: WCIRB aggregate financial data and unit statistical data, median state information based on data provided by the NCCI and WCRIBMA

Impact of High Frictional Cost Claims

Claims with higher frictional costs have different characteristics than lower-friction claims. This section explores those differences on **Page 12**. The WCIRB also reviewed the impact of higher frictional costs on a claim after controlling for other underlying claim characteristics. The high-level results of this review are included in Pages **13** and **14** with more details included in **Appendix B**.

Chart 17: Distribution of Indemnity Claims with Nontrivial ALAE

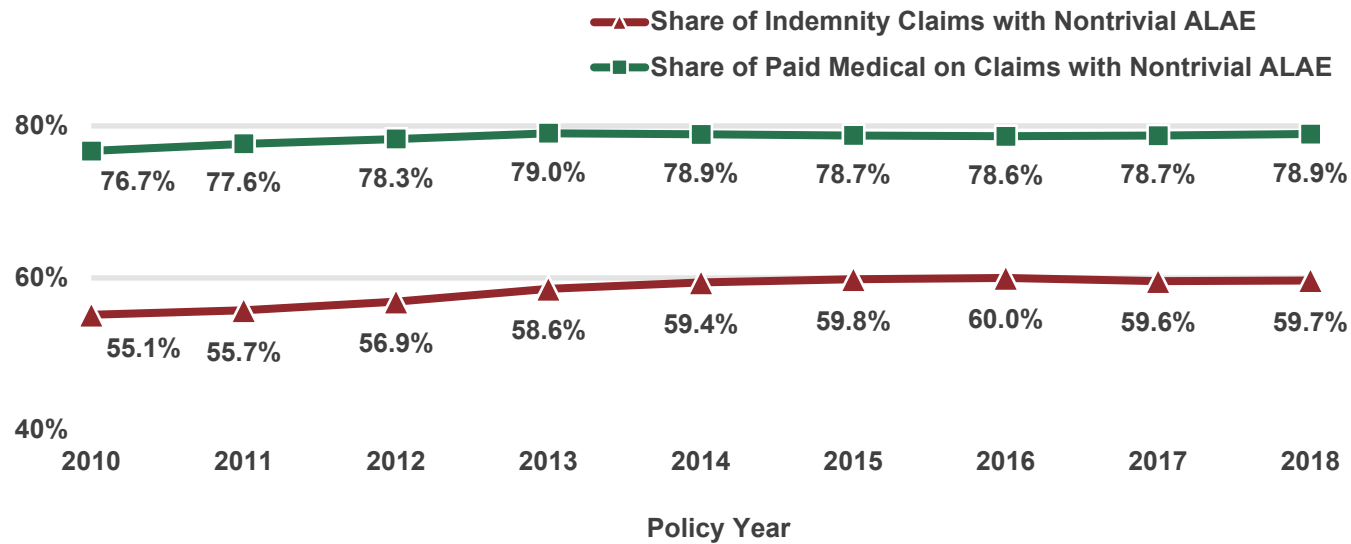


Chart 19: Distribution of Paid Medical by Procedure Type

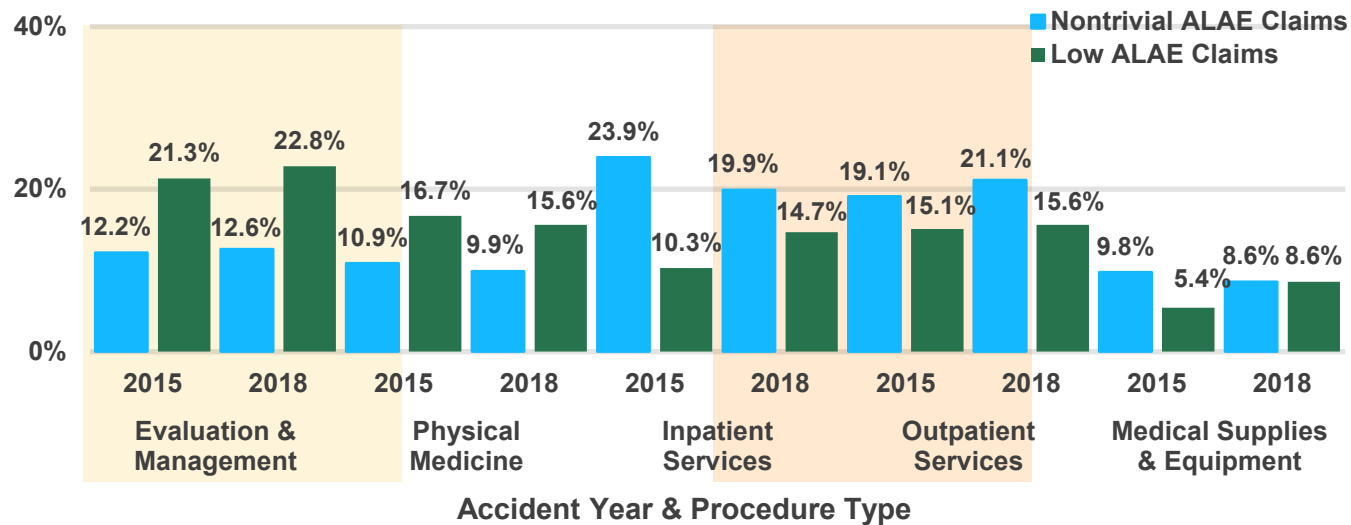
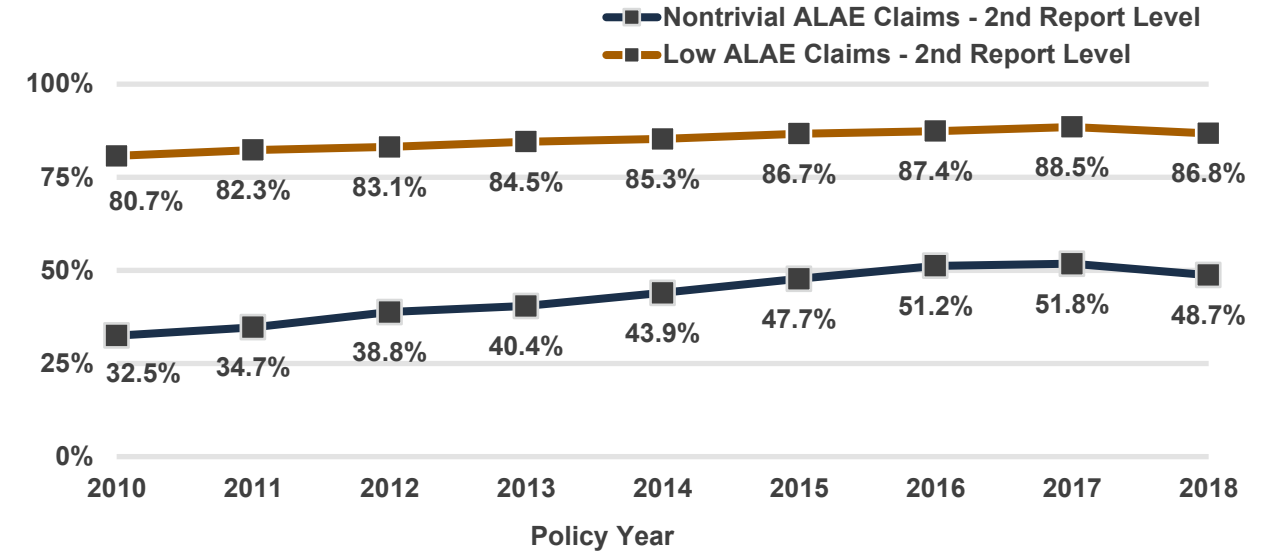


Chart 18: Indemnity Claim Closing Rates



Insights Characteristics of Higher Friction Claims

- Just under 60% of indemnity claims involve nontrivial ALAE costs but these claims account for 80% of the paid medical benefits (Chart 17). These claims account for an even larger share of medical costs at later periods (see [Appendix A](#)).
- The proportion of claims and medical costs with nontrivial ALAE has been relatively stable over the last few years as average ALAE cost trends have moderated (Charts 17 and 28).
- The recent moderation in average ALAE costs is driven by increases in the rate claims are settling. This acceleration has been greatest in claims with nontrivial ALAE costs, increasing by 60% from 2010 to 2017 at 2nd unit statistical report level compared to a 10% increase for claims with low ALAE costs (Chart 18). These settlement rates have begun to slow down in the most recent year due to the pandemic, which may give rise to future increases in ALAE costs.
- Claims with nontrivial ALAE costs have a larger share of inpatient and outpatient medical services and a lower share of evaluation & management and physical medicine services compared to claims with low ALAE costs (Chart 19).

Chart 17 Source: WCIRB unit statistical data at 2nd report level. Nontrivial ALAE is paid ALAE > \$1,000.

Chart 18 Source: WCIRB unit statistical data. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.

Chart 19 Source: WCIRB medical transaction data for permanent disability claims. Nontrivial ALAE is paid ALAE > \$1,000. Low ALAE is ALAE >\$0 and <= \$1,000.

Chart 20: Matching Pair Study of Impact of Higher ALAE Costs on Claims

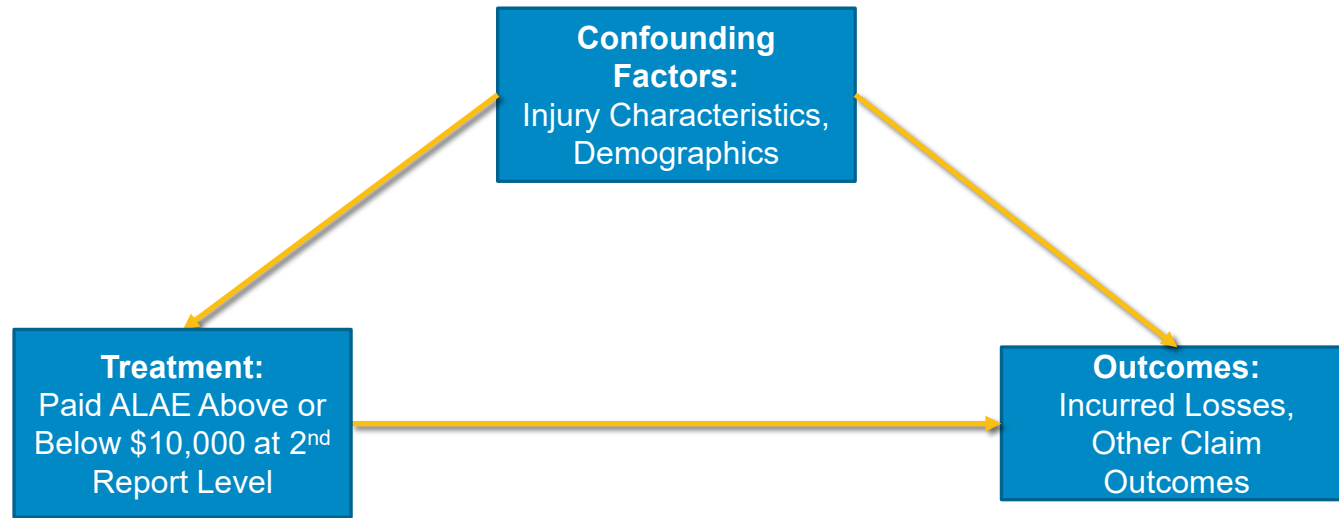


Chart 21: Average Permanent Disability Rating

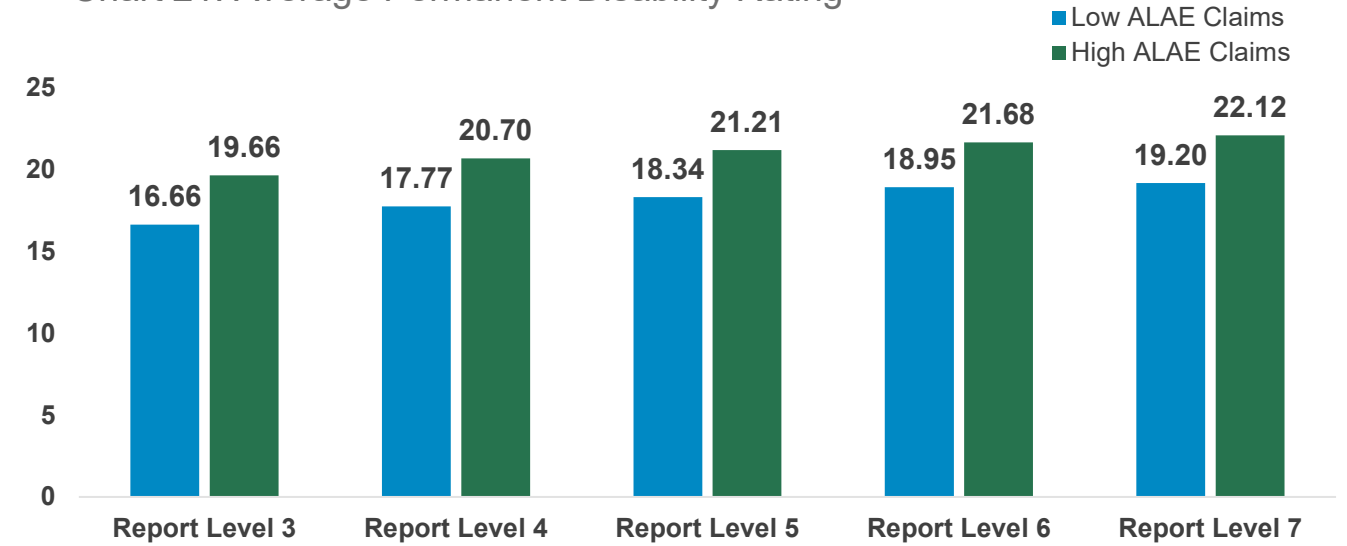
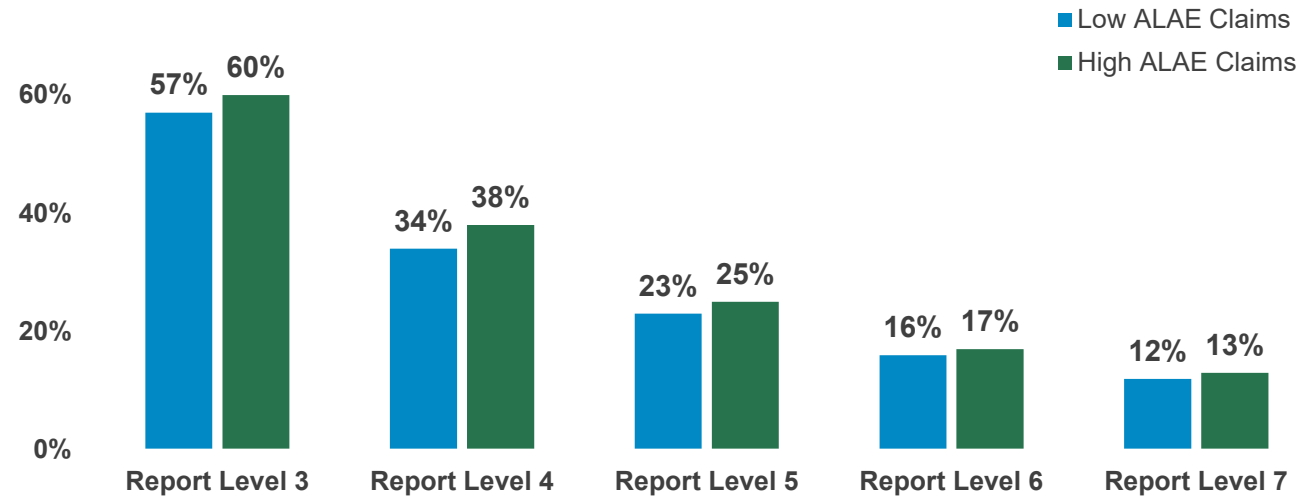


Chart 22: Percent of Open Permanent Disability Claims



Insights Impact of Higher Friction Claims

- Using a matching pair algorithm, the WCIRB identified groups of claims with similar characteristics at 2nd unit statistical report level such as type of injury, region, and medical diagnosis but differed based on the amount of paid ALAE costs, either above or below \$10,000 (Chart 20, see Appendix B for more information). The WCIRB analyzed all indemnity claims and PD claims separately.
- The WCIRB evaluated the different outcomes of these two groups claims. Claims with over \$10,000 paid ALAE costs had moderately higher average PD ratings (Chart 21). However, despite the differences in paid ALAE costs, the differences in claim duration for the two groups of PD claims were modest (Chart 22).

Chart 23: Incurred Indemnity on Permanent Disability Claims

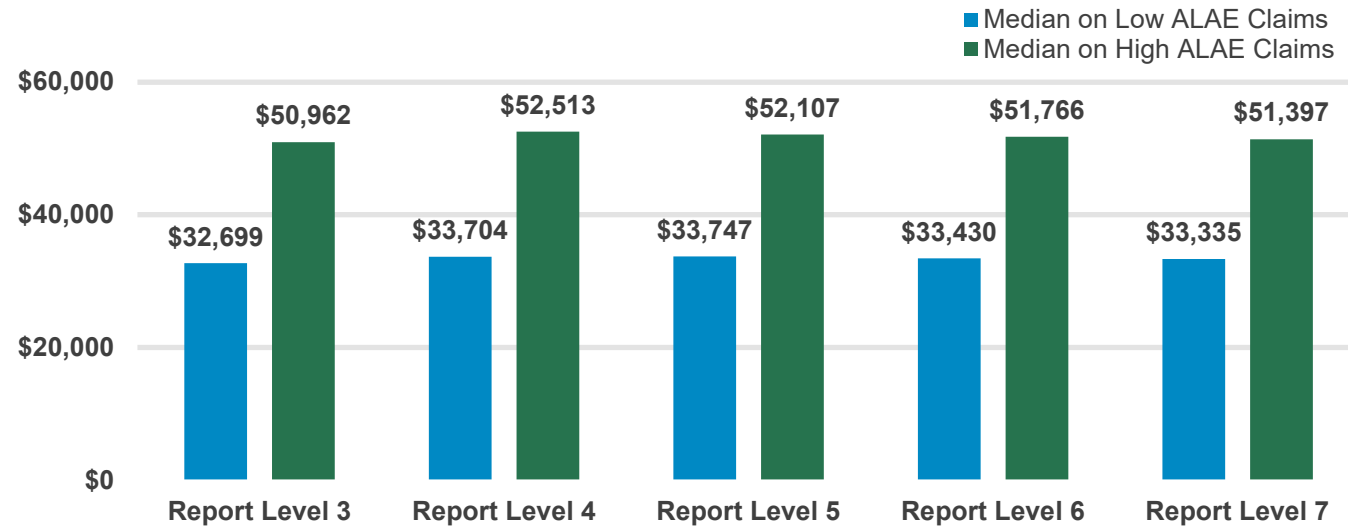


Chart 24: Incurred Medical on Permanent Disability Claims

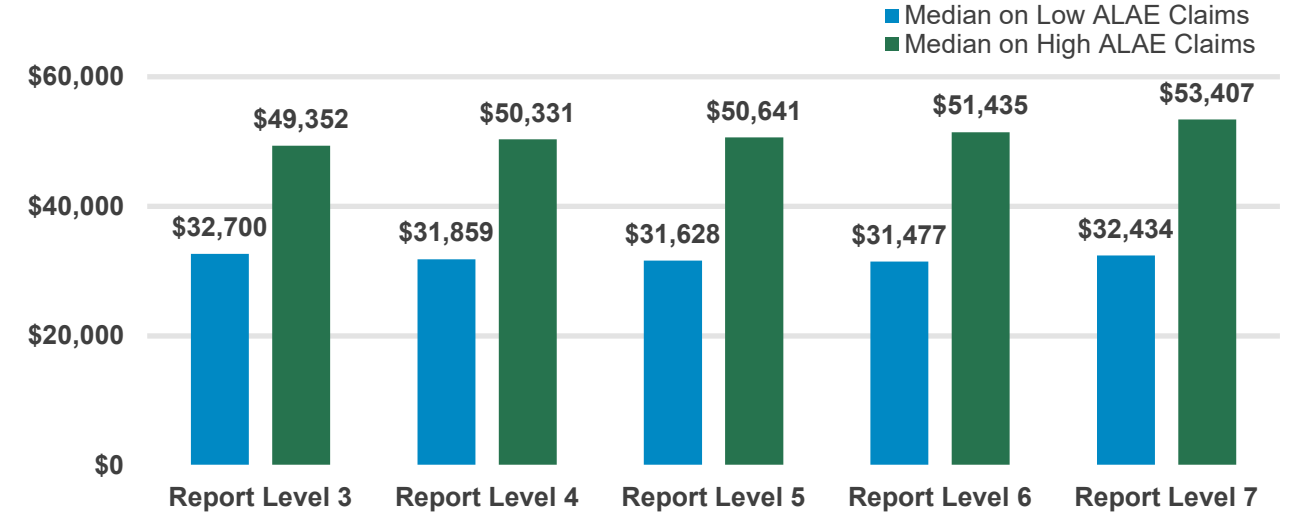


Chart 25: Average SJDB Incurred on Permanent Disability Claims



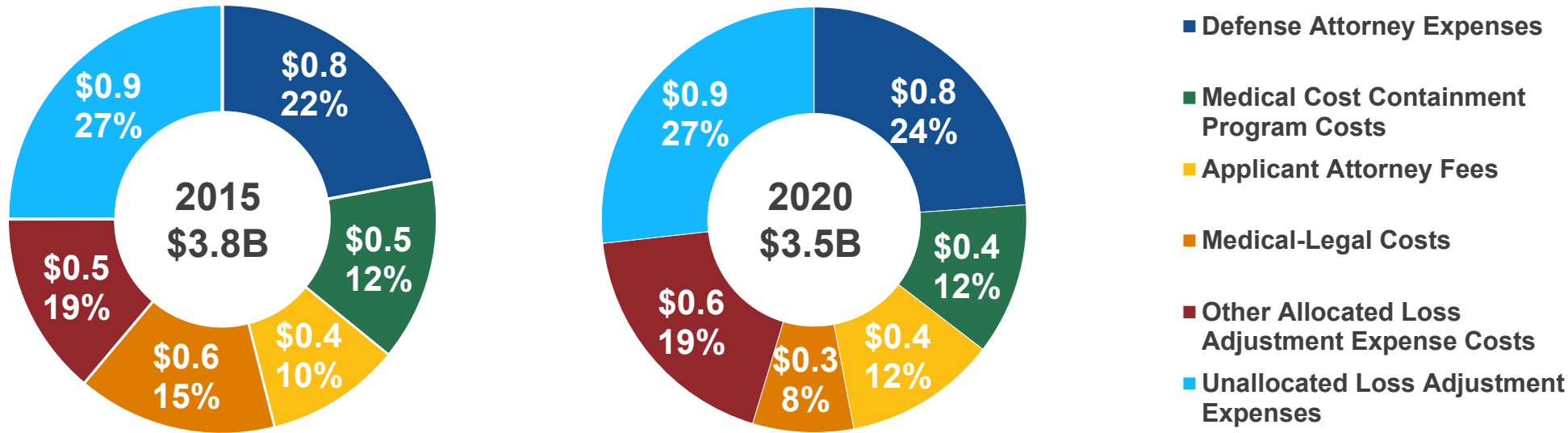
Insights Impact of Higher Friction Claims

- Differences in average indemnity and medical costs were much greater between the two groups of PD claims. Claims with over \$10,000 paid ALAE costs but very similar other characteristics had a median incurred indemnity cost over 50% higher and a median incurred medical cost over 60% higher when these claims were valued later (Charts 23 and 24).
- The average incurred supplemental job displacement benefit (SJDB) is also higher for claims with more than \$10,000 paid ALAE costs (Chart 25). This may be related to differences in awareness of the availability of the SJDB when a claim is litigated.

Recent Trends in Frictional Costs

After increasing steadily for several years, frictional cost trends in California have recently moderated. This section summarizes some of the recent trends in the various components of frictional costs.

Chart 26: Distribution of Paid Frictional Costs (in Billions)



Insights

Frictional Cost Distributions

- Frictional costs are comprised of several components, including defense attorney costs, medical cost containment program (MCCP) costs, and other loss adjustment expenses (Chart 26). They also include medical-legal costs, which are typically included in reported medical costs, and applicant attorney fees, which are typically included in reported indemnity costs.
- Since 2015, total frictional costs in the California insured system declined by about \$0.3 billion (Chart 26). This decline was largely concentrated in medical-legal costs (see Charts 34 and 35).
- ALAE costs are comprised mostly of defense attorney expenses, but also include utilization review (UR) and bill review, which are included in MCCP costs (Chart 27). Since 2015, the largest decline in ALAE costs has been in UR, corresponding with the overall reduction in average medical benefits and the reforms of Senate Bill No. 1160 and Assembly Bill No. 1124 which included provisions related to UR (see Charts 36 and 37).

Chart 27: Distribution of Calendar Year Paid ALAE Costs (in Billions)

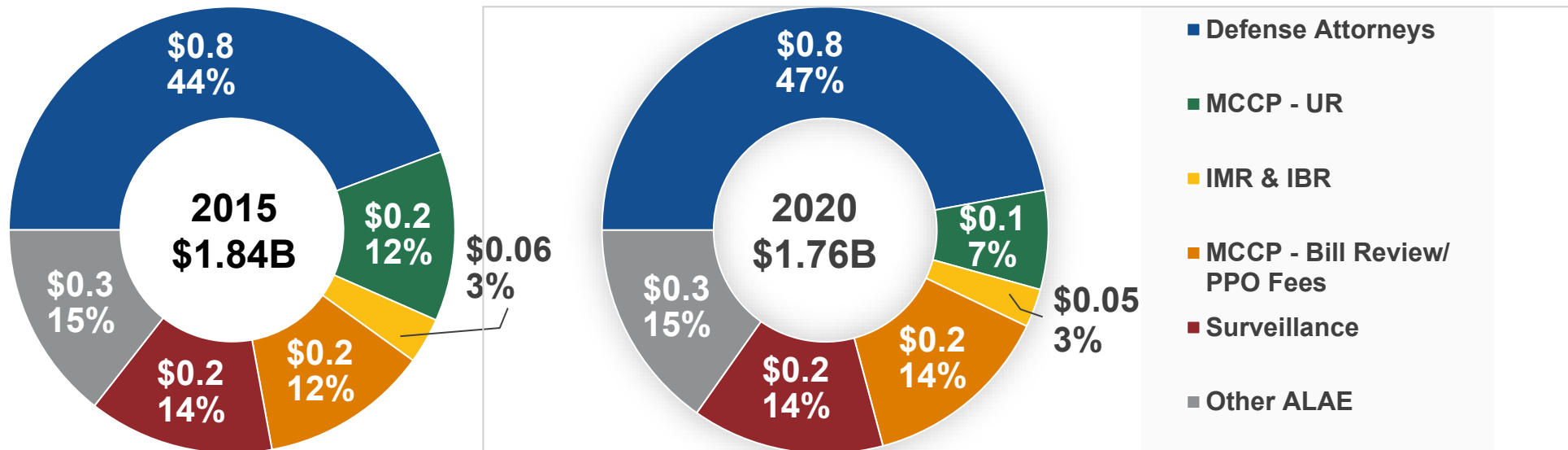


Chart 28: Estimated Ultimate ALAE per Indemnity Claim

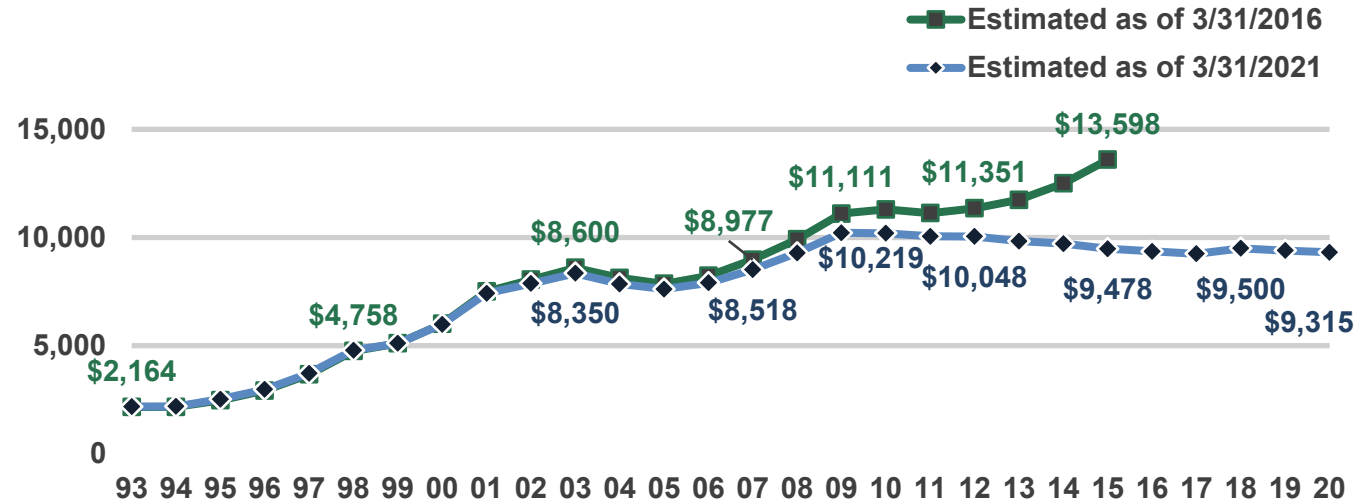


Chart 30: Percent of Open Indemnity Claims Closed in Next Year

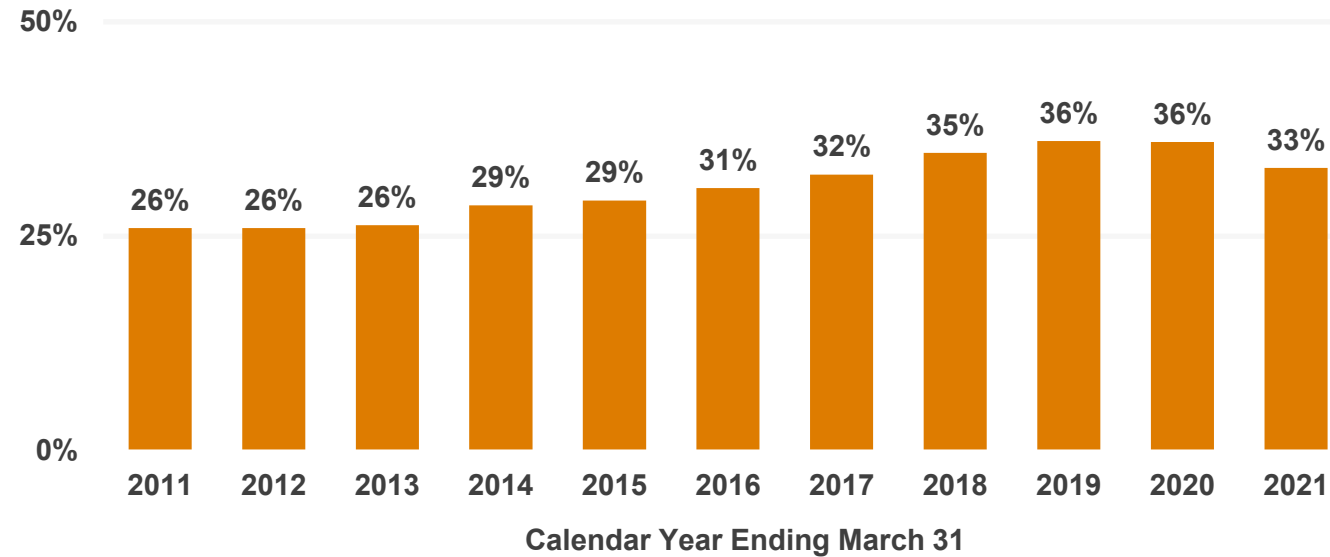
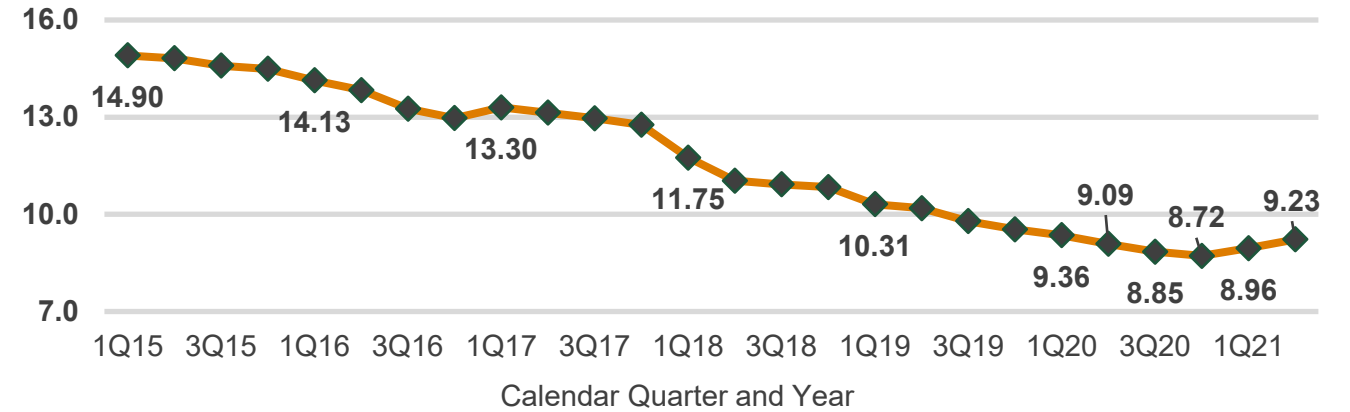


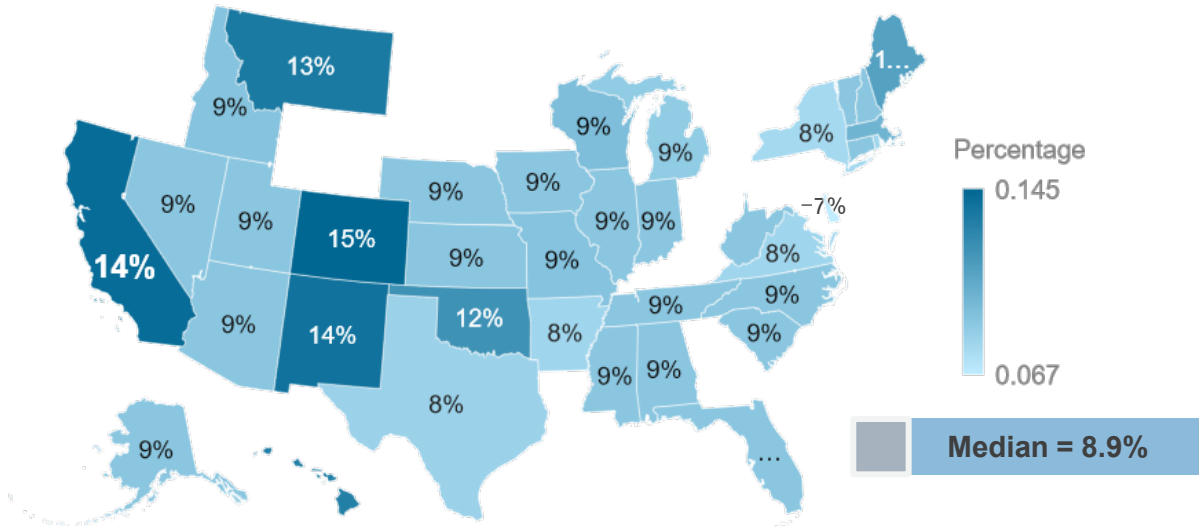
Chart 29: Cumulative Paid ALAE Development from 12 to 90 Months as of June 30, 2021



Insights Recent ALAE Cost Trends

- Although ALAE costs are higher in California compared to other states, they have been trending downward over the last several years. The projected average ALAE per indemnity claim for 2020 is 9% lower than 2009. Additionally, the projected average ALAE per indemnity claim for 2016 as of March 31, 2021 is 40% below the projection as of five years ago (Chart 28). This has resulted in a period of relatively flat ALAE costs compared to the steady and often sharp growth in ALAE costs per claim which had been typical for some time.
- The recent decline in average ALAE costs has coincided with a sharp drop in projected future ALAE development on claims (Chart 29). However, in the first two quarters of 2021, projected future ALAE development has started to increase, likely driven by slowdowns in the claims process during the COVID-19 pandemic.
- As claim duration is a significant factor driving higher ALAE costs, the post-Senate Bill No. 863 period of increasing claim settlement rates has helped reduce average ALAE costs and projected future ALAE development (Chart 30). As with projected future ALAE development, claim settlement rates have turned around in the most recent year during the pandemic period. This may lead to increases in average ALAE in the future.

Chart 31: Ratios of ULAE (AOE) to Losses by State



Insights **ULAE Costs**

- California unallocated loss adjustment expenses (ULAE), which are typically the costs associated with handling claims, are also among the highest of any state (Chart 31). The higher average claim duration in California leads to additional costs needed to handle these open claims. In addition, California's higher shares of PD claims and CT claims also contribute to the higher ULAE costs as they often involve more complexity than other types of claims.
- Driven in part by increases in claim settlement rates over the last several years, average paid ULAE per open indemnity claim has been fairly flat in California since 2017 (Chart 32).

Chart 32: Average Paid ULAE per Open Indemnity Claim

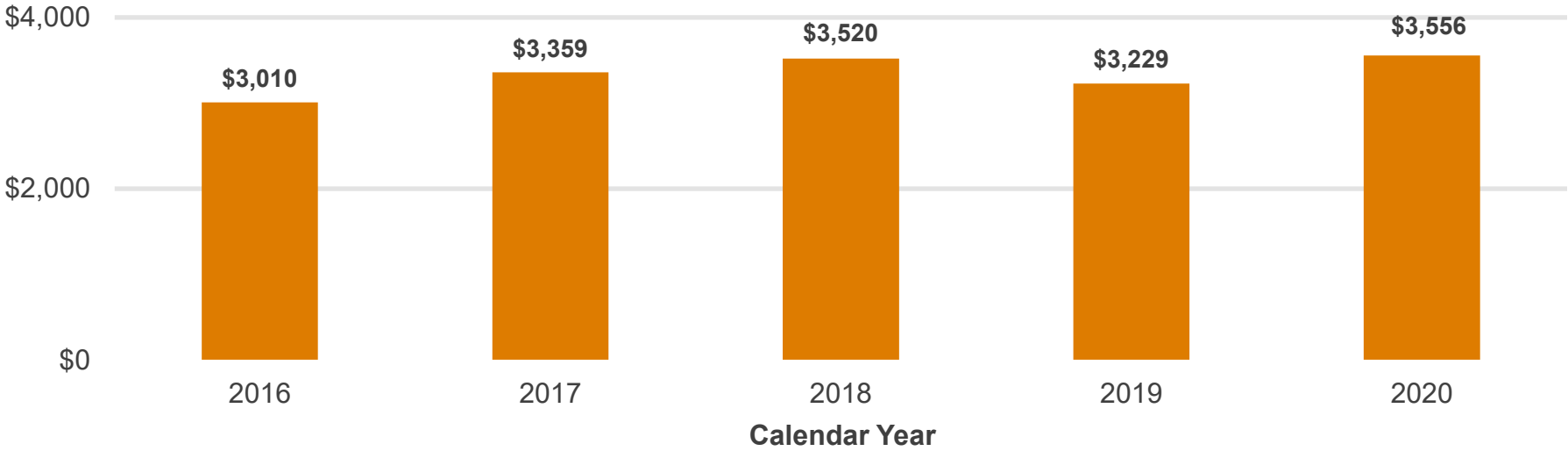


Chart 31 Source: NCCI Annual Statistical Bulletin – 2021 Edition
Chart 32 Source: WCIRB aggregate financial data for private insurers

Chart 33: Comparisons of Medical-Legal Costs at 36 Months

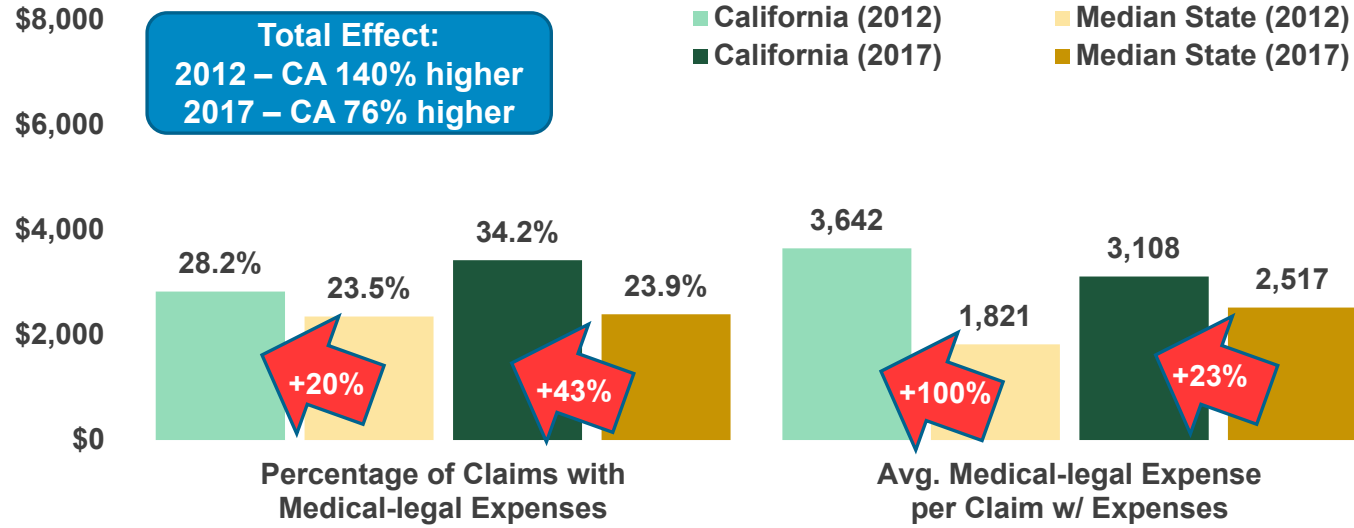


Chart 34: Number of Medical-Legal Reports per Claim

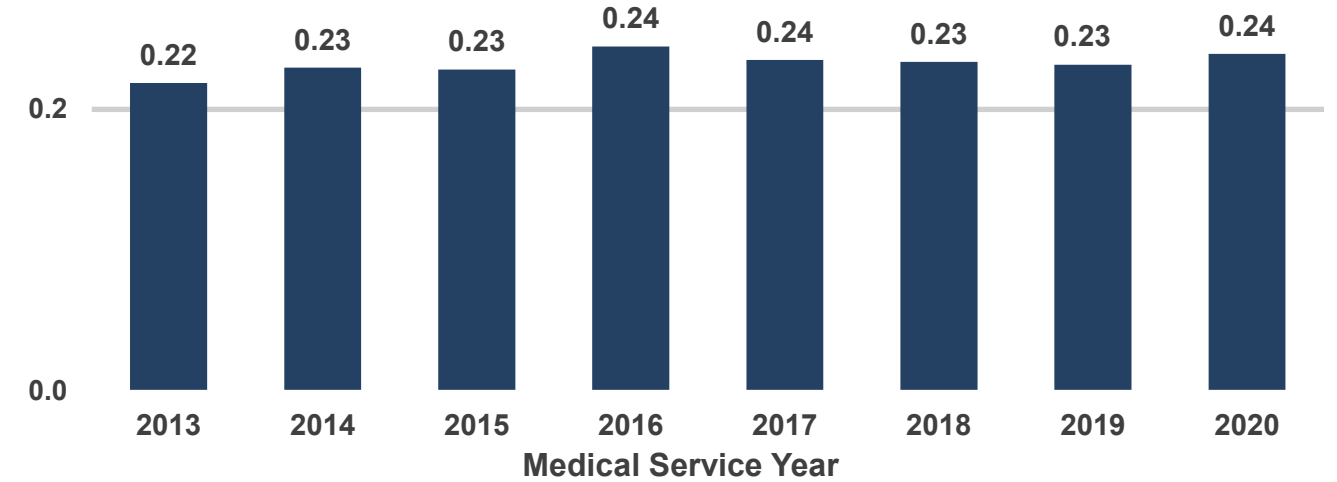
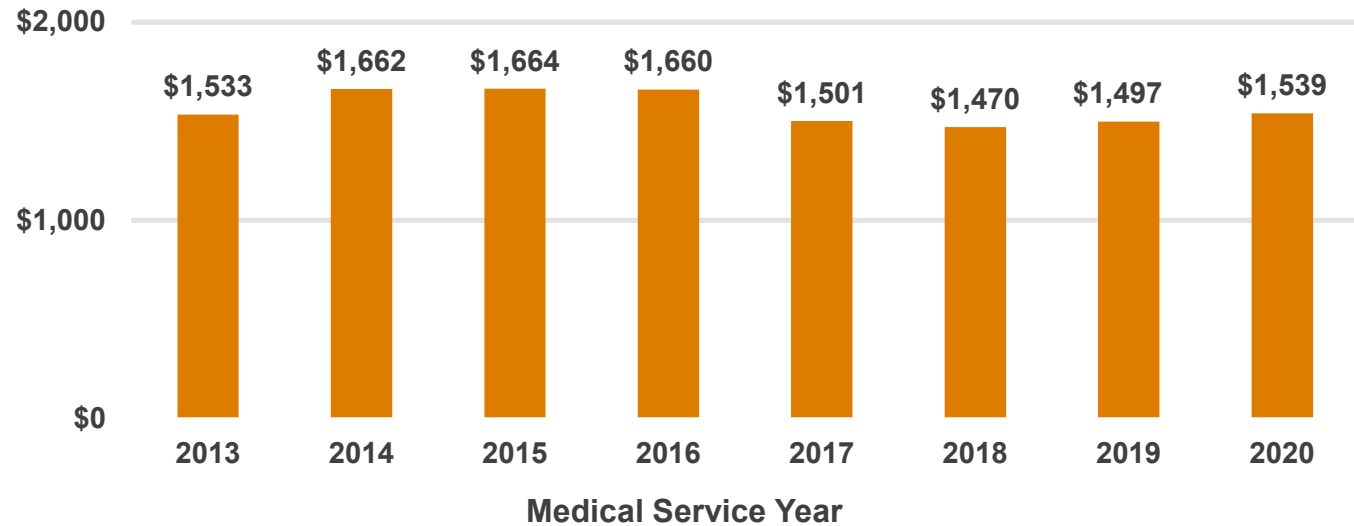


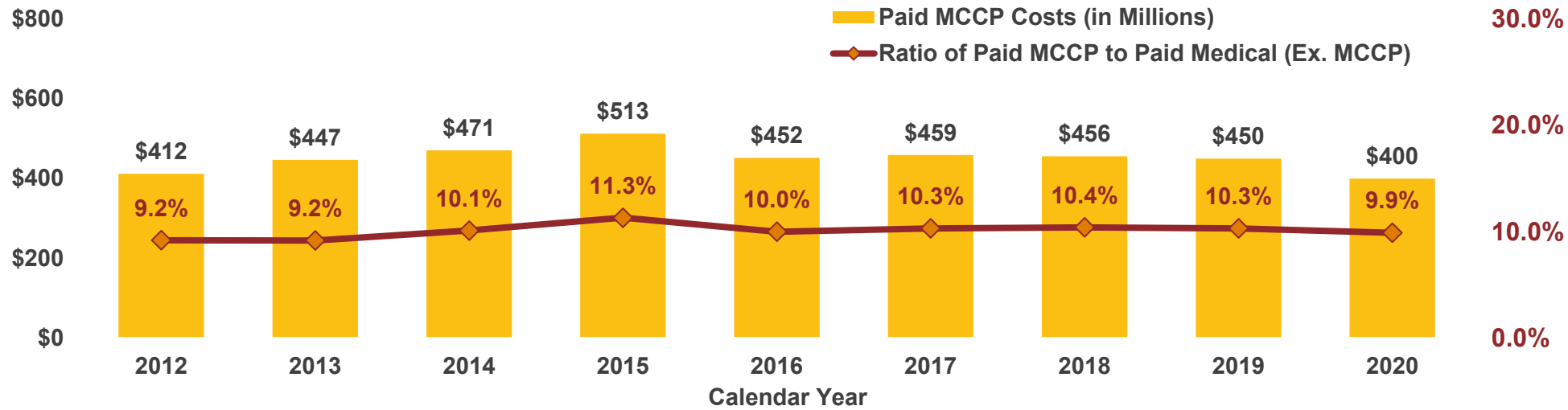
Chart 35: Average Payment per Medical-Legal Report



Insights Medical-Legal Costs

- According to WCRI data, California has both a significantly higher share of claims involving medical-legal costs and a higher average medical-legal cost on these claims when compared to the median state (Chart 33). California's difference from the median state has been reduced by half in the last five years, but we are still over 75% higher than the median in total medical-legal costs per claim at 36 months.
- Despite sharp declines in the utilization of many types of medical services, such as pharmaceuticals, the number of medical-legal reports per claim has remained fairly steady over the last several years (Chart 34).
- The average payment per medical-legal report declined in 2017 and remained relatively flat through 2020 (Chart 35). However, this data is prior the new Medical-Legal Fee Schedule adopted by the Division of Workers' Compensation effective April 1, 2021, which the WCIRB estimates will significantly increase medical-legal payments.

Chart 36: Calendar Year Paid MCCP Costs



Insights MCCP Costs

- Medical cost containment program (MCCP) costs, which predominantly include UR and bill review, are approximately 10% of medical costs (Chart 36). This ratio has been fairly steady since 2016.
- MCCP costs are associated with medical costs and medical service utilization. As medical costs per indemnity claim have declined since 2012, so has average MCCP costs (Chart 37). The reforms of SB 1160 (implemented in 2017) and AB 1124 (implemented in 2018), which include provisions intended to reduce the use of UR, may also be contributing to this decline.

Chart 37: Estimated Ultimate MCCP per Indemnity Claim

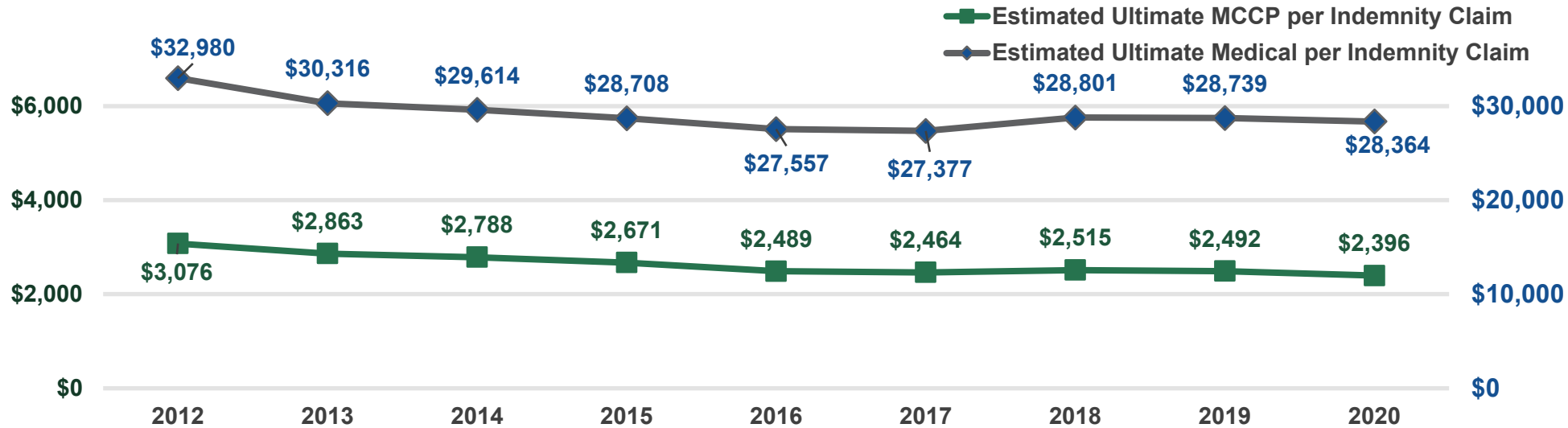
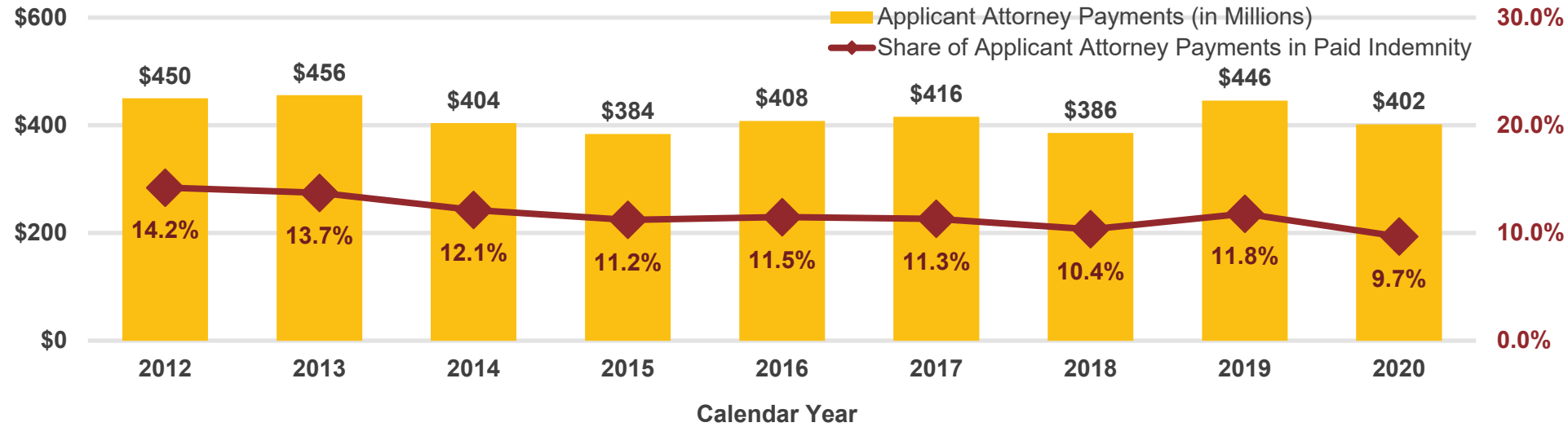


Chart 38: Calendar Year Payments to Applicant Attorneys



Insights Applicant Attorney Costs

- The costs associated with applicant attorneys are typically included in reported indemnity benefits. They comprised approximately 10% of indemnity benefits in 2020 (Chart 38). Since 2012, the share of indemnity payments for applicant attorneys has generally been declining.
- The share of permanent disability claims that are represented by an applicant attorney is significantly higher in Southern California (Chart 39). The share of represented claims has not changed significantly in the last several years.

Chart 39: Rates of Representation on Permanent Disability Claims

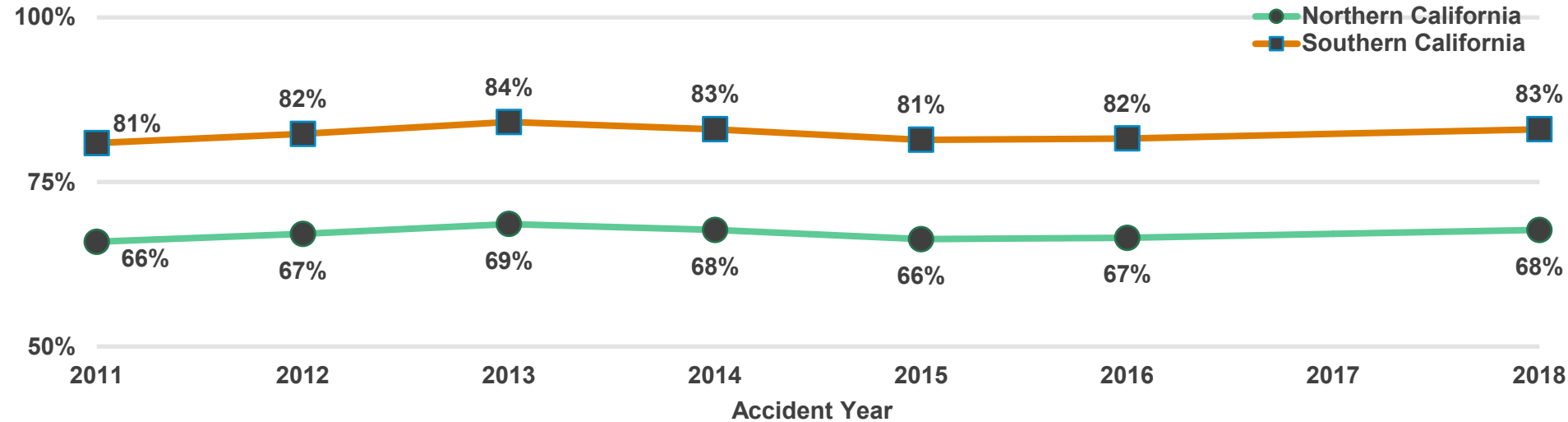


Chart 38: Source: WCIRB aggregate financial data

Chart 39: Source: WCIRB Permanent Disability Claim Survey at first survey level (approximately 28 months) on open claims only



Appendix A

This Appendix provides more detailed information on frictional costs by year and development period which is summarized in the earlier sections of this report.

Share of All Indemnity Claim Counts and Paid Loss for Claims with Paid ALAE Greater than \$1K, \$4K and \$10K

PY/RL	Greater than \$10,000 ALAE										Greater than \$4,000 ALAE										Greater than \$1,000 ALAE									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Indemnity Claim Counts																														
2010.07	5.5%	15.6%	23.2%	26.7%	29.2%	30.4%	30.9%	31.3%	31.4%	31.6%	19.4%	33.9%	40.1%	42.8%	45.0%	45.7%	46.2%	46.5%	46.6%	46.7%	43.3%	55.1%	58.9%	60.3%	61.5%	61.9%	62.2%	62.5%	62.5%	62.5%
2011	5.3%	15.4%	22.7%	26.6%	28.9%	30.0%	30.4%	30.7%	30.9%		19.3%	34.2%	40.2%	43.5%	45.2%	46.0%	46.4%	46.6%	46.8%		43.6%	55.7%	59.2%	61.0%	61.8%	62.3%	62.5%	62.6%	62.7%	
2012	5.1%	15.6%	22.9%	26.8%	28.6%	29.6%	30.0%	30.2%			19.4%	34.7%	41.3%	44.4%	45.8%	46.5%	46.8%	46.9%			44.4%	56.9%	60.8%	62.2%	62.9%	63.3%	63.4%	63.5%		
2013	5.7%	16.2%	23.5%	27.1%	28.7%	29.5%	29.9%				20.7%	35.9%	42.7%	45.4%	46.6%	47.1%	47.3%				45.8%	58.6%	61.9%	63.1%	63.7%	63.9%	64.0%			
2014	6.3%	16.9%	23.9%	26.9%	28.3%	28.9%					22.0%	37.3%	43.4%	45.7%	46.6%	47.1%					47.6%	59.4%	62.4%	63.4%	63.9%	64.1%				
2015	6.3%	17.4%	23.7%	26.5%	27.5%						22.7%	38.2%	43.5%	45.3%	46.0%						48.4%	59.8%	62.6%	63.5%	63.8%					
2016	6.8%	17.2%	23.0%	25.4%							23.5%	37.9%	42.7%	44.4%							48.8%	60.0%	62.6%	63.4%						
2017	7.4%	18.1%	23.4%								24.4%	38.1%	42.4%								49.6%	59.6%	61.7%							
2018	7.6%	17.7%									24.4%	37.7%									50.1%	59.7%								
2019	7.6%										24.4%										49.9%									
Paid ALAE																														
2010.07	36.5%	60.3%	73.6%	79.1%	82.1%	83.8%	84.7%	85.2%	85.6%	85.8%	72.7%	87.1%	91.7%	93.6%	94.6%	95.1%	95.3%	95.5%	95.6%	95.7%	93.7%	97.4%	98.4%	98.7%	98.9%	99.0%	99.0%	99.1%	99.1%	99.1%
2011	35.0%	59.4%	72.7%	78.5%	81.8%	83.4%	84.2%	84.6%	85.0%		71.9%	87.0%	91.6%	93.6%	94.6%	95.1%	95.4%	95.5%	95.6%		93.5%	97.4%	98.3%	98.7%	98.9%	99.0%	99.0%	99.1%	99.1%	
2012	33.3%	59.3%	72.1%	78.0%	80.7%	82.1%	82.9%	83.4%			71.2%	86.8%	91.5%	93.5%	94.3%	94.8%	95.0%	95.2%			93.5%	97.5%	98.4%	98.8%	98.9%	99.0%	99.0%	99.1%		
2013	35.1%	59.7%	72.1%	77.5%	80.1%	81.4%	82.2%				72.7%	87.1%	91.8%	93.6%	94.3%	94.7%	94.9%				94.0%	97.7%	98.5%	98.8%	98.9%	99.0%	99.0%			
2014	36.8%	60.5%	72.2%	77.1%	79.4%	80.6%					74.0%	87.8%	92.0%	93.5%	94.2%	94.6%					94.6%	97.9%	98.6%	98.8%	98.9%	99.0%				
2015	36.2%	60.9%	72.0%	76.6%	78.6%						74.3%	88.2%	92.0%	93.3%	93.9%						94.8%	98.0%	98.6%	98.8%	98.9%					
2016	37.9%	62.0%	72.1%	75.8%							75.5%	88.3%	91.8%	92.9%							95.1%	98.0%	98.6%	98.8%						
2017	39.8%	63.4%	72.8%								76.6%	88.7%	91.9%								95.3%	98.0%	98.5%							
2018	41.1%	62.9%									76.7%	88.4%									95.3%	97.9%								
2019	41.0%										76.9%										95.4%									
Paid Indemnity																														
2010.07	15.1%	36.0%	51.2%	59.0%	64.9%	67.6%	69.1%	70.2%	70.8%	71.2%	39.0%	62.7%	73.7%	78.2%	82.0%	83.2%	83.9%	84.5%	84.8%	85.0%	70.7%	85.8%	90.7%	92.0%	93.3%	93.7%	94.0%	94.2%	94.3%	94.3%
2011	13.9%	35.1%	50.3%	58.8%	63.9%	66.5%	68.0%	68.8%	69.4%		37.4%	62.7%	73.1%	78.9%	81.7%	83.1%	83.9%	84.3%	84.6%		70.6%	86.2%	90.5%	92.3%	93.2%	93.6%	93.9%	94.0%	94.0%	
2012	13.5%	35.5%	50.4%	59.0%	63.1%	65.3%	66.4%	67.2%			37.8%	62.8%	74.1%	79.2%	81.5%	82.6%	83.2%	83.5%			71.2%	86.9%	91.2%	92.6%	93.4%	93.7%	93.9%	94.0%		
2013	14.7%	36.4%	51.3%	58.8%	62.6%	64.4%	65.5%				39.9%	64.5%	75.5%	80.0%	81.8%	82.6%	83.1%				73.2%	88.2%	91.9%	93.1%	93.6%	93.8%	93.9%			
2014	15.7%	38.1%	52.0%	58.5%	61.7%	63.3%					41.6%	66.4%	76.1%	79.7%	81.2%	82.0%					74.8%	88.9%	92.1%	93.0%	93.5%	93.6%				
2015	15.7%	38.3%	51.8%	57.9%	60.6%						42.7%	67.7%	76.4%	79.6%	80.9%						75.9%	89.4%	92.3%	93.2%	93.5%					
2016	16.9%	38.9%	51.6%	57.0%							44.5%	67.8%	75.8%	78.6%							77.1%	89.4%	92.0%	92.8%						
2017	18.6%	41.0%	52.6%								45.9%	68.5%	76.1%								78.0%	89.7%	92.1%							
2018	18.8%	39.4%									46.2%	67.2%									78.3%	89.2%								
2019	17.6%										43.8%										76.6%									
Paid Medical on Indemnity Claims																														
2010.07	23.4%	40.3%	54.3%	61.4%	68.0%	70.6%	72.0%	73.1%	73.7%	74.0%	45.3%	64.1%	75.0%	79.4%	83.7%	84.9%	85.7%	86.2%	86.6%	86.7%	73.0%	85.8%	90.8%	92.3%	94.0%	94.3%	94.6%	94.8%	94.9%	95.0%
2011	19.6%	38.6%	52.7%	61.4%	66.6%	69.2%	70.6%	71.5%	72.0%		42.0%	63.6%	73.9%	80.1%	83.0%	84.4%	85.2%	85.6%	85.9%		72.5%	86.4%	90.8%	92.8%	93.7%	94.3%	94.5%	94.7%	94.7%	
2012	18.7%	38.5%	53.0%	61.4%	65.5%	67.6%	68.8%	69.5%			42.0%	63.8%	75.1%	80.2%	82.6%	83.7%	84.3%	84.6%			73.5%	87.0%	91.6%	93.1%	93.9%	94.2%	94.4%	94.5%		
2013	19.5%	38.7%	52.5%	60.2%	63.8%	65.7%	67.0%				42.4%	65.0%	75.6%	80.2%	82.1%	83.0%	83.6%				74.3%	88.1%	91.8%	93.2%	93.8%	94.1%	94.2%			
2014	20.4%	39.2%	52.8%	59.5%	62.7%	64.6%					44.2%	66.1%	75.9%	79.7%	81.4%	82.3%					75.9%	88.3%	91.9%	93.0%	93.5%	93.8%				
2015	19.2%	38.9%	51.8%	58.3%	61.5%						43.6%	66.3%	75.6%	79.1%	80.7%						76.6%	88.7%	91.8%	92.9%	93.3%					
2016	21.6%	40.0%	52.0%	57.5%							46.0%	67.1%	75.0%	78.2%							77.5%	88.7%	91.6%	92.5%						
2017	22.3%	42.2%	52.9%								47.9%	67.8%	75.4%								78.2%	89.0%	91.6%							
2018	22.4%	41.7%									48.3%	67.7%									79.4%	89.1%								
2019	22.6%										47.9%										78.5%									

Notes: 2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Average Paid Indemnity Claim Severity for Claims with Paid ALAE Greater than \$1K, \$4K and \$10K

	Greater than \$10,000 ALAE										Greater than \$4,000 ALAE										Greater than \$1,000 ALAE											
PY/RL	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10		
Paid ALAE																																
2010.07	16,031	17,581	19,982	22,334	24,042	25,469	26,448	27,198	27,715	28,078	9,108	11,693	14,382	16,457	17,990	19,180	19,939	20,523	20,901	21,184	5,270	8,037	10,501	12,320	13,745	14,744	15,367	15,836	16,147	16,373		
2011	15,874	17,475	19,950	22,404	24,378	25,698	26,780	27,261	27,713		8,940	11,531	14,192	16,318	18,004	19,093	19,888	20,273	20,627		5,150	7,922	10,336	12,262	13,754	14,677	15,343	15,661	15,954			
2012	15,683	17,438	19,924	22,205	23,801	24,965	25,807	26,361			8,727	11,490	14,027	16,059	17,407	18,346	18,972	19,380			5,020	7,883	10,252	12,097	13,281	14,064	14,579	14,908				
2013	15,629	17,576	19,949	21,957	23,488	24,555	25,273				8,907	11,572	13,996	15,815	17,076	17,916	18,460				5,198	7,965	10,345	12,011	13,085	13,788	14,238					
2014	15,742	17,691	19,955	21,968	23,379	24,320					9,053	11,651	13,970	15,687	16,812	17,531					5,354	8,165	10,419	11,939	12,887	13,490						
2015	15,723	17,646	20,024	21,876	23,166						8,933	11,643	13,956	15,561	16,548						5,345	8,248	10,380	11,761	12,576							
2016	15,881	18,697	20,819	22,132							9,102	12,072	14,279	15,483							5,520	8,463	10,477	11,540								
2017	15,850	18,270	20,674								9,269	12,178	14,404								5,672	8,603	10,607									
2018	16,333	18,461									9,503	12,197									5,750	8,536										
2019	16,073										9,420										5,721											
Paid Indemnity																																
2010.07	15,082	24,084	31,470	37,270	41,549	44,315	46,348	48,033	49,189	49,930	11,130	19,279	26,153	30,769	34,113	36,240	37,686	38,930	39,750	40,331	9,036	16,216	21,902	25,677	28,371	30,139	31,316	32,296	32,963	33,398		
2011	15,316	24,442	32,108	37,634	41,354	43,939	45,970	47,433	48,291		11,285	19,675	26,364	30,874	33,764	35,749	37,213	38,300	38,959		9,446	16,591	22,122	25,735	28,135	29,734	30,924	31,781	32,321			
2012	15,560	24,509	31,806	37,345	40,686	42,912	44,469	45,668			11,354	19,508	25,915	30,263	32,874	34,573	35,730	36,571			9,367	16,490	21,663	25,237	27,426	28,797	29,740	30,408				
2013	15,708	25,043	32,720	37,650	41,000	42,951	44,375				11,759	20,020	26,547	30,569	33,034	34,587	35,587				9,729	16,797	22,254	25,596	27,628	28,912	29,729					
2014	15,561	25,926	33,394	38,545	41,723	43,549					11,807	20,500	26,856	30,884	33,324	34,684					9,807	17,256	22,627	25,982	27,982	29,097						
2015	16,335	26,236	34,454	39,265	42,201						12,288	21,134	27,730	31,543	33,690						10,255	17,795	23,229	26,342	28,082							
2016	16,735	26,979	34,826	39,347							12,709	21,316	27,585	30,994							10,599	17,756	22,861	25,636								
2017	17,424	27,800	35,459								13,067	22,100	28,339								10,920	18,505	23,562									
2018	17,822	27,475									13,649	22,008									11,270	18,472										
2019	17,352										13,473										11,551											
Paid Medical																																
2010.07	30,388	32,147	39,698	46,769	53,183	57,166	59,969	62,183	63,838	64,543	16,777	23,524	31,660	37,653	42,496	45,643	47,736	49,387	50,584	51,152	12,134	19,359	26,109	31,070	34,890	37,468	39,113	40,393	41,354	41,808		
2011	26,691	30,916	38,667	45,839	50,847	54,321	57,038	58,869	60,029		15,632	22,967	30,644	36,550	40,488	43,172	45,139	46,492	47,374		11,961	19,133	25,517	30,175	33,402	35,577	37,189	38,261	38,981			
2012	25,869	29,675	37,173	43,609	47,728	50,342	52,466	53,802			15,121	22,071	29,166	34,352	37,610	39,660	41,232	42,184			11,567	18,396	24,184	28,442	31,121	32,783	34,045	34,805				
2013	23,426	27,580	34,188	39,452	42,785	45,258	47,076				14,018	20,931	27,130	31,363	33,960	35,867	37,147				11,082	17,401	22,702	26,222	28,342	29,911	30,942					
2014	22,081	26,440	32,899	38,020	41,217	43,583					13,643	20,208	25,990	29,984	32,438	34,143					10,836	16,994	21,903	25,199	27,205	28,568						
2015	20,923	25,473	32,225	37,116	40,521						13,117	19,764	25,639	29,426	31,795						10,795	16,866	21,623	24,671	26,551							
2016	22,562	26,296	32,355	36,609							13,864	19,982	25,140	28,410							11,233	16,688	20,976	23,557								
2017	21,799	27,254	33,251								14,241	20,869	26,143								11,437	17,511	21,813									
2018	21,534	27,157									14,492	20,714									11,599	17,221										
2019	21,157										14,018										11,248											

Notes: 2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Average Incurred Indemnity Claim Severity for Claims with Paid ALAE Greater than \$1K, \$4K and \$10K

PY/RL	Greater than \$10,000 ALAE										Greater than \$4,000 ALAE										Greater than \$1,000 ALAE											
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10		
Incurred Indemnity																																
2010.07	33,855	39,537	43,991	47,281	49,486	50,383	51,254	52,043	52,730	53,087	23,413	30,980	35,582	38,227	39,855	40,641	41,218	41,764	42,260	42,555	18,699	25,560	29,310	31,458	32,829	33,559	34,063	34,495	34,921	35,132		
2011	33,784	39,643	44,117	47,150	48,833	49,969	50,731	51,227	51,741		24,303	31,294	35,407	37,836	39,106	40,015	40,570	40,954	41,355		19,898	25,843	29,173	31,095	32,249	33,024	33,515	33,841	34,163			
2012	33,604	39,081	43,481	46,022	47,307	48,374	48,997	49,683			23,925	30,466	34,408	36,470	37,507	38,321	38,835	39,326			19,380	25,237	28,288	30,017	30,998	31,669	32,118	32,504				
2013	32,533	38,848	43,344	45,349	46,738	47,598	48,196				23,884	30,558	34,254	36,047	37,061	37,771	38,170				19,672	25,224	28,318	29,894	30,758	31,359	31,706					
2014	32,560	39,972	44,263	46,578	48,010	48,671					23,846	30,910	34,662	36,536	37,624	38,158					19,853	25,689	28,815	30,395	31,318	31,766						
2015	34,164	40,315	44,833	47,191	48,566						24,406	31,406	35,197	37,016	37,921						20,361	26,189	29,083	30,555	31,293							
2016	34,683	40,993	45,859	48,172							24,989	31,505	35,181	36,814							20,812	25,856	28,718	30,026								
2017	35,949	42,691	47,222								25,724	32,872	36,618								21,236	27,059	29,955									
2018	35,282	43,244									26,227	33,543									21,597	27,640										
2019	36,413										27,007										22,745											
Incurred Medical																																
2010.07	59,777	54,221	59,214	64,287	68,577	69,837	70,102	70,511	70,905	70,846	35,288	40,746	46,837	51,004	53,780	54,909	55,110	55,385	55,654	55,701	27,081	33,654	38,334	41,527	43,662	44,658	44,844	45,025	45,293	45,322		
2011	58,109	53,825	58,110	62,445	64,304	65,730	66,375	66,608	66,720		35,329	40,326	45,383	48,895	50,292	51,373	51,794	51,993	52,076		28,007	33,504	37,310	39,813	41,044	41,936	42,326	42,519	42,598			
2012	56,370	51,778	55,747	58,553	59,734	60,348	60,850	61,126			34,752	38,747	42,794	45,134	46,162	46,652	47,046	47,226			27,414	32,056	34,987	36,824	37,743	38,144	38,482	38,631				
2013	51,607	47,225	50,624	52,216	53,317	54,194	54,656				32,036	36,021	39,136	40,567	41,378	42,026	42,299				26,264	29,796	32,281	33,470	34,117	34,639	34,879					
2014	46,560	45,159	48,655	50,383	51,650	52,322					30,181	34,177	37,291	38,669	39,597	40,061					24,996	28,551	31,012	32,059	32,781	33,132						
2015	46,280	44,170	46,652	48,805	50,978						29,282	33,303	36,433	37,955	38,832						24,710	28,454	30,174	31,254	31,915							
2016	48,035	44,846	47,573	49,360							29,957	33,163	35,552	36,880							25,117	27,463	29,081	30,003								
2017	49,798	47,370	49,472								31,209	34,958	37,505								25,441	28,865	30,648									
2018	43,691	45,405									29,875	34,301									24,844	28,350										
2019	43,499										30,322										25,183											

Notes: 2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Share of All Indemnity Claim Counts and Paid Loss for Nontrivial/Low/No-ALAE Claims

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Indemnity Claim Counts																														
2010.07	43.3%	55.1%	58.9%	60.3%	61.5%	61.9%	62.2%	62.5%	62.5%	62.5%	53.0%	41.6%	38.3%	37.1%	36.2%	35.8%	35.6%	35.4%	35.4%	35.3%	3.7%	3.3%	2.8%	2.6%	2.3%	2.2%	2.2%	2.1%	2.1%	2.2%
2011	43.6%	55.7%	59.2%	61.0%	61.8%	62.3%	62.5%	62.6%	62.7%		52.6%	41.3%	38.1%	36.7%	35.9%	35.6%	35.4%	35.3%	35.2%		3.9%	3.0%	2.7%	2.3%	2.2%	2.1%	2.1%	2.1%		
2012	44.4%	56.9%	60.8%	62.2%	62.9%	63.3%	63.4%	63.5%			51.2%	39.9%	36.6%	35.4%	34.8%	34.4%	34.3%	34.2%			4.3%	3.2%	2.6%	2.4%	2.3%	2.3%	2.3%	2.2%		
2013	45.8%	58.6%	61.9%	63.1%	63.7%	63.9%	64.0%				49.7%	38.4%	35.4%	34.3%	33.8%	33.6%	33.5%				4.5%	3.1%	2.7%	2.5%	2.5%	2.4%	2.5%			
2014	47.6%	59.4%	62.4%	63.4%	63.9%	64.1%					48.5%	37.9%	35.1%	34.2%	33.8%	33.6%					3.8%	2.7%	2.5%	2.3%	2.3%	2.3%				
2015	48.4%	59.8%	62.6%	63.5%	63.8%						47.9%	37.3%	34.8%	34.1%	33.8%						3.7%	2.9%	2.6%	2.4%	2.4%					
2016	48.8%	60.0%	62.6%	63.4%							47.7%	37.4%	35.1%	34.3%							3.5%	2.6%	2.3%	2.3%						
2017	49.6%	59.6%	61.7%								47.1%	37.9%	35.9%								3.3%	2.5%	2.3%							
2018	50.1%	59.7%									46.7%	37.8%									3.2%	2.5%								
2019	49.9%										46.0%										4.2%									
Paid ALAE																														
2010.07	93.7%	97.4%	98.4%	98.7%	98.9%	99.0%	99.0%	99.1%	99.1%	99.1%	6.3%	2.6%	1.6%	1.3%	1.1%	1.0%	1.0%	0.9%	0.9%	0.9%										
2011	93.5%	97.4%	98.3%	98.7%	98.9%	99.0%	99.0%	99.1%	99.1%		6.5%	2.6%	1.7%	1.3%	1.1%	1.0%	1.0%	0.9%	0.9%											
2012	93.5%	97.5%	98.4%	98.8%	98.9%	99.0%	99.0%	99.1%			6.5%	2.5%	1.6%	1.2%	1.1%	1.0%	1.0%	0.9%												
2013	94.0%	97.7%	98.5%	98.8%	98.9%	99.0%	99.0%				6.0%	2.3%	1.5%	1.2%	1.1%	1.0%	1.0%													
2014	94.6%	97.9%	98.6%	98.8%	98.9%	99.0%					5.4%	2.1%	1.4%	1.2%	1.1%	1.0%														
2015	94.8%	98.0%	98.6%	98.8%	98.9%						5.2%	2.0%	1.4%	1.2%	1.1%															
2016	95.1%	98.0%	98.6%	98.8%							4.9%	2.0%	1.4%	1.2%																
2017	95.3%	98.0%	98.5%								4.7%	2.0%	1.5%																	
2018	95.3%	97.9%									4.7%	2.1%																		
2019	95.4%										4.6%																			
Paid Indemnity																														
2010.07	70.7%	85.8%	90.7%	92.0%	93.3%	93.7%	94.0%	94.2%	94.3%	94.3%	28.2%	12.8%	8.4%	7.0%	6.0%	5.6%	5.4%	5.2%	5.1%	5.0%	1.2%	1.4%	1.0%	1.0%	0.6%	0.7%	0.6%	0.6%	0.6%	0.7%
2011	70.6%	86.2%	90.5%	92.3%	93.2%	93.6%	93.9%	94.0%	94.0%		28.1%	12.9%	8.6%	6.9%	6.1%	5.7%	5.5%	5.4%	5.3%		1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.6%	0.7%	0.7%	
2012	71.2%	86.9%	91.2%	92.6%	93.4%	93.7%	93.9%	94.0%			27.7%	12.3%	8.2%	6.8%	6.1%	5.8%	5.6%	5.5%			1.1%	0.9%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%		
2013	73.2%	88.2%	91.9%	93.1%	93.6%	93.8%	93.9%				25.8%	11.1%	7.5%	6.3%	5.8%	5.6%	5.5%				1.0%	0.6%	0.6%	0.5%	0.6%	0.6%	0.6%			
2014	74.8%	88.9%	92.1%	93.0%	93.5%	93.6%					24.1%	10.4%	7.2%	6.3%	5.8%	5.6%					1.1%	0.7%	0.6%	0.7%	0.7%	0.8%				
2015	75.9%	89.4%	92.3%	93.2%	93.5%						23.1%	9.9%	7.0%	6.2%	5.8%						0.9%	0.7%	0.7%	0.7%	0.7%					
2016	77.1%	89.4%	92.0%	92.8%							22.2%	10.0%	7.4%	6.6%							0.7%	0.6%	0.6%	0.7%						
2017	78.0%	89.7%	92.1%								21.3%	9.7%	7.3%								0.7%	0.6%	0.6%							
2018	78.3%	89.2%									21.0%	10.2%									0.6%	0.6%								
2019	76.6%										22.4%										1.0%									
Paid Medical on Indemnity Claims																														
2010.07	73.0%	85.8%	90.8%	92.3%	94.0%	94.3%	94.6%	94.8%	94.9%	95.0%	25.8%	12.8%	8.5%	6.8%	5.6%	5.1%	4.9%	4.7%	4.6%	4.5%	1.1%	1.3%	0.8%	0.9%	0.4%	0.6%	0.5%	0.5%	0.5%	0.5%
2011	72.5%	86.4%	90.8%	92.8%	93.7%	94.3%	94.5%	94.7%	94.7%		26.4%	12.8%	8.5%	6.7%	5.9%	5.4%	5.1%	5.0%	4.9%		1.0%	0.8%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	
2012	73.5%	87.0%	91.6%	93.1%	93.9%	94.2%	94.4%	94.5%			25.6%	12.3%	8.0%	6.5%	5.8%	5.5%	5.3%	5.1%			0.9%	0.7%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%		
2013	74.3%	88.1%	91.8%	93.2%	93.8%	94.1%	94.2%				24.8%	11.4%	7.7%	6.4%	5.8%	5.5%	5.4%				0.9%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%			
2014	75.9%	88.3%	91.9%	93.0%	93.5%	93.8%					23.4%	11.1%	7.6%	6.5%	6.0%	5.7%					0.7%	0.5%	0.5%	0.5%	0.5%	0.6%				
2015	76.6%	88.7%	91.8%	92.9%	93.3%						22.7%	10.8%	7.7%	6.6%	6.2%						0.7%	0.5%	0.5%	0.5%	0.5%					
2016	77.5%	88.7%	91.6%	92.5%							22.0%	10.9%	8.0%	7.0%							0.5%	0.4%	0.4%	0.5%						
2017	78.2%	89.0%	91.6%								21.1%	10.6%	7.9%								0.6%	0.4%	0.4%							
2018	79.4%	89.1%									20.1%	10.5%									0.5%	0.4%								
2019	78.5%										20.7%										0.8%									

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum across the row (i.e. Nontrivial ALAE + Low ALAE + No ALAE = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Average Paid Indemnity Claim Severity

	Nontrivial ALAE										Low ALAE										All Indemnity Claims										
PY/RL	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Paid ALAE																															
2010.07	5,270	8,037	10,501	12,320	13,745	14,744	15,367	15,836	16,147	16,373	288	280	270	265	262	261	260	260	260	260	2,432	4,549	6,289	7,529	8,554	9,225	9,654	9,982	10,183	10,328	
2011	5,150	7,922	10,336	12,262	13,754	14,677	15,343	15,661	15,954		297	283	271	265	263	262	262	262	261		2,400	4,533	6,226	7,579	8,600	9,238	9,683	9,895	10,089		
2012	5,020	7,883	10,252	12,097	13,281	14,064	14,579	14,908			301	285	273	268	266	266	265	265			2,384	4,597	6,337	7,624	8,448	8,994	9,341	9,561			
2013	5,198	7,965	10,345	12,011	13,085	13,788	14,238				305	285	271	267	266	266	266				2,534	4,774	6,505	7,674	8,429	8,904	9,204				
2014	5,354	8,165	10,419	11,939	12,887	13,490					299	276	265	263	261	260					2,695	4,954	6,594	7,664	8,322	8,729					
2015	5,345	8,248	10,380	11,761	12,576						295	275	264	261	260						2,727	5,036	6,595	7,555	8,113						
2016	5,520	8,463	10,477	11,540							294	275	265	263							2,834	5,179	6,653	7,405							
2017	5,672	8,603	10,607								297	277	269								2,953	5,230	6,646								
2018	5,750	8,536									305	288									3,026	5,202									
2019	5,721										301										2,991										
Paid Indemnity																															
2010.07	9,036	16,216	21,902	25,677	28,371	30,139	31,316	32,296	32,963	33,398	2,939	3,221	3,116	3,195	3,111	3,118	3,131	3,124	3,134	3,137	5,532	10,425	14,230	16,840	18,707	19,918	20,730	21,410	21,849	22,132	
2011	9,446	16,591	22,122	25,735	28,135	29,734	30,924	31,781	32,321		3,116	3,343	3,276	3,204	3,185	3,195	3,202	3,234	3,241		5,825	10,731	14,487	17,010	18,674	19,791	20,595	21,172	21,535		
2012	9,367	16,490	21,663	25,237	27,426	28,797	29,740	30,408			3,156	3,318	3,244	3,265	3,254	3,268	3,285	3,295			5,845	10,796	14,453	16,955	18,479	19,451	20,100	20,557			
2013	9,729	16,797	22,254	25,596	27,628	28,912	29,729				3,159	3,238	3,187	3,206	3,254	3,284	3,301				6,093	11,147	15,005	17,351	18,812	19,701	20,264				
2014	9,807	17,256	22,627	25,982	27,982	29,097					3,106	3,173	3,160	3,245	3,303	3,321					6,244	11,533	15,328	17,716	19,126	19,910					
2015	10,255	17,795	23,229	26,342	28,082						3,159	3,164	3,190	3,256	3,303						6,535	11,908	15,767	17,949	19,169						
2016	10,599	17,756	22,861	25,636							3,123	3,179	3,293	3,354							6,709	11,910	15,559	17,518							
2017	10,920	18,505	23,562								3,148	3,146	3,189								6,946	12,288	15,791								
2018	11,270	18,472									3,250	3,326									7,213	12,351									
2019	11,551										3,665										7,516										
Paid Medical																															
2010.07	12,134	19,359	26,109	31,070	34,890	37,468	39,113	40,393	41,354	41,808	3,502	3,838	3,737	3,714	3,512	3,504	3,526	3,517	3,518	3,523	7,187	12,438	16,938	20,294	22,844	24,597	25,723	26,607	27,226	27,523	
2011	11,961	19,133	25,517	30,175	33,402	35,577	37,189	38,261	38,981		3,610	3,829	3,737	3,650	3,601	3,567	3,570	3,575	3,575		7,183	12,348	16,657	19,835	22,037	23,521	24,597	25,304	25,784		
2012	11,567	18,396	24,184	28,442	31,121	32,783	34,045	34,805			3,500	3,714	3,527	3,511	3,482	3,486	3,504	3,501			6,994	12,025	16,068	19,011	20,856	22,021	22,878	23,395			
2013	11,082	17,401	22,702	26,222	28,342	29,911	30,942				3,407	3,448	3,347	3,312	3,331	3,353	3,356				6,832	11,568	15,313	17,758	19,264	20,330	21,029				
2014	10,836	16,994	21,903	25,199	27,205	28,568					3,272	3,356	3,227	3,261	3,296	3,306					6,800	11,425	14,872	17,185	18,585	19,519					
2015	10,795	16,866	21,623	24,671	26,551						3,235	3,284	3,250	3,282	3,308						6,822	11,374	14,749	16,857	18,150						
2016	11,233	16,688	20,976	23,557							3,265	3,284	3,254	3,276							7,076	11,288	14,338	16,142							
2017	11,437	17,511	21,813								3,255	3,281	3,251								7,250	11,724	14,702								
2018	11,599	17,221									3,159	3,213									7,324	11,536									
2019	11,248										3,217										7,141										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Average Incurred Indemnity Claim Severity

PY/RL	Nontrivial ALAE										Low ALAE										All Indemnity Claims										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Incurred Indemnity																															
2010.07	18,699	25,560	29,310	31,458	32,829	33,559	34,063	34,495	34,921	35,132	5,723	4,444	3,669	3,527	3,289	3,249	3,226	3,186	3,204	3,209	11,379	16,225	18,867	20,493	21,533	22,100	22,486	22,814	23,104	23,252	
2011	19,898	25,843	29,173	31,095	32,249	33,024	33,515	33,841	34,163		5,965	4,542	3,812	3,489	3,370	3,316	3,300	3,307	3,298		12,050	16,483	18,939	20,419	21,308	21,899	22,263	22,498	22,716		
2012	19,380	25,237	28,288	30,017	30,998	31,669	32,118	32,504			6,133	4,581	3,733	3,532	3,425	3,366	3,361	3,358			11,995	16,373	18,710	20,054	20,809	21,317	21,645	21,921			
2013	19,672	25,224	28,318	29,894	30,758	31,359	31,706				6,214	4,329	3,672	3,497	3,428	3,426	3,416				12,336	16,572	18,977	20,194	20,887	21,331	21,581				
2014	19,853	25,689	28,815	30,395	31,318	31,766					6,067	4,313	3,683	3,514	3,478	3,458					12,627	17,063	19,431	20,646	21,347	21,691					
2015	20,361	26,189	29,083	30,555	31,293						6,111	4,207	3,605	3,511	3,475						13,000	17,402	19,632	20,744	21,303						
2016	20,812	25,856	28,718	30,026							6,018	4,198	3,703	3,611							13,216	17,219	19,413	20,421							
2017	21,236	27,059	29,955								5,884	4,127	3,650								13,502	17,828	19,962								
2018	21,597	27,640									5,983	4,461									13,803	18,332									
2019	22,745										6,676										14,671										
Incurred Medical																															
2010.07	27,081	33,654	38,334	41,527	43,662	44,658	44,844	45,025	45,293	45,322	8,483	6,133	4,765	4,297	3,858	3,738	3,712	3,629	3,630	3,627	16,539	21,436	24,610	26,869	28,395	29,165	29,375	29,557	29,741	29,774	
2011	28,007	33,504	37,310	39,813	41,044	41,936	42,326	42,519	42,598		8,827	5,983	4,676	4,119	3,898	3,766	3,714	3,685	3,654		17,157	21,384	24,097	25,932	26,908	27,579	27,882	28,026	28,093		
2012	27,414	32,056	34,987	36,824	37,743	38,144	38,482	38,631			8,625	5,906	4,335	3,920	3,723	3,628	3,608	3,578			16,925	20,796	22,999	24,413	25,138	25,484	25,746	25,867			
2013	26,264	29,796	32,281	33,470	34,117	34,639	34,879				8,407	5,237	4,089	3,737	3,569	3,524	3,488				16,511	19,608	21,569	22,517	23,053	23,430	23,609				
2014	24,996	28,551	31,012	32,059	32,781	33,132					7,990	5,164	3,971	3,630	3,528	3,490					16,045	19,083	20,894	21,720	22,271	22,553					
2015	24,710	28,454	30,174	31,254	31,915						7,726	4,864	3,865	3,622	3,517						15,923	19,005	20,383	21,193	21,677						
2016	25,117	27,463	29,081	30,003							7,542	4,715	3,807	3,598							16,084	18,380	19,659	20,375							
2017	25,441	28,865	30,648								7,317	4,644	3,830								16,301	19,091	20,427								
2018	24,844	28,350									7,113	4,748									15,992	18,859									
2019	25,183										7,453										16,282										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Claim Counts Distribution - By Injury Type

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Death & Permanent Total																															
2010.07	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
2011	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
2012	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.1%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%			
2013	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
2014	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					0.2%	0.1%	0.1%	0.1%	0.1%	0.1%					
2015	0.2%	0.2%	0.3%	0.4%	0.4%						0.0%	0.0%	0.0%	0.0%	0.0%						0.0%	0.0%	0.0%	0.0%	0.0%						
2016	0.2%	0.3%	0.3%	0.4%							0.0%	0.0%	0.0%	0.0%							0.0%	0.0%	0.0%	0.0%							
2017	0.2%	0.3%	0.3%								0.0%	0.0%	0.0%								0.1%	0.1%	0.1%								
2018	0.2%	0.3%									0.0%	0.0%									0.0%	0.0%									
2019	0.3%										0.0%										0.2%										
Permanent Partial																															
2010.07	43.2%	53.5%	56.9%	58.3%	59.5%	60.3%	60.4%	60.5%	60.4%	60.4%	4.5%	3.5%	3.0%	2.8%	2.6%	2.6%	2.6%	2.5%	2.6%	2.6%	5.5%	8.2%	6.6%	6.7%	5.8%	5.8%	5.6%	5.6%	5.7%	5.8%	
2011	43.6%	52.8%	56.7%	58.6%	59.7%	60.2%	60.2%	60.1%	60.2%		5.0%	3.7%	3.1%	2.9%	2.8%	2.7%	2.7%	2.7%	2.7%		7.5%	6.6%	6.4%	6.0%	6.2%	5.7%	5.7%	5.7%	5.7%		
2012	39.7%	49.4%	55.0%	57.3%	58.5%	58.4%	58.2%	58.3%			4.7%	3.6%	3.0%	2.8%	2.8%	2.7%	2.7%	2.7%			7.5%	7.1%	6.1%	6.0%	6.0%	5.7%	5.7%	5.8%			
2013	36.4%	49.2%	55.1%	57.3%	57.6%	57.7%	57.8%				4.4%	3.2%	2.8%	2.7%	2.6%	2.6%	2.6%				7.0%	6.1%	6.6%	6.8%	6.6%	6.8%	7.0%				
2014	37.7%	49.4%	54.8%	56.3%	56.8%	57.2%					4.1%	3.1%	2.6%	2.5%	2.5%	2.5%					8.1%	8.3%	8.2%	8.2%	8.0%	8.3%					
2015	38.4%	49.9%	54.0%	55.5%	56.3%						4.0%	2.8%	2.5%	2.4%	2.4%						9.7%	10.2%	10.2%	10.3%	10.5%						
2016	38.4%	49.0%	53.2%	55.0%							4.0%	2.9%	2.6%	2.5%							9.5%	10.3%	10.8%	11.1%							
2017	36.3%	46.3%	50.8%								3.3%	2.4%	2.2%								7.8%	8.1%	8.2%								
2018	34.8%	45.2%									3.3%	2.5%									7.7%	8.1%									
2019	35.2%										3.6%										7.7%										
Temporary																															
2010.07	41.5%	33.4%	30.0%	28.6%	27.4%	26.3%	26.1%	25.9%	25.9%	25.9%	17.3%	15.2%	14.8%	14.6%	14.5%	14.4%	14.4%	14.4%	14.4%	14.4%	20.6%	18.5%	17.7%	15.5%	14.8%	14.8%	14.5%	14.4%	14.4%	14.3%	
2011	41.9%	34.4%	30.7%	28.8%	27.4%	26.7%	26.5%	26.5%	26.3%		17.9%	16.0%	15.6%	15.4%	15.2%	15.2%	15.2%	15.2%	15.1%		21.1%	18.5%	17.0%	15.4%	14.7%	14.4%	14.3%	14.4%	14.4%		
2012	46.3%	38.2%	32.7%	30.1%	28.7%	28.5%	28.5%	28.3%			18.3%	16.2%	15.6%	15.4%	15.3%	15.2%	15.2%	15.2%			23.6%	20.1%	17.7%	16.8%	16.6%	16.4%	16.3%	16.2%			
2013	49.3%	38.1%	32.2%	29.7%	29.1%	28.9%	28.6%				18.9%	16.5%	15.8%	15.6%	15.5%	15.5%	15.5%				25.1%	20.9%	18.8%	18.4%	18.2%	17.8%	17.8%				
2014	47.0%	37.1%	31.7%	30.0%	29.3%	28.8%					18.3%	16.1%	15.7%	15.5%	15.4%	15.4%					26.4%	21.6%	20.4%	19.6%	19.4%	19.3%					
2015	46.4%	36.6%	32.2%	30.5%	29.6%						18.0%	16.0%	15.5%	15.4%	15.3%						26.5%	23.4%	22.1%	21.1%	20.9%						
2016	45.8%	36.9%	32.7%	30.8%							17.4%	15.6%	15.2%	15.0%							28.2%	24.6%	22.5%	21.8%							
2017	47.1%	38.7%	34.3%								17.3%	15.6%	15.2%								25.6%	21.9%	20.7%								
2018	48.0%	39.5%									17.5%	15.9%									24.4%	22.0%									
2019	47.7%										18.4%										29.5%										
Medical-Only																															
2010.07	15.1%	12.9%	12.8%	12.8%	12.9%	13.0%	13.1%	13.2%	13.2%	13.2%	78.2%	81.2%	82.2%	82.5%	82.8%	82.9%	83.0%	83.1%	83.1%	83.1%	73.8%	73.1%	75.6%	77.7%	79.3%	79.4%	79.9%	80.0%	79.9%	79.8%	
2011	14.2%	12.5%	12.3%	12.4%	12.5%	12.7%	12.8%	12.9%	13.0%		77.1%	80.3%	81.3%	81.7%	81.9%	82.1%	82.1%	82.1%	82.1%		71.3%	74.8%	76.5%	78.6%	79.0%	79.8%	79.9%	79.9%	79.9%		
2012	13.7%	12.2%	12.1%	12.3%	12.4%	12.7%	12.8%	12.9%			76.9%	80.2%	81.3%	81.8%	81.9%	82.0%	82.1%	82.1%			68.8%	72.7%	76.2%	77.2%	77.4%	77.8%	78.0%	78.0%			
2013	14.0%	12.4%	12.4%	12.6%	12.9%	13.0%	13.1%				76.8%	80.3%	81.4%	81.7%	81.8%	81.9%	81.9%				67.9%	73.0%	74.6%	74.8%	75.2%	75.4%	75.3%				
2014	15.1%	13.3%	13.2%	13.5%	13.5%	13.6%					77.6%	80.8%	81.7%	82.0%	82.1%	82.2%					65.4%	70.0%	71.3%	72.1%	72.5%	72.3%					
2015	14.9%	13.3%	13.5%	13.6%	13.7%						78.0%	81.2%	82.0%	82.2%	82.3%						63.7%	66.3%	67.8%	68.5%	68.6%						
2016	15.6%	13.9%	13.8%	13.8%							78.6%	81.4%	82.2%	82.4%							62.3%	65.0%	66.7%	67.0%							
2017	16.4%	14.8%	14.5%								79.3%	82.0%	82.6%								66.4%	69.8%	71.0%								
2018	17.0%	15.0%									79.1%	81.6%									67.8%	69.8%									
2019	16.8%										78.0%										62.7%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum down the column (i.e. Death & Permanent Total + Permanent Partial + Temporary + Medical-Only = 100%).

Source: WCIRB unit statistical data, excluding COVID-19 claims.

Indemnity Claim Counts Distribution within Injury Type

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Death & Permanent Total																															
2010.07	58.6%	79.1%	84.7%	86.4%	91.9%	93.5%	93.2%	94.2%	94.4%	95.2%	28.6%	9.3%	6.1%	7.2%	4.8%	4.3%	4.8%	4.1%	4.0%	3.2%	12.9%	11.6%	9.2%	6.4%	3.2%	2.2%	2.0%	1.7%	1.7%	1.6%	
2011	76.6%	87.4%	86.8%	91.2%	93.7%	95.2%	95.4%	95.7%	96.0%		15.2%	7.7%	7.5%	5.6%	4.2%	3.0%	2.7%	2.6%	2.7%		8.2%	4.8%	5.7%	3.2%	2.1%	1.8%	1.9%	1.7%	1.3%		
2012	82.3%	90.8%	94.5%	95.0%	95.2%	95.4%	95.7%	96.0%			12.7%	4.4%	3.5%	3.0%	2.6%	3.2%	3.3%	2.8%			5.0%	4.8%	2.0%	2.0%	2.3%	1.4%	1.0%	1.2%			
2013	88.1%	91.0%	94.6%	95.8%	95.9%	96.5%	96.5%				8.0%	6.1%	5.0%	3.5%	3.8%	3.2%	3.3%				4.0%	2.8%	0.4%	0.7%	0.3%	0.3%	0.3%				
2014	75.7%	85.8%	91.7%	93.2%	94.1%	94.2%					11.8%	6.9%	3.9%	3.0%	3.1%	2.9%					12.4%	7.4%	4.4%	3.8%	2.8%	2.9%					
2015	82.4%	90.4%	94.4%	95.6%	95.5%						15.4%	7.8%	4.5%	3.8%	3.9%						2.1%	1.7%	1.1%	0.6%	0.6%						
2016	86.5%	94.2%	95.4%	95.6%							12.0%	4.5%	3.7%	3.6%							1.6%	1.2%	0.9%	0.8%							
2017	77.5%	91.0%	92.9%								15.5%	5.5%	4.2%								7.0%	3.5%	2.9%								
2018	86.9%	94.4%									10.8%	4.8%									2.3%	0.8%									
2019	80.7%										10.8%										8.5%										
Permanent Partial																															
2010.07	65.4%	79.2%	84.2%	85.5%	87.1%	87.5%	87.7%	88.0%	88.0%	88.0%	32.3%	18.4%	14.2%	12.8%	11.5%	11.2%	11.0%	10.8%	10.8%	10.8%	2.3%	2.3%	1.6%	1.7%	1.3%	1.3%	1.2%	1.2%	1.2%	1.3%	
2011	63.8%	79.8%	84.3%	86.3%	87.1%	87.7%	87.9%	87.9%	88.0%		33.3%	18.3%	14.1%	12.3%	11.5%	11.1%	10.9%	10.9%	10.8%		2.9%	1.9%	1.6%	1.4%	1.4%	1.2%	1.2%	1.2%			
2012	64.0%	79.9%	85.2%	86.9%	87.6%	88.0%	88.1%	88.1%			32.7%	18.0%	13.3%	11.8%	11.1%	10.8%	10.7%	10.7%			3.3%	2.1%	1.5%	1.3%	1.3%	1.2%	1.2%	1.2%			
2013	65.4%	82.5%	86.5%	87.9%	88.4%	88.4%	88.5%				31.4%	15.8%	11.9%	10.7%	10.3%	10.1%	10.0%				3.3%	1.7%	1.5%	1.4%	1.4%	1.4%	1.4%				
2014	68.3%	83.3%	87.3%	88.3%	88.7%	88.8%					28.8%	14.9%	11.1%	10.2%	9.9%	9.7%					2.9%	1.9%	1.6%	1.5%	1.4%	1.4%					
2015	69.2%	84.1%	87.6%	88.3%	88.7%						27.6%	13.8%	10.6%	10.0%	9.6%						3.2%	2.1%	1.8%	1.7%	1.7%						
2016	69.3%	83.6%	86.7%	87.6%							27.9%	14.5%	11.6%	10.8%							2.8%	1.9%	1.7%	1.7%							
2017	72.0%	84.8%	87.5%								25.4%	13.4%	10.9%								2.6%	1.8%	1.6%								
2018	71.9%	84.5%									25.5%	13.7%									2.6%	1.8%									
2019	71.7%										25.4%										2.9%										
Temporary																															
2010.07	32.0%	37.0%	37.5%	37.6%	37.5%	37.0%	37.1%	37.1%	37.2%	37.2%	63.6%	59.0%	58.8%	58.9%	59.3%	59.9%	59.9%	59.8%	59.8%	59.8%	4.4%	3.9%	3.7%	3.5%	3.2%	3.2%	3.1%	3.1%	3.1%	3.0%	
2011	32.7%	38.0%	38.2%	38.1%	37.7%	37.6%	37.6%	37.7%	37.6%		63.0%	58.2%	58.3%	58.7%	59.2%	59.4%	59.4%	59.3%	59.4%		4.4%	3.8%	3.6%	3.2%	3.1%	3.0%	2.9%	3.0%	3.0%		
2012	35.1%	41.3%	41.0%	40.3%	39.8%	40.1%	40.2%	40.2%			60.0%	54.7%	55.6%	56.3%	56.9%	56.7%	56.5%	56.6%			4.8%	3.9%	3.5%	3.3%	3.3%	3.2%	3.2%	3.2%			
2013	37.5%	42.5%	41.6%	40.8%	41.0%	41.0%	40.9%				57.5%	53.5%	54.8%	55.7%	55.6%	55.6%	55.7%				5.0%	4.0%	3.6%	3.5%	3.5%	3.4%	3.4%				
2014	38.3%	42.9%	41.7%	41.4%	41.3%	41.1%					57.5%	53.7%	55.1%	55.5%	55.6%	55.8%					4.2%	3.3%	3.2%	3.1%	3.1%	3.1%					
2015	38.7%	42.9%	42.3%	41.9%	41.5%						57.3%	53.7%	54.5%	55.0%	55.4%						4.0%	3.4%	3.2%	3.1%	3.1%						
2016	39.0%	43.6%	43.0%	42.3%							57.1%	53.3%	54.1%	54.8%							3.9%	3.1%	2.9%	2.8%							
2017	39.9%	43.8%	42.9%								56.5%	53.2%	54.2%								3.6%	3.0%	2.9%								
2018	41.1%	44.6%									55.5%	52.5%									3.4%	3.0%									
2019	40.6%										54.7%										4.7%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum across the row (i.e. Nontrivial ALAE + Low ALAE + No ALAE = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Average Paid Temporary-Only Claim Severity

PY/RL	Nontrivial ALAE										Low ALAE										All Temporary-Only Claims										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Paid ALAE																															
2010.07	4,794	6,905	8,527	9,436	10,057	10,353	10,510	10,627	10,720	10,799	249	236	232	229	228	227	227	227	227	227	1,692	2,696	3,330	3,683	3,903	3,964	4,030	4,078	4,122	4,151	
2011	4,688	6,878	8,288	9,341	10,054	10,319	10,736	10,830	10,839		256	241	235	232	231	231	231	231	231	1,693	2,755	3,299	3,698	3,932	4,016	4,176	4,224	4,217			
2012	4,616	6,964	8,425	9,505	9,886	10,184	10,469	10,445			266	248	241	238	237	237	237	237		1,781	3,015	3,586	3,966	4,070	4,213	4,347	4,332				
2013	4,908	7,024	8,569	9,198	9,734	10,045	10,082				273	252	242	240	240	240	240			1,996	3,123	3,700	3,888	4,119	4,255	4,259					
2014	5,055	7,453	8,714	9,406	9,825	9,856					265	243	237	235	234	234				2,087	3,330	3,764	4,027	4,190	4,181						
2015	5,175	7,483	8,703	9,355	9,505						261	241	235	234	233					2,151	3,338	3,812	4,050	4,076							
2016	5,236	8,001	9,177	9,081							262	243	236	235						2,193	3,614	4,077	3,974								
2017	5,370	7,759	8,786								267	249	244							2,296	3,535	3,901									
2018	5,462	7,609									277	262								2,397	3,528										
2019	5,448										273									2,363											
Paid Indemnity																															
2010.07	6,327	8,963	11,114	13,099	13,881	13,946	14,019	14,307	14,521	14,703	1,956	1,871	1,825	1,916	1,923	1,925	1,945	1,958	1,954	1,953	3,325	4,514	5,342	6,162	6,430	6,426	6,470	6,593	6,685	6,753	
2011	6,549	9,633	11,867	12,927	13,409	13,814	14,107	14,373	14,408		2,060	2,027	2,048	2,049	2,028	2,038	2,050	2,059	2,061		3,495	4,924	5,827	6,215	6,341	6,482	6,604	6,727	6,733		
2012	7,356	10,938	12,521	13,671	14,254	14,593	14,912	14,971			2,291	2,214	2,186	2,190	2,180	2,184	2,187	2,192		4,018	5,819	6,429	6,826	6,997	7,169	7,329	7,356				
2013	7,869	11,160	13,165	13,948	14,571	15,026	15,150				2,458	2,288	2,215	2,222	2,236	2,244	2,243			4,431	6,044	6,767	7,005	7,294	7,498	7,536					
2014	7,879	11,616	13,363	14,316	14,958	14,987					2,417	2,241	2,206	2,223	2,230	2,238				4,468	6,249	6,856	7,247	7,508	7,503						
2015	8,061	11,580	13,419	14,495	14,753						2,390	2,237	2,238	2,266	2,275					4,531	6,226	6,972	7,395	7,468							
2016	8,278	12,027	13,851	14,512							2,495	2,340	2,357	2,384						4,697	6,546	7,303	7,530								
2017	8,736	12,728	14,163								2,512	2,358	2,328							4,947	6,882	7,408									
2018	8,993	12,614									2,647	2,526								5,203	7,006										
2019	9,268										3,068									5,519											
Paid Medical																															
2010.07	8,863	12,194	14,881	16,908	17,664	17,800	18,175	18,440	18,729	18,780	2,486	2,539	2,531	2,528	2,459	2,451	2,472	2,478	2,474	2,478	4,484	6,133	7,178	7,970	8,170	8,187	8,345	8,458	8,580	8,603	
2011	8,521	12,232	15,233	16,584	17,193	17,642	18,028	18,211	18,354		2,590	2,598	2,578	2,545	2,525	2,512	2,525	2,526	2,522		4,478	6,249	7,427	7,893	8,057	8,196	8,351	8,442	8,483		
2012	8,549	12,718	14,790	16,252	16,684	17,080	17,546	17,607			2,648	2,652	2,546	2,527	2,507	2,501	2,518	2,510		4,658	6,791	7,554	8,053	8,149	8,340	8,575	8,595				
2013	8,844	12,145	14,220	15,107	15,812	16,340	16,499				2,733	2,621	2,529	2,517	2,520	2,523	2,522			4,951	6,631	7,364	7,627	7,941	8,174	8,225					
2014	8,444	12,150	14,032	15,148	15,825	15,934					2,591	2,566	2,509	2,505	2,500	2,504				4,769	6,634	7,280	7,721	7,986	8,012						
2015	8,488	11,936	13,977	14,964	15,254						2,592	2,543	2,506	2,511	2,515					4,804	6,529	7,334	7,706	7,787							
2016	8,696	12,141	14,009	14,565							2,640	2,577	2,543	2,542						4,935	6,706	7,453	7,623								
2017	8,932	12,566	13,867								2,680	2,615	2,569							5,117	6,943	7,401									
2018	9,298	12,304									2,617	2,601								5,305	6,891										
2019	9,120										2,710									5,248											

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for temporary-only claims, excluding COVID-19 claims.

Average Paid Permanent Partial Disability Claim Severity

PY/RL	Nontrivial ALAE										Low ALAE										All Permanent Partial Disability Claims												
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10			
Paid ALAE																																	
2010.07	5,684	8,707	11,502	13,646	15,332	16,502	17,288	17,825	18,207	18,445	437	471	460	450	449	448	447	446	444	445	3,857	6,987	9,748	11,728	13,414	14,491	15,220	15,736	16,064	16,275			
2011	5,539	8,555	11,386	13,608	15,328	16,447	17,167	17,545	17,913		442	466	449	441	438	435	435	434	433		3,683	6,916	9,663	11,801	13,408	14,471	15,132	15,464	15,802				
2012	5,456	8,524	11,249	13,326	14,781	15,738	16,339	16,771			438	453	439	431	427	426	425	423			3,634	6,893	9,644	11,629	12,999	13,892	14,434	14,822					
2013	5,546	8,649	11,328	13,376	14,628	15,466	16,063				442	452	430	425	422	419	419				3,765	7,204	9,853	11,799	12,969	13,722	14,262						
2014	5,690	8,657	11,343	13,197	14,333	15,168					447	449	437	433	427	425					4,014	7,275	9,956	11,698	12,757	13,518							
2015	5,520	8,770	11,312	12,982	14,071						450	460	441	438	435						3,945	7,438	9,952	11,506	12,517								
2016	5,801	8,735	11,152	12,775							432	446	433	428							4,142	7,364	9,716	11,233									
2017	6,037	9,257	11,758								449	450	440								4,461	7,910	10,342										
2018	6,131	9,299									452	456									4,525	7,919											
2019	6,069										446										4,462												
Paid Indemnity																																	
2010.07	11,400	20,438	27,231	31,360	34,472	36,290	37,769	38,665	39,327	39,707	6,510	8,791	9,226	9,447	9,317	9,359	9,364	9,364	9,423	9,449	9,610	18,013	24,385	28,245	31,266	32,952	34,321	35,188	35,771	36,114			
2011	11,957	20,722	27,208	31,396	34,109	35,765	37,076	37,973	38,531		6,766	8,873	9,132	9,047	9,173	9,324	9,337	9,439	9,519		9,969	18,286	24,376	28,381	30,953	32,560	33,771	34,578	35,103				
2012	11,365	20,225	26,310	30,269	32,688	34,280	35,367	36,034			6,453	8,247	8,593	8,963	9,040	9,185	9,288	9,322			9,450	17,739	23,648	27,455	29,750	31,256	32,256	32,869					
2013	11,900	20,663	26,927	30,742	33,149	34,597	35,495				6,133	7,936	8,485	8,790	9,076	9,239	9,352				9,755	18,356	24,423	28,066	30,348	31,682	32,526						
2014	11,908	21,065	27,459	31,488	33,813	35,156					6,098	7,922	8,682	9,253	9,641	9,775					9,945	18,822	25,063	28,893	31,101	32,372							
2015	12,577	21,887	28,319	31,905	34,008						6,482	8,134	9,002	9,377	9,736						10,592	19,640	25,894	29,273	31,280								
2016	12,910	21,431	27,471	30,759							5,820	7,524	8,423	8,790							10,630	19,086	24,905	28,040									
2017	13,390	22,793	29,131								6,356	8,061	8,930								11,311	20,506	26,594										
2018	13,906	23,025									6,370	8,250									11,675	20,678											
2019	14,339										6,692										12,028												
Paid Medical																																	
2010.07	14,623	23,502	31,657	37,216	41,803	44,436	46,318	47,681	48,703	49,180	7,197	9,081	9,670	9,530	9,313	9,307	9,368	9,385	9,382	9,400	11,986	20,526	28,162	33,285	37,612	40,063	41,811	43,112	43,996	44,421			
2011	14,835	23,239	30,726	36,307	40,131	42,617	44,498	45,941	46,844		7,198	9,133	9,405	9,443	9,405	9,356	9,353	9,366	9,405		11,962	20,349	27,354	32,598	36,158	38,506	40,229	41,503	42,341				
2012	14,518	22,033	28,496	33,255	36,440	38,446	40,119	41,056			6,685	8,312	8,526	8,784	8,804	8,942	8,995	9,027			11,536	19,178	25,465	29,985	32,962	34,846	36,356	37,211					
2013	13,550	20,887	27,067	31,121	33,625	35,544	36,765				6,327	7,659	7,920	7,945	8,123	8,274	8,304				10,890	18,478	24,440	28,273	30,630	32,372	33,503						
2014	13,225	20,076	25,824	29,574	31,995	33,619					6,136	7,282	7,552	7,929	8,251	8,326					10,852	17,861	23,462	27,006	29,282	30,786							
2015	13,186	20,015	25,240	28,980	31,166						6,135	7,458	7,955	8,221	8,442						10,903	17,939	23,043	26,515	28,569								
2016	13,650	19,382	24,356	27,549							5,843	7,037	7,355	7,614							11,136	17,278	22,047	25,057									
2017	14,146	20,934	26,088								6,211	7,538	7,939								11,827	18,823	23,779										
2018	14,160	20,944									6,020	7,085									11,749	18,717											
2019	13,642										5,647										11,249												

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for permanent partial disability claims only, excluding COVID-19 claims.

Average Permanent Disability Rating on Permanent Partial Disability Claims

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Average PDR																															
2010.07	14.4	16.0	16.0	16.7	17.0	17.5	17.7	17.6	17.8	17.9	9.8	9.4	9.1	9.1	8.6	8.8	8.7	8.6	8.6	8.6	12.5	15.6	11.6	11.9	11.9	12.3	12.6	12.5	12.3	12.5	
2011	14.1	15.3	15.7	16.4	17.0	17.2	17.3	17.4	17.5		9.8	9.7	9.3	8.9	8.8	8.7	8.7	8.7	8.7		11.3	11.1	11.5	11.0	11.0	11.2	11.2	11.1	11.2		
2012	12.5	13.7	14.7	15.5	15.8	16.1	16.2	16.3			9.5	9.3	8.6	8.5	8.5	8.5	8.4	8.4			9.3	9.3	9.5	9.7	9.9	9.9	10.0	10.2			
2013	11.8	13.2	14.3	14.9	15.2	15.4	15.5				9.3	8.6	8.2	8.3	8.2	8.2	8.2				8.2	8.2	8.2	8.3	9.0	9.6	9.9				
2014	11.3	12.7	13.7	14.2	14.7	14.9					8.6	8.2	7.9	7.9	8.0	8.0					7.5	8.0	8.4	9.0	9.5	10.2					
2015	10.6	12.4	13.3	14.0	14.3						8.6	8.1	7.9	7.9	8.0						7.0	7.8	8.6	9.2	9.4						
2016	10.7	12.0	13.0	13.6							8.3	7.7	7.4	7.4							6.8	7.1	8.0	8.8							
2017	10.2	12.1	13.2								8.0	7.8	7.7								6.5	7.3	8.0								
2018	10.3	12.1									7.9	7.8									6.8	7.5									
2019	10.6										8.1										7.4										
Distribution of Permanent Partial Claims																															
2010.07	65.4%	79.2%	84.2%	85.5%	87.1%	87.5%	87.7%	88.0%	88.0%	88.0%	32.3%	18.4%	14.2%	12.8%	11.5%	11.2%	11.0%	10.8%	10.8%	10.8%	2.3%	2.3%	1.6%	1.7%	1.3%	1.3%	1.2%	1.2%	1.2%	1.3%	
2011	63.8%	79.8%	84.3%	86.3%	87.1%	87.7%	87.9%	87.9%	88.0%		33.3%	18.3%	14.1%	12.3%	11.5%	11.1%	10.9%	10.9%	10.8%		2.9%	1.9%	1.6%	1.4%	1.4%	1.2%	1.2%	1.2%	1.2%		
2012	64.0%	79.9%	85.2%	86.9%	87.6%	88.0%	88.1%	88.1%			32.7%	18.0%	13.3%	11.8%	11.1%	10.8%	10.7%	10.7%			3.3%	2.1%	1.5%	1.3%	1.3%	1.2%	1.2%	1.2%			
2013	65.4%	82.5%	86.5%	87.9%	88.4%	88.4%	88.5%				31.4%	15.8%	11.9%	10.7%	10.3%	10.1%	10.0%				3.3%	1.7%	1.5%	1.4%	1.4%	1.4%	1.4%				
2014	68.3%	83.3%	87.3%	88.3%	88.7%	88.8%					28.8%	14.9%	11.1%	10.2%	9.9%	9.7%					2.9%	1.9%	1.6%	1.5%	1.4%	1.4%					
2015	69.2%	84.1%	87.6%	88.3%	88.7%						27.6%	13.8%	10.6%	10.0%	9.6%						3.2%	2.1%	1.8%	1.7%	1.7%						
2016	69.3%	83.6%	86.7%	87.6%							27.9%	14.5%	11.6%	10.8%							2.8%	1.9%	1.7%	1.7%							
2017	72.0%	84.8%	87.5%								25.4%	13.4%	10.9%								2.6%	1.8%	1.6%								
2018	71.9%	84.5%									25.5%	13.7%									2.6%	1.8%									
2019	71.7%										25.4%										2.9%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for permanent partial disability claims only, excluding COVID-19 claims.

Indemnity Claim Counts Distribution within Each Region

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Bay Area																														
2010.07	39.3%	50.1%	54.2%	55.9%	56.8%	57.1%	57.5%	57.7%	57.7%	57.7%	57.6%	46.4%	42.9%	41.5%	40.8%	40.5%	40.2%	40.0%	40.0%	39.9%	3.1%	3.5%	2.9%	2.6%	2.4%	2.4%	2.3%	2.3%	2.3%	2.3%
2011	40.4%	52.5%	56.1%	57.5%	58.2%	58.6%	58.8%	58.9%	59.1%		55.7%	44.5%	41.3%	40.1%	39.5%	39.1%	38.9%	38.8%	38.7%		3.8%	3.0%	2.6%	2.5%	2.3%	2.3%	2.3%	2.2%	2.2%	
2012	41.2%	53.1%	56.9%	58.0%	58.8%	59.0%	59.1%	59.2%			54.7%	43.6%	40.3%	39.3%	38.6%	38.4%	38.3%	38.2%			4.1%	3.3%	2.8%	2.7%	2.6%	2.5%	2.6%	2.6%		
2013	40.5%	52.6%	55.8%	56.8%	57.4%	57.6%	57.7%				54.9%	43.7%	41.2%	40.4%	39.8%	39.6%	39.5%				4.6%	3.7%	3.0%	2.9%	2.8%	2.8%	2.8%			
2014	42.4%	53.3%	56.5%	57.6%	57.8%	58.0%					54.5%	44.2%	41.4%	40.3%	40.1%	39.9%					3.1%	2.5%	2.1%	2.1%	2.1%	2.1%				
2015	43.6%	54.9%	57.6%	58.3%	58.6%						53.5%	42.8%	40.3%	39.6%	39.3%						3.0%	2.3%	2.1%	2.1%	2.1%					
2016	44.2%	54.7%	57.3%	57.9%							53.0%	43.2%	40.9%	40.3%							2.7%	2.1%	1.9%	1.8%						
2017	45.2%	55.0%	57.0%								52.0%	42.6%	40.7%								2.9%	2.4%	2.2%							
2018	44.6%	53.8%									52.9%	44.1%									2.5%	2.1%								
2019	44.1%										52.5%										3.4%									
Los Angeles Basin																														
2010.07	47.3%	59.9%	63.3%	64.6%	66.2%	66.7%	67.0%	67.2%	67.2%	67.3%	48.3%	36.6%	33.6%	32.6%	31.5%	31.1%	30.9%	30.7%	30.7%	30.6%	4.3%	3.6%	3.0%	2.8%	2.3%	2.2%	2.1%	2.1%	2.1%	2.1%
2011	47.0%	59.4%	62.8%	65.0%	66.0%	66.5%	66.7%	66.9%	66.9%		48.5%	37.4%	34.4%	32.7%	31.8%	31.4%	31.2%	31.2%	31.1%		4.5%	3.2%	2.8%	2.3%	2.3%	2.1%	2.0%	2.0%	2.0%	
2012	47.8%	60.6%	64.8%	66.4%	67.0%	67.5%	67.7%	67.7%			47.1%	36.0%	32.6%	31.3%	30.7%	30.3%	30.2%	30.1%			5.1%	3.4%	2.6%	2.3%	2.3%	2.2%	2.2%	2.2%		
2013	49.3%	62.8%	66.2%	67.5%	68.2%	68.4%	68.5%				45.6%	34.1%	31.1%	30.0%	29.4%	29.2%	29.1%				5.1%	3.1%	2.7%	2.5%	2.4%	2.4%	2.4%			
2014	51.8%	63.8%	66.9%	68.0%	68.5%	68.6%					43.9%	33.3%	30.5%	29.5%	29.2%	29.0%					4.3%	2.9%	2.6%	2.4%	2.4%	2.4%				
2015	53.1%	64.3%	67.3%	68.1%	68.5%						42.6%	32.5%	30.0%	29.3%	28.9%						4.2%	3.2%	2.8%	2.6%	2.6%					
2016	53.3%	64.5%	67.3%	68.1%							42.5%	32.5%	30.1%	29.3%							4.2%	3.0%	2.6%	2.6%						
2017	53.8%	63.6%	65.7%								42.4%	33.7%	31.8%								3.7%	2.7%	2.5%							
2018	54.2%	63.6%									42.2%	33.6%									3.5%	2.8%								
2019	53.8%										41.5%										4.7%									
Remainder of California																														
2010.07	39.7%	51.1%	55.0%	56.5%	57.4%	57.7%	57.9%	58.1%	58.2%	58.2%	57.2%	46.1%	42.5%	41.1%	40.4%	40.1%	39.9%	39.7%	39.7%	39.6%	3.1%	2.8%	2.4%	2.4%	2.2%	2.2%	2.2%	2.1%	2.2%	2.2%
2011	40.3%	52.0%	55.6%	56.9%	57.5%	57.9%	58.0%	58.1%	58.2%		56.8%	45.3%	41.9%	40.8%	40.3%	40.0%	39.8%	39.7%	39.7%		3.0%	2.7%	2.5%	2.3%	2.2%	2.1%	2.1%	2.2%	2.2%	
2012	41.1%	53.2%	56.9%	58.1%	58.8%	59.2%	59.3%	59.4%			55.5%	44.0%	40.6%	39.5%	38.9%	38.6%	38.5%	38.5%			3.4%	2.8%	2.5%	2.3%	2.3%	2.2%	2.2%	2.2%		
2013	43.0%	54.8%	58.1%	59.2%	59.7%	59.8%	59.9%				53.4%	42.5%	39.4%	38.4%	37.9%	37.8%	37.7%				3.5%	2.7%	2.5%	2.4%	2.4%	2.4%	2.4%			
2014	42.8%	54.4%	57.1%	58.0%	58.5%	58.7%					53.8%	43.0%	40.5%	39.7%	39.2%	39.1%					3.4%	2.6%	2.4%	2.3%	2.3%	2.3%				
2015	42.8%	54.5%	57.2%	58.0%	58.3%						53.9%	42.8%	40.4%	39.7%	39.4%						3.3%	2.6%	2.4%	2.4%	2.3%					
2016	43.6%	54.7%	57.2%	57.9%							53.5%	43.1%	40.8%	40.0%							2.9%	2.2%	2.1%	2.1%						
2017	44.1%	54.4%	56.7%								53.2%	43.4%	41.3%								2.7%	2.2%	2.0%							
2018	45.2%	55.0%									52.0%	42.7%									2.8%	2.3%								
2019	44.4%										52.1%										3.4%									

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum across the row (i.e. Nontrivial ALAE + Low ALAE + No ALAE = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Region is based on the address reported on the workers' compensation policy.

Indemnity Claim Counts Distribution - By Region

	Nontrivial ALAE										Low ALAE										No ALAE										
PY/RL	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Bay Area																															
2010.07	15.6%	15.5%	15.6%	15.6%	15.5%	15.5%	15.6%	15.6%	15.5%	15.6%	18.6%	19.0%	19.0%	18.9%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	14.5%	18.1%	17.4%	16.7%	17.4%	17.7%	18.0%	18.4%	18.1%	18.4%	
2011	15.3%	15.2%	15.3%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	17.5%	17.4%	17.5%	17.6%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	16.4%	16.3%	15.5%	17.2%	16.9%	17.4%	17.4%	17.2%	17.1%		
2012	15.8%	15.7%	15.7%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%		18.2%	18.4%	18.5%	18.6%	18.6%	18.6%	18.6%	18.6%	18.6%		16.0%	17.2%	17.9%	18.6%	18.5%	18.8%	19.1%	19.2%			
2013	14.2%	14.3%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%		17.8%	18.1%	18.4%	18.6%	18.6%	18.6%	18.6%	18.6%			16.5%	18.9%	17.9%	17.7%	18.0%	17.9%	18.0%				
2014	14.7%	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%				18.5%	19.0%	19.0%	19.0%	19.1%	19.1%					13.4%	14.8%	13.9%	14.5%	14.8%	14.5%					
2015	16.0%	16.0%	16.0%	15.9%	15.9%						19.8%	20.0%	20.1%	20.2%	20.2%						14.0%	13.8%	14.4%	15.1%	15.3%						
2016	15.3%	15.0%	15.0%	14.9%							18.8%	19.0%	19.1%	19.1%							13.0%	13.1%	13.0%	13.0%							
2017	14.2%	14.2%	14.2%								17.2%	17.3%	17.4%								13.6%	14.6%	14.8%								
2018	15.2%	15.1%									19.4%	19.5%									13.4%	13.8%									
2019	12.9%										16.7%										11.8%										
Los Angeles Basin																															
2010.07	52.2%	52.3%	51.8%	51.7%	52.1%	52.1%	52.1%	52.2%	52.2%	52.2%	43.5%	42.3%	42.3%	42.5%	42.2%	42.1%	42.1%	42.0%	42.0%	42.0%	56.1%	52.4%	52.2%	51.9%	49.2%	47.8%	46.9%	47.1%	47.1%	46.6%	
2011	52.7%	52.7%	52.5%	52.9%	53.1%	53.2%	53.2%	53.2%	53.2%		45.1%	44.8%	44.7%	44.4%	44.1%	44.0%	44.0%	44.0%	44.0%		57.0%	52.9%	52.6%	49.7%	49.9%	48.2%	48.0%	47.0%	47.4%		
2012	52.8%	52.9%	53.1%	53.2%	53.3%	53.3%	53.3%	53.3%	53.3%		45.1%	44.7%	44.5%	44.1%	44.1%	44.0%	44.0%	44.0%			57.4%	53.6%	50.1%	48.8%	48.9%	48.8%	48.6%	48.5%			
2013	55.1%	55.5%	55.5%	55.6%	55.6%	55.6%	55.6%	55.6%			47.0%	46.0%	45.6%	45.4%	45.2%	45.2%	45.2%				57.7%	52.6%	52.2%	51.9%	51.2%	50.9%	50.7%				
2014	58.9%	58.9%	59.0%	59.1%	59.1%	59.1%					48.9%	48.1%	47.8%	47.6%	47.5%	47.5%					60.8%	57.9%	58.2%	57.3%	56.6%	57.2%					
2015	57.8%	57.4%	57.5%	57.6%	57.6%						46.9%	46.5%	46.1%	46.0%	46.0%						59.7%	59.4%	58.1%	56.9%	56.8%						
2016	57.2%	57.6%	57.7%	57.8%							46.8%	46.4%	46.1%	46.0%							62.2%	62.0%	60.3%	60.1%							
2017	59.5%	59.0%	59.0%								49.4%	49.2%	49.0%								62.3%	59.8%	59.7%								
2018	60.5%	60.4%									50.6%	50.5%									62.5%	62.2%									
2019	63.0%										52.7%										66.0%										
Remainder of California																															
2010.07	32.2%	32.3%	32.6%	32.7%	32.4%	32.4%	32.3%	32.3%	32.3%	32.3%	37.9%	38.7%	38.7%	38.6%	38.9%	38.9%	38.9%	38.9%	38.9%	29.4%	29.5%	30.4%	31.4%	33.3%	34.5%	35.1%	34.5%	34.7%	35.0%		
2011	32.1%	32.1%	32.1%	31.9%	31.7%	31.7%	31.6%	31.6%	31.6%		37.5%	37.8%	37.7%	38.0%	38.2%	38.3%	38.3%	38.3%	38.3%		26.6%	30.9%	31.8%	33.1%	33.2%	34.4%	34.6%	35.9%	35.5%		
2012	31.4%	31.4%	31.2%	31.2%	31.1%	31.1%	31.1%	31.1%	31.1%		36.7%	36.9%	37.1%	37.3%	37.3%	37.4%	37.4%	37.4%			26.6%	29.2%	32.0%	32.6%	32.5%	32.3%	32.3%				
2013	30.7%	30.2%	30.3%	30.3%	30.2%	30.2%	30.2%	30.2%			35.1%	35.9%	36.0%	36.1%	36.2%	36.2%	36.3%				25.8%	28.5%	29.9%	30.3%	30.8%	31.2%	31.2%				
2014	26.4%	26.5%	26.4%	26.3%	26.3%	26.3%					32.6%	32.8%	33.2%	33.4%	33.4%	33.4%					25.8%	27.3%	27.9%	28.3%	28.7%	28.3%					
2015	26.2%	26.6%	26.5%	26.5%	26.5%	26.5%					33.3%	33.5%	33.8%	33.8%	33.8%						26.3%	26.8%	27.6%	28.1%	27.9%						
2016	27.5%	27.4%	27.4%	27.3%							34.5%	34.6%	34.9%	34.9%							24.8%	24.9%	26.7%	26.9%							
2017	26.3%	26.8%	26.8%								33.5%	33.6%	33.6%								24.1%	25.6%	25.5%								
2018	24.3%	24.4%									30.1%	30.0%									24.1%	24.0%									
2019	24.0%										30.6%										22.2%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum down the column (i.e. Bay Area + Los Angeles Basin + Remainder of California = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Region is based on the address reported on the workers' compensation policy.

Average Paid ALAE per Indemnity Claim By Region

PY/RL	Nontrivial ALAE										Low ALAE										All Indemnity Claims										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Bay Area																															
2010.07	5,099	7,553	9,756	11,433	12,817	13,781	14,363	14,827	15,195	15,410	283	285	274	268	265	265	265	264	264	264	2,167	3,914	5,407	6,502	7,393	7,979	8,361	8,655	8,873	9,002	
2011	4,937	7,489	9,831	11,754	13,168	14,090	14,718	15,162	15,454		300	283	270	266	262	262	262	262	262		2,162	4,058	5,630	6,862	7,766	8,362	8,761	9,037	9,229		
2012	4,855	7,746	10,147	12,055	13,278	14,124	14,649	14,996			296	280	269	266	264	264	263	263			2,163	4,235	5,885	7,102	7,905	8,438	8,765	8,985			
2013	4,964	7,889	10,296	11,979	13,070	13,771	14,242				294	273	261	257	256	256	255				2,170	4,268	5,848	6,905	7,602	8,035	8,316				
2014	5,257	8,101	10,450	12,004	12,931	13,623					291	272	259	254	254	253					2,385	4,439	6,010	7,015	7,579	8,005					
2015	5,043	7,975	10,143	11,535	12,459						290	268	259	256	255						2,353	4,492	5,945	6,822	7,396						
2016	5,483	8,529	10,843	12,373							283	259	248	248							2,576	4,780	6,310	7,266							
2017	5,699	8,734	10,899								282	264	254								2,721	4,919	6,320								
2018	5,406	8,201									307	289									2,574	4,540									
2019	5,431										294										2,550										
Los Angeles Basin																															
2010.07	5,441	8,416	11,078	12,964	14,449	15,479	16,139	16,650	16,970	17,212	296	286	277	273	269	268	269	268	268	268	2,719	5,143	7,110	8,460	9,648	10,401	10,890	11,273	11,494	11,663	
2011	5,285	8,245	10,793	12,751	14,192	15,168	15,812	16,245	16,551		303	289	278	272	269	268	267	267	266		2,630	5,006	6,873	8,372	9,447	10,175	10,637	10,943	11,156		
2012	5,154	8,145	10,585	12,477	13,658	14,452	14,969	15,313			310	292	280	275	273	272	272	271			2,610	5,041	6,948	8,370	9,240	9,836	10,211	10,453			
2013	5,242	8,128	10,547	12,240	13,345	14,060	14,520				319	298	284	281	280	280	279				2,731	5,203	7,072	8,345	9,178	9,695	10,024				
2014	5,443	8,323	10,614	12,173	13,131	13,723					310	285	275	273	271	270					2,957	5,408	7,185	8,361	9,072	9,497					
2015	5,488	8,456	10,657	12,099	12,912						304	286	275	272	271						3,046	5,531	7,251	8,325	8,922						
2016	5,532	8,201	10,148	11,329							306	292	282	280							3,078	5,387	6,913	7,798							
2017	5,724	8,671	10,655								309	289	283								3,213	5,609	7,092								
2018	5,888	8,711									315	297									3,326	5,639									
2019	5,846										308										3,273										
Remainder of California																															
2010.07	5,075	7,657	9,938	11,724	13,057	14,023	14,604	15,005	15,277	15,482	280	272	261	256	252	251	249	249	249	249	2,173	4,037	5,581	6,734	7,592	8,189	8,555	8,822	8,988	9,107	
2011	5,029	7,596	9,829	11,692	13,302	14,132	14,855	14,915	15,189		289	277	263	258	256	255	255	255	255		2,188	4,075	5,572	6,763	7,756	8,284	8,724	8,767	8,933		
2012	4,879	7,509	9,739	11,468	12,639	13,370	13,875	14,171			293	279	267	261	259	259	258	258			2,169	4,120	5,650	6,769	7,532	8,011	8,323	8,512			
2013	5,226	7,701	10,000	11,607	12,613	13,295	13,716				292	275	259	255	254	254	254				2,405	4,334	5,915	6,969	7,627	8,053	8,315				
2014	5,208	7,849	9,964	11,375	12,316	12,894					286	265	255	253	251	250					2,385	4,385	5,795	6,693	7,300	7,661					
2015	5,211	7,964	9,925	11,163	11,918						285	262	251	249	249						2,385	4,454	5,775	6,571	7,044						
2016	5,515	8,978	10,971	11,531							283	261	252	248							2,559	5,027	6,373	6,776							
2017	5,538	8,385	10,349								287	266	256								2,593	4,677	5,973								
2018	5,625	8,309									287	272									2,690	4,683									
2019	5,549										292										2,618										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Region is based on the address reported on the workers' compensation policy.

Indemnity Claim Count Distribution By Loss Type (Cumulative Trauma/Non-Cumulative Trauma Injury)

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Cumulative Trauma Injury Claims																														
2010.07	9.0%	10.1%	12.2%	12.7%	13.5%	13.9%	14.1%	14.2%	14.3%	14.4%	4.2%	4.1%	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%	4.1%	4.2%	15.4%	16.9%	16.6%	17.0%	15.8%	15.1%	15.5%	15.7%	15.4%	16.3%
2011	9.3%	11.3%	12.5%	13.5%	14.1%	14.5%	14.6%	14.6%	14.7%		4.4%	4.4%	4.3%	4.2%	4.2%	4.1%	4.1%	4.1%	4.1%		14.7%	16.9%	17.5%	17.5%	17.5%	17.1%	17.1%	16.4%	16.8%	
2012	10.4%	12.6%	13.9%	14.9%	15.4%	15.7%	15.8%	15.9%			5.3%	5.1%	5.0%	4.9%	4.8%	4.7%	4.7%	4.6%			17.4%	18.7%	19.0%	18.2%	18.1%	17.8%	17.1%	17.4%		
2013	12.5%	14.8%	15.9%	16.7%	16.9%	17.0%	17.1%				5.6%	5.6%	5.3%	5.0%	4.9%	4.9%	4.9%				19.4%	21.2%	24.1%	23.9%	23.7%	22.7%	22.5%			
2014	13.5%	15.4%	16.2%	16.9%	17.1%	17.2%					5.6%	5.6%	5.2%	5.0%	4.9%	4.8%					23.2%	29.5%	30.1%	27.9%	27.4%	27.3%				
2015	14.3%	16.0%	16.9%	17.2%	17.5%						5.8%	5.6%	5.2%	5.0%	4.9%						29.0%	34.3%	32.8%	31.8%	31.7%					
2016	15.4%	17.2%	17.7%	18.2%							6.5%	6.4%	6.0%	5.8%							32.9%	34.7%	33.0%	32.6%						
2017	14.1%	15.3%	16.2%								6.3%	5.9%	5.5%								31.9%	34.0%	33.0%							
2018	14.0%	16.1%									6.8%	6.6%									31.6%	35.3%								
2019	15.9%										7.6%										31.2%									
Non-Cumulative Trauma Injury Claims																														
2010.07	91.0%	89.9%	87.8%	87.3%	86.5%	86.1%	85.9%	85.8%	85.7%	85.6%	95.8%	95.9%	95.7%	95.8%	95.8%	95.8%	95.8%	95.9%	95.9%	95.8%	84.6%	83.1%	83.4%	83.0%	84.2%	84.9%	84.5%	84.3%	84.6%	83.7%
2011	90.7%	88.7%	87.5%	86.5%	85.9%	85.5%	85.4%	85.4%	85.3%		95.6%	95.6%	95.7%	95.8%	95.8%	95.9%	95.9%	95.9%	95.9%		85.3%	83.1%	82.5%	82.5%	82.5%	82.9%	82.9%	83.6%	83.2%	
2012	89.6%	87.4%	86.1%	85.1%	84.6%	84.3%	84.2%	84.1%			94.7%	94.9%	95.0%	95.1%	95.2%	95.3%	95.3%	95.4%			82.6%	81.3%	81.0%	81.8%	81.9%	82.2%	82.9%	82.6%		
2013	87.5%	85.2%	84.1%	83.3%	83.1%	83.0%	82.9%				94.4%	94.4%	94.7%	95.0%	95.1%	95.1%	95.1%				80.6%	78.8%	75.9%	76.1%	76.3%	77.3%	77.5%			
2014	86.5%	84.6%	83.8%	83.1%	82.9%	82.8%					94.4%	94.4%	94.8%	95.0%	95.1%	95.2%					76.8%	70.5%	69.9%	72.1%	72.6%	72.7%				
2015	85.7%	84.0%	83.1%	82.8%	82.5%						94.2%	94.4%	94.8%	95.0%	95.1%						71.0%	65.7%	67.2%	68.2%	68.3%					
2016	84.6%	82.8%	82.3%	81.8%							93.5%	93.6%	94.0%	94.2%							67.1%	65.3%	67.0%	67.4%						
2017	85.9%	84.7%	83.8%								93.7%	94.1%	94.5%								68.1%	66.0%	67.0%							
2018	86.0%	83.9%									93.2%	93.4%									68.4%	64.7%								
2019	84.1%										92.4%										68.8%									

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum down the column (i.e. Cumulative Injury Claims + Non-Cumulative Injury Claims = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Cumulative trauma includes occupational disease claims.

Indemnity Claim Counts Distribution within Loss Type (Cumulative Trauma/Non-Cumulative Trauma Injury)

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Cumulative Trauma Injury Claims																															
2010.07	58.0%	71.1%	77.2%	79.3%	81.6%	82.4%	82.8%	83.2%	83.3%	83.2%	33.5%	21.9%	17.8%	16.1%	14.8%	14.4%	14.0%	13.7%	13.6%	13.6%	8.5%	7.0%	5.0%	4.6%	3.6%	3.2%	3.2%	3.2%	3.1%	3.2%	
2011	58.1%	73.1%	78.0%	80.9%	82.2%	83.1%	83.4%	83.6%	83.7%		33.7%	21.1%	17.1%	15.1%	14.1%	13.6%	13.3%	13.2%	13.1%		8.2%	5.8%	4.9%	4.0%	3.7%	3.3%	3.3%	3.2%	3.2%		
2012	57.3%	73.1%	78.4%	81.1%	82.4%	83.1%	83.5%	83.6%			33.3%	20.8%	17.0%	15.1%	14.0%	13.5%	13.3%	13.2%			9.3%	6.1%	4.5%	3.8%	3.6%	3.3%	3.2%	3.2%			
2013	61.0%	75.6%	79.7%	81.8%	82.8%	83.2%	83.4%				29.7%	18.7%	15.1%	13.5%	12.7%	12.5%	12.4%				9.3%	5.7%	5.2%	4.7%	4.5%	4.3%	4.2%				
2014	64.1%	75.8%	79.8%	81.9%	82.7%	83.0%					27.0%	17.5%	14.4%	13.0%	12.5%	12.2%					8.9%	6.7%	5.9%	5.0%	4.8%	4.7%					
2015	64.2%	75.7%	80.0%	81.6%	82.2%						25.7%	16.5%	13.7%	12.6%	12.1%						10.1%	7.8%	6.4%	5.8%	5.7%						
2016	63.9%	75.5%	79.2%	80.6%							26.1%	17.7%	15.2%	14.0%							10.0%	6.7%	5.6%	5.3%							
2017	63.7%	74.8%	78.3%								26.8%	18.2%	15.6%								9.6%	7.0%	6.0%								
2018	62.7%	74.0%									28.3%	19.1%									9.0%	6.9%									
2019	62.3%										27.5%										10.3%										
Non-Cumulative Trauma Injury Claims																															
2010.07	42.2%	53.8%	57.0%	58.3%	59.3%	59.5%	59.8%	60.0%	60.0%	60.0%	54.4%	43.3%	40.4%	39.3%	38.6%	38.3%	38.2%	38.0%	38.0%	38.0%	3.4%	3.0%	2.6%	2.4%	2.2%	2.1%	2.0%	2.0%	2.0%	2.0%	
2011	42.5%	54.1%	57.3%	58.8%	59.4%	59.8%	59.9%	60.0%	60.1%		54.0%	43.2%	40.3%	39.1%	38.5%	38.2%	38.1%	38.0%	38.0%		3.5%	2.7%	2.4%	2.1%	2.1%	2.0%	1.9%	2.0%	2.0%		
2012	43.3%	55.1%	58.7%	59.8%	60.3%	60.6%	60.7%	60.8%			52.8%	42.0%	39.0%	38.0%	37.5%	37.3%	37.2%	37.1%			3.9%	2.9%	2.3%	2.2%	2.2%	2.1%	2.1%	2.1%			
2013	44.3%	56.4%	59.4%	60.4%	60.9%	61.0%	61.1%				51.7%	40.9%	38.3%	37.4%	37.0%	36.8%	36.7%				4.0%	2.7%	2.3%	2.2%	2.2%	2.2%					
2014	45.8%	57.1%	59.9%	60.7%	61.0%	61.1%					50.9%	40.7%	38.1%	37.4%	37.0%	36.9%					3.3%	2.2%	2.0%	1.9%	1.9%	1.9%					
2015	46.5%	57.5%	60.0%	60.7%	60.9%						50.6%	40.3%	38.0%	37.4%	37.2%						3.0%	2.2%	2.0%	1.9%	1.9%						
2016	46.9%	57.3%	59.6%	60.2%							50.3%	40.7%	38.6%	38.0%							2.7%	2.0%	1.8%	1.8%							
2017	47.9%	57.5%	59.3%								49.6%	40.7%	38.9%								2.5%	1.9%	1.8%								
2018	48.6%	57.5%									49.0%	40.6%									2.4%	1.9%									
2019	48.0%										48.7%										3.3%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Distributions sum across the row (i.e. Nontrivial ALAE + Low ALAE + No ALAE = 100%).

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Cumulative trauma includes occupational disease claims.

Average Paid ALAE By Loss Type (Cumulative Trauma/Non-Cumulative Trauma Injury)

PY/RL	Nontrivial ALAE										Low ALAE										All Indemnity Claims									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Cumulative Trauma Injury Claims																														
2010.07	4,962	7,537	10,013	11,818	13,195	14,244	14,908	15,345	15,728	16,008	356	350	372	358	350	347	347	350	351	352	2,997	5,437	7,800	9,427	10,819	11,783	12,394	12,807	13,151	13,364
2011	4,836	7,562	10,000	11,835	13,882	14,869	15,494	15,201	15,537		372	369	354	346	336	338	338	334	332		2,937	5,606	7,860	9,627	11,459	12,401	12,975	12,754	13,050	
2012	4,832	7,734	9,818	11,623	12,924	13,776	14,248	14,644			361	356	343	347	349	347	349	344			2,890	5,727	7,759	9,477	10,696	11,499	11,940	12,286		
2013	5,206	7,853	9,836	11,444	12,531	13,254	13,873				360	361	340	335	332	332	332				3,283	6,004	7,889	9,406	10,418	11,073	11,610			
2014	5,351	7,622	9,681	11,182	12,107	12,780					358	343	331	329	325	324					3,528	5,840	7,771	9,206	10,055	10,653				
2015	5,336	7,857	9,822	11,190	12,034						352	355	346	340	342						3,518	6,009	7,904	9,169	9,931					
2016	5,299	7,680	9,415	10,604							334	353	336	338							3,473	5,863	7,505	8,597						
2017	5,724	8,323	10,153								353	334	331								3,739	6,285	8,005							
2018	5,519	7,956									345	328									3,559	5,946								
2019	5,487										344										3,511									
Non-Cumulative Trauma Injury Claims																														
2010.07	5,300	8,094	10,569	12,393	13,830	14,825	15,442	15,917	16,217	16,435	285	277	266	261	258	257	257	256	256	256	2,392	4,473	6,134	7,326	8,297	8,925	9,329	9,646	9,826	9,960
2011	5,182	7,968	10,384	12,329	13,733	14,644	15,318	15,739	16,025		294	279	267	262	260	259	258	258	258		2,360	4,431	6,055	7,346	8,259	8,854	9,279	9,544	9,722	
2012	5,042	7,904	10,322	12,180	13,347	14,118	14,641	14,958			298	281	270	264	262	261	261	261			2,340	4,474	6,165	7,385	8,147	8,653	8,987	9,187		
2013	5,196	7,984	10,442	12,125	13,198	13,897	14,313				302	281	267	263	263	263	262				2,456	4,615	6,309	7,418	8,131	8,577	8,839			
2014	5,354	8,264	10,562	12,092	13,047	13,638					295	272	262	259	258	257					2,602	4,832	6,423	7,433	8,059	8,434				
2015	5,346	8,323	10,493	11,880	12,692						292	270	259	257	256						2,632	4,895	6,396	7,305	7,827					
2016	5,565	8,686	10,781	11,818							291	269	260	258							2,759	5,086	6,521	7,207						
2017	5,663	8,654	10,695								293	273	265								2,856	5,083	6,448							
2018	5,788	8,647									302	285									2,959	5,090								
2019	5,765										298										2,915									

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims. Cumulative trauma includes occupational disease claims.

Indemnity Claim Closing Rate

PY/RL	Nontrivial ALAE										Low ALAE										No ALAE										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Percentage of Indemnity Claims Closed																															
2010.07	16.2%	32.5%	51.5%	65.8%	75.7%	82.2%	86.5%	89.9%	91.9%	93.1%	57.4%	80.7%	90.5%	94.5%	96.6%	97.6%	98.1%	98.7%	98.8%	98.9%	34.1%	53.7%	69.1%	79.2%	87.2%	89.0%	92.8%	94.0%	94.7%	95.2%	
2011	16.3%	34.7%	54.0%	67.8%	77.4%	83.6%	88.3%	91.0%	92.7%		58.9%	82.3%	91.6%	95.2%	97.0%	98.0%	98.7%	99.0%	99.2%		34.1%	52.9%	67.3%	79.3%	83.5%	89.0%	91.4%	93.3%	94.8%		
2012	18.2%	38.8%	57.4%	71.3%	80.4%	86.5%	90.2%	92.4%			59.3%	83.1%	92.6%	96.0%	97.5%	98.5%	98.9%	99.1%			34.5%	56.3%	73.4%	81.8%	86.3%	90.3%	92.9%	94.3%			
2013	19.9%	40.4%	59.9%	73.9%	82.6%	88.0%	91.1%				58.7%	84.5%	93.1%	96.0%	97.7%	98.3%	98.6%				38.5%	61.7%	75.0%	82.5%	88.4%	92.5%	94.2%				
2014	22.1%	43.9%	63.0%	76.6%	84.5%	88.5%					62.2%	85.3%	93.1%	96.4%	97.7%	98.2%					36.6%	58.0%	71.4%	82.2%	88.5%	91.4%					
2015	24.4%	47.7%	67.5%	79.8%	85.7%						63.3%	86.7%	94.5%	97.1%	98.1%						36.8%	58.6%	74.3%	83.7%	88.5%						
2016	27.1%	51.2%	70.2%	79.9%							64.9%	87.4%	94.7%	96.9%							35.2%	57.7%	74.9%	82.2%							
2017	27.4%	51.8%	67.9%								67.6%	88.5%	94.5%								34.8%	57.9%	70.8%								
2018	28.3%	48.7%									67.7%	86.8%									33.6%	50.9%									
2019	26.0%										66.2%										32.4%										
Percentage of Permanent Partial Disability Claims Closed																															
2010.07	9.6%	26.8%	47.8%	63.2%	74.2%	80.8%	85.7%	89.4%	91.7%	93.0%	15.9%	46.5%	72.8%	83.9%	91.1%	93.4%	95.2%	97.2%	97.2%	97.5%	12.3%	29.6%	54.8%	69.4%	81.0%	80.7%	89.5%	92.3%	92.4%	93.2%	
2011	10.0%	29.7%	50.1%	64.8%	75.1%	82.0%	87.2%	90.3%	92.2%		16.9%	51.9%	75.1%	85.7%	90.9%	94.3%	96.6%	97.4%	98.0%		10.0%	30.8%	52.1%	67.2%	72.9%	82.5%	87.8%	90.2%	94.1%		
2012	12.6%	34.4%	53.7%	68.3%	77.8%	84.6%	89.0%	91.4%			20.7%	55.0%	77.7%	86.9%	92.2%	95.4%	96.7%	97.3%			10.8%	33.3%	56.4%	69.8%	78.5%	85.5%	89.1%	91.5%			
2013	15.2%	36.0%	56.1%	71.0%	80.7%	86.6%	89.9%				21.7%	56.9%	78.2%	87.5%	92.5%	94.8%	96.0%				12.8%	37.5%	58.0%	71.2%	82.2%	87.5%	91.0%				
2014	18.2%	41.0%	60.1%	74.6%	82.8%	87.2%					21.3%	55.7%	78.1%	88.5%	93.2%	95.0%					14.4%	34.8%	54.9%	72.8%	83.3%	89.0%					
2015	22.0%	45.4%	65.1%	77.5%	83.8%						21.6%	58.4%	81.4%	90.0%	93.7%						17.3%	43.0%	63.1%	76.3%	84.7%						
2016	24.8%	49.1%	67.6%	77.5%							25.9%	63.2%	82.4%	90.0%							14.0%	40.8%	64.9%	75.4%							
2017	24.8%	48.4%	64.7%								24.9%	61.4%	80.5%								17.0%	45.1%	65.1%								
2018	25.2%	45.3%									24.8%	57.8%									19.5%	42.1%									
2019	23.3%										23.5%										17.7%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Indemnity Claims Settled by Compromise and Release

	Nontrivial ALAE										Low ALAE										No ALAE										
PY/RL	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
Percentage of Indemnity Closed Claims Settled by Compromise and Release																															
2010.07	14.3%	17.5%	20.5%	24.5%	26.9%	28.6%	29.4%	30.0%	29.8%	30.2%	1.8%	2.5%	3.1%	3.6%	3.9%	4.1%	4.2%	4.3%	4.3%	4.4%	6.7%	8.0%	10.1%	10.2%	12.5%	13.3%	14.5%	14.9%	14.9%	14.8%	
2011	17.6%	20.7%	24.5%	27.5%	29.7%	30.5%	31.1%	31.0%	31.3%		2.0%	3.0%	3.6%	4.1%	4.4%	4.6%	4.8%	4.7%	4.8%		5.6%	8.4%	10.9%	13.1%	14.7%	15.6%	16.6%	16.6%	16.6%		
2012	20.6%	25.8%	28.8%	31.2%	32.3%	33.0%	32.8%	33.2%			2.4%	4.0%	4.9%	5.4%	5.7%	6.0%	6.0%	6.1%			6.5%	11.2%	14.5%	18.2%	19.5%	20.4%	21.0%	20.7%			
2013	26.4%	32.3%	35.5%	36.8%	37.7%	37.8%	38.1%				2.6%	4.4%	5.3%	5.8%	6.2%	6.3%	6.5%				8.8%	16.3%	23.0%	26.2%	27.9%	28.7%	28.8%				
2014	34.6%	39.8%	41.7%	42.6%	42.5%	42.9%					3.0%	5.0%	6.0%	6.6%	6.9%	7.1%					16.4%	27.1%	33.3%	35.8%	35.9%	36.0%					
2015	40.0%	42.7%	43.5%	43.7%	44.5%						3.4%	5.3%	6.4%	6.9%	7.2%						21.4%	34.3%	38.6%	39.9%	39.7%						
2016	39.7%	42.9%	43.5%	44.5%							3.8%	6.0%	7.1%	7.8%							22.5%	34.2%	37.2%	37.6%							
2017	37.9%	40.8%	43.3%								3.4%	5.3%	6.4%								19.7%	29.1%	32.7%								
2018	38.0%	44.8%									3.6%	5.7%									18.3%	27.6%									
2019	42.5%										4.0%										17.7%										
Percentage of Permanent Partial Disability Closed Claims Settled by Compromise and Release																															
2010.07	26.6%	24.1%	25.7%	29.4%	31.4%	33.1%	33.8%	34.3%	34.4%	34.8%	12.0%	12.1%	13.3%	14.7%	16.2%	16.7%	17.3%	17.8%	17.9%	18.2%	37.2%	22.5%	26.5%	23.0%	30.6%	31.9%	33.6%	33.9%	32.9%	32.2%	
2011	30.9%	27.9%	30.5%	33.3%	35.3%	36.0%	36.5%	36.4%	36.7%		14.3%	15.2%	16.6%	18.5%	20.0%	20.9%	21.4%	21.4%	21.6%		25.3%	25.8%	24.8%	29.2%	31.4%	31.9%	33.0%	34.2%	33.8%		
2012	34.0%	33.5%	36.0%	38.1%	38.8%	39.4%	39.3%	39.7%			16.9%	20.6%	23.6%	25.4%	26.3%	27.3%	27.4%	27.7%			31.6%	29.6%	35.3%	39.7%	40.6%	42.2%	43.6%	42.3%			
2013	44.3%	43.7%	44.4%	44.2%	44.6%	44.7%	45.0%				19.8%	25.6%	28.3%	29.5%	30.8%	31.2%	31.8%				38.8%	51.5%	54.1%	53.9%	54.7%	54.9%	52.9%				
2014	56.6%	52.7%	51.8%	51.6%	51.1%	51.2%					25.0%	30.4%	32.5%	34.1%	34.8%	35.7%					57.0%	58.6%	59.9%	61.6%	59.3%	57.0%					
2015	59.4%	54.9%	53.6%	53.1%	53.5%						31.9%	34.4%	36.9%	37.6%	38.6%						71.7%	69.2%	68.0%	66.2%	63.4%						
2016	56.7%	54.4%	53.6%	53.9%							29.4%	34.1%	36.8%	38.5%							68.9%	69.5%	64.6%	61.4%							
2017	57.4%	54.1%	54.7%								34.7%	36.6%	38.6%								72.5%	65.8%	63.2%								
2018	60.8%	59.8%									35.9%	38.1%									62.5%	62.9%									
2019	68.0%										40.2%										69.0%										

Notes: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

2010.07 represents July 1, 2010 to December 31, 2010 policies.

Source: WCIRB unit statistical data for indemnity claims only, excluding COVID-19 claims.

Transition Claims - Temporary to Permanent Partial Disability

Percentage of 1st Report Level (RL) Temporary Claims that Transition into Permanent Partial

PY	Percentage of 1st RL Temporary Claims that Developed into Permanent Partial Claims by RL			
	2nd	3rd	4th	5th
2012	14%	20%	23%	24%
2013	15%	21%	23%	24%
2014	15%	20%	22%	23%
2015	14%	19%	21%	
2016	13%	18%		
2017	13%			

Average Paid ALAE

PY	Average ALAE for All Temporary Claims at 1st RL	Average 1st RL ALAE for Temporary Claims that Later Developed into Permanent Partial Claims by RL			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$1,673	\$3,239	\$3,231	\$3,183	\$3,179
2013	\$1,839	\$3,455	\$3,364	\$3,384	\$3,379
2014	\$1,937	\$3,626	\$3,727	\$3,713	\$3,713
2015	\$2,008	\$4,147	\$4,050	\$4,056	
2016	\$2,061	\$4,018	\$3,999		
2017	\$2,155	\$4,359			

PY	Average Paid ALAE for Permanent Partial Claims that were Reported as Temporary at 1st RL			
	2nd	3rd	4th	5th
2012	\$7,589	\$11,434	\$14,378	\$16,237
2013	\$8,164	\$11,735	\$14,500	\$16,138
2014	\$8,488	\$12,440	\$14,959	\$16,455
2015	\$9,277	\$12,806	\$14,998	
2016	\$9,148	\$12,625		
2017	\$9,557			

Source: WCIRB unit statistical data

Transition Claims - Temporary to Permanent Partial Disability

Average Incurred Indemnity and Medical

Average Incurred Indemnity

PY	Average Incurred Indemnity for All Temporary Claims at 1st RL	Average 1st RL Incurred Indemnity for Temporary Claims that Later Developed into Permanent Partial			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$6,821	\$14,828	\$14,775	\$14,544	\$14,424
2013	\$7,495	\$15,927	\$15,453	\$15,368	\$15,321
2014	\$7,424	\$15,765	\$15,944	\$15,898	\$15,878
2015	\$7,603	\$16,913	\$16,758	\$16,631	
2016	\$7,874	\$17,583	\$17,536		
2017	\$8,185	\$18,526			

PY	Average Incurred Indemnity for Permanent Partial Claims that were Reported as Temporary at 1st RL			
	2nd	3rd	4th	5th
2012	\$29,653	\$34,987	\$37,797	\$39,231
2013	\$30,915	\$35,241	\$37,724	\$39,259
2014	\$31,698	\$37,911	\$40,767	\$42,320
2015	\$34,048	\$39,133	\$41,566	
2016	\$34,129	\$39,573		
2017	\$35,560			

Average Incurred Medical

PY	Average Incurred Medical for All Temporary Claims at 1st RL	Average 1st RL Incurred Medical for Temporary Claims that Later Developed into Permanent Partial			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$9,798	\$20,408	\$20,576	\$20,382	\$20,313
2013	\$10,166	\$21,327	\$20,941	\$20,720	\$20,624
2014	\$9,675	\$19,806	\$20,132	\$20,070	\$20,021
2015	\$9,770	\$20,736	\$20,428	\$20,484	
2016	\$9,891	\$21,124	\$21,214		
2017	\$10,091	\$23,108			

PY	Average Incurred Medical for Permanent Partial Claims that were Reported as Temporary at 1st RL			
	2nd	3rd	4th	5th
2012	\$33,250	\$39,003	\$41,864	\$44,164
2013	\$32,771	\$37,304	\$39,880	\$41,067
2014	\$30,559	\$36,512	\$38,986	\$40,309
2015	\$31,880	\$35,752	\$38,255	
2016	\$31,791	\$36,096		
2017	\$33,906			

Source: WCIRB unit statistical data

Non-Transition Temporary Claims

Percentage of 1st Report Level (RL) Temporary Claims that Remain as Temporary

PY	Percentage of 1st RL Temporary Claims Remaining Temporary at Subsequent RL			
	2nd	3rd	4th	5th
2012	83%	76%	73%	72%
2013	81%	75%	72%	71%
2014	82%	76%	74%	73%
2015	82%	77%	75%	
2016	84%	78%		
2017	84%			

Average Paid ALAE

PY	Average ALAE for All Temporary Claims at 1st RL	Average 1st RL ALAE for Temporary Claims Remaining Temporary at Subsequent RL			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$1,673	\$1,430	\$1,298	\$1,252	\$1,220
2013	\$1,839	\$1,567	\$1,443	\$1,381	\$1,364
2014	\$1,937	\$1,672	\$1,508	\$1,463	\$1,440
2015	\$2,008	\$1,683	\$1,554	\$1,494	
2016	\$2,061	\$1,790	\$1,653		
2017	\$2,155	\$1,855			

PY	Average Paid ALAE for Temporary Claims that Remained Temporary at Subsequent RL			
	2nd	3rd	4th	5th
2012	\$2,676	\$3,009	\$3,179	\$3,184
2013	\$2,816	\$3,142	\$3,179	\$3,277
2014	\$2,948	\$3,105	\$3,188	\$3,219
2015	\$2,963	\$3,153	\$3,191	
2016	\$3,270	\$3,445		
2017	\$3,145			

Source: WCIRB unit statistical data

Non-Transition Temporary Claims
Average Incurred Indemnity and Medical

Average Incurred Indemnity

PY	Average Incurred Indemnity for All Temporary Claims at 1st RL	Average 1st RL Incurred Indemnity for Temporary Claims that Remained Temporary at Subsequent RL			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$6,821	\$5,615	\$4,943	\$4,701	\$4,575
2013	\$7,495	\$6,105	\$5,473	\$5,208	\$5,136
2014	\$7,424	\$6,111	\$5,399	\$5,176	\$5,086
2015	\$7,603	\$6,180	\$5,545	\$5,319	
2016	\$7,874	\$6,531	\$5,870		
2017	\$8,185	\$6,768			

PY	Average Later RL Incurred Indemnity for Temporary Claims that Remained Temporary at Subsequent RL			
	2nd	3rd	4th	5th
2012	\$7,578	\$7,016	\$6,647	\$6,449
2013	\$7,849	\$7,314	\$6,887	\$6,776
2014	\$7,941	\$7,272	\$6,900	\$6,707
2015	\$7,959	\$7,328	\$6,968	
2016	\$8,363	\$7,647		
2017	\$8,630			

Average Incurred Medical

PY	Average Incurred Medical for All Temporary Claims at 1st RL	Average 1st RL Incurred Medical for Temporary Claims that Remained Temporary at Subsequent RL			
		1st/2nd	1st/3rd	1st/4th	1st/5th
2012	\$9,798	\$7,957	\$6,930	\$6,546	\$6,324
2013	\$10,166	\$8,041	\$7,077	\$6,718	\$6,630
2014	\$9,675	\$7,857	\$6,901	\$6,617	\$6,503
2015	\$9,770	\$7,836	\$7,067	\$6,729	
2016	\$9,891	\$8,111	\$7,267		
2017	\$10,091	\$8,102			

PY	Average Later RL Incurred Medical for Temporary Claims that Remained Temporary at Subsequent RL			
	2nd	3rd	4th	5th
2012	\$9,604	\$8,681	\$8,126	\$7,740
2013	\$9,364	\$8,370	\$7,730	\$7,571
2014	\$9,135	\$8,104	\$7,607	\$7,366
2015	\$9,045	\$8,039	\$7,485	
2016	\$9,270	\$8,148		
2017	\$9,268			

Source: WCIRB unit statistical data

Summary of Claim Survey Data - Claim Distribution

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2016-2018</u>
Percentage of Claims with:					
<u>Representation</u>					
Applicant's Attorney	79%	79%	78%	80%	79%
Northern CA Claims Only	63%	61%	62%	68%	64%
Southern CA Claims Only	85%	86%	84%	85%	85%
<u>Deposition Cost Types</u>					
Applicant	---	44%	43%	42%	43%
AME/QME	---	4%	2%	5%	4%
Treating Physician	---	4%	1%	3%	3%
Other	---	3%	2%	0%	2%
<u>Medical Cost Containment Program (MCCP) Costs</u>					
Utilization Review	51%	57%	47%	54%	53%
Bill Review	82%	84%	81%	82%	82%
Network Service Fees	29%	33%	25%	31%	30%
Other MCCP Costs	21%	18%	20%	17%	18%
<u>Other ALAE Components</u>					
Surveillance/Investigation Costs	35%	36%	33%	37%	35%

Note: Each percentage represents the number of claims with the item divided by the total number of claims unless otherwise noted.

Source: WCIRB Permanent Disability Claim Survey and ALAE Claim Survey

Summary of Claim Survey Data - Frequency of ALAE Components

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2016-2018</u>
Number of Transactions per Claim					
<u>Depositions</u>					
Applicant	---	0.45	0.44	0.46	0.45
AME/QME	---	0.04	0.02	0.07	0.04
All Other	---	0.01	0.01	0.01	0.01
Total	---	0.50	0.47	0.55	0.51
<u>Appreances at WCAB</u>					
Expedited hearings on medical issues	0.02	0.02	0.02	0.04	0.02
Expedited hearings on MPN issues	0.02	0.01	0.01	0.01	0.01
Expedited hearings on other than medical and MPN issues	0.02	0.02	0.02	0.02	0.02
Priority status conference	0.06	0.05	0.04	0.06	0.05
Mandatory settlement conference (MSC)	0.23	0.23	0.19	0.23	0.22
Status conference	0.23	0.21	0.22	0.20	0.21
Lien conference	0.05	0.07	0.09	0.05	0.07
Trial	0.03	0.04	0.02	0.04	0.04
Walk-through					
Other	0.08	0.10	0.13	0.07	0.10
Total	0.74	0.77	0.72	0.71	0.73

Source: WCIRB Permanent Disability Claim Survey and ALAE Claim Survey

Summary of Claim Survey Data - Average ALAE Costs

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2016-2018</u>
<u>Average Paid ALAE Costs per Claim</u>	\$6,891	\$6,932	\$6,155	\$7,926	\$7,007
<u>Average ALAE Paid Cost (excluding MCCP) on</u>					
Claims with Representation	\$6,822	\$6,945	\$6,116	\$7,903	\$7,001
Northern CA Claims Only	\$6,816	\$7,829	\$7,303	\$8,185	\$7,811
Southern CA Claims Only	\$6,824	\$6,717	\$5,834	\$7,822	\$6,785
Claims without Representation	\$1,304	\$1,375	\$1,896	\$1,827	\$1,712
Northern CA Claims Only	\$1,341	\$1,103	\$1,809	\$1,555	\$1,481
Southern CA Claims Only	\$1,269	\$1,581	\$1,964	\$2,058	\$1,895
<u>Medical Cost Containment Program (MCCP) Costs Paid per Claim with MCCP Cost of that Type</u>					
Utilization Review	\$1,321	\$1,188	\$1,192	\$1,395	\$1,261
Bill Review	\$1,299	\$1,022	\$787	\$1,047	\$954
Network Service Cost	\$260	\$414	\$327	\$337	\$363
Other MCCP Costs	\$601	\$954	\$1,363	\$1,113	\$1,148
<u>Average Costs per Claim with Fee/Cost of that Type</u>					
Defense Attorney Fee	\$5,799	\$5,743	\$5,090	\$6,507	\$5,784
Applicant's Attorney Fee	\$4,385	\$4,718	\$3,910	\$4,398	\$4,300
Applicant's Attorney Deposition Fee	\$1,495	\$1,537	\$1,485	\$1,543	\$1,517
Interpreter Fee	\$1,302	\$1,340	\$1,057	\$1,612	\$1,340
Surveillance/Investigation Costs	\$1,632	\$1,662	\$1,711	\$1,733	\$1,702

Note: Average costs shown are based only on the claims with the costs of that type

Source: WCIRB Permanent Disability Claim Survey and ALAE Claim Survey

ALAE and Medical Fee Schedule - by Accident Year
Percent Share of Claim Counts and Medical Transactions

Accident Year	Nontrivial ALAE							Low ALAE						
	2013	2014	2015	2016	2017	2018	2019	2013	2014	2015	2016	2017	2018	2019
Average Paid ALAE per Claim	\$3,598	\$3,624	\$3,788	\$4,031	\$4,040	\$4,034	\$4,077	\$154	\$162	\$159	\$157	\$154	\$165	\$160
Share of Claim Counts	14%	15%	15%	12%	14%	15%	16%	82%	83%	82%	86%	85%	84%	83%
Number of Medical Transactions per Claim	62.6	59.1	58.6	61.7	56.4	55.3	49.7	22.5	19.3	18.3	18.2	16.8	16.2	14.8
Share of Medical Transactions	32%	35%	37%	32%	35%	38%	40%	66%	64%	62%	67%	65%	61%	60%
Average Medical Services Paid per Claim	\$6,023	\$5,924	\$6,270	\$6,719	\$5,778	\$6,528	\$6,854	\$1,233	\$1,225	\$1,226	\$1,245	\$1,245	\$1,200	\$1,190
Distribution of Number of Medical Transactions by Procedure Type														
1 Evaluation & Management	14.3%	13.8%	14.3%	14.8%	15.7%	16.3%	17.1%	19.8%	21.3%	21.4%	21.9%	22.8%	23.3%	24.5%
2 Surgery	2.5%	2.3%	2.1%	1.9%	1.9%	1.8%	1.9%	2.2%	2.0%	1.9%	1.7%	1.7%	1.7%	1.8%
3 Physical Medicine	37.4%	38.5%	37.6%	37.3%	38.1%	38.7%	36.5%	32.9%	33.6%	33.8%	33.0%	31.6%	32.9%	31.3%
4 Radiology	5.1%	5.3%	5.2%	5.1%	5.2%	5.2%	5.3%	5.2%	5.6%	5.7%	5.7%	6.0%	6.1%	6.2%
5 Special Services & Reports	10.6%	8.5%	8.6%	9.2%	9.7%	9.8%	10.5%	14.3%	11.6%	11.4%	11.6%	12.1%	12.4%	12.8%
6 Medicine	3.0%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	2.5%	1.3%	1.2%	1.2%	1.5%	1.4%	1.5%
7 Pathology & Laboratory	2.7%	2.4%	1.9%	1.3%	0.9%	1.0%	1.1%	1.7%	1.6%	1.5%	1.4%	1.2%	1.2%	1.2%
8 Anesthesia	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
9 Acupuncture	1.1%	2.0%	2.2%	2.6%	3.0%	3.2%	3.3%	0.7%	1.2%	1.5%	1.6%	1.7%	1.9%	1.8%
10 Chiropractic	1.4%	1.4%	1.4%	1.5%	1.5%	1.7%	1.8%	1.3%	1.2%	1.4%	1.4%	1.3%	1.5%	1.4%
11 Other Physician Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	78.5%	76.3%	75.0%	75.5%	77.7%	79.1%	79.3%	80.8%	79.6%	79.9%	79.6%	80.0%	82.3%	82.8%
12 Pharmaceuticals	9.2%	8.2%	7.1%	6.7%	5.4%	3.4%	2.7%	9.8%	9.4%	8.2%	7.6%	6.9%	4.5%	3.5%
13 Hospital - Inpatient	0.9%	1.0%	1.1%	1.0%	0.9%	1.0%	1.3%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%
14 Hospital - Outpatient	1.4%	1.4%	2.8%	2.0%	2.3%	1.8%	1.7%	1.4%	1.5%	1.8%	1.9%	2.2%	1.9%	1.8%
15 Medical-Legal Evaluations	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Medical Supls. and Eqmnt.	7.7%	10.0%	10.3%	11.4%	10.9%	12.0%	11.6%	7.6%	9.0%	9.6%	10.4%	10.4%	10.8%	11.2%
17 Medical Liens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 Dental Services	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
19 Copy Services	---	---	0.5%	0.8%	0.9%	0.9%	1.4%	---	---	0.1%	0.1%	0.1%	0.2%	0.3%
All Medical Services	97.8%	97.1%	97%	98%	98%	99%	98%	100%	100%	100%	100%	100%	100%	100%
Distribution of Paid Medical Transaction by Procedure Type														
1 Evaluation & Management	14.0%	15.7%	15.9%	16.9%	20.0%	18.4%	16.3%	32.2%	37.4%	38.2%	39.3%	40.3%	40.9%	38.7%
2 Surgery	12.9%	12.3%	8.8%	8.0%	8.7%	6.7%	7.0%	8.3%	8.9%	7.3%	6.3%	5.2%	4.8%	5.1%
3 Physical Medicine	9.5%	13.1%	12.9%	12.5%	13.8%	13.1%	12.2%	14.2%	17.0%	18.0%	17.9%	15.6%	16.8%	18.0%
4 Radiology	7.4%	6.6%	5.3%	5.1%	5.3%	4.7%	4.2%	8.4%	7.8%	6.6%	6.2%	5.8%	6.0%	5.5%
5 Special Services & Reports	3.1%	6.8%	1.8%	1.5%	1.6%	6.0%	1.3%	4.9%	3.0%	2.5%	2.5%	2.4%	2.5%	2.3%
6 Medicine	2.7%	1.4%	1.4%	1.4%	1.8%	1.3%	1.1%	2.5%	1.2%	1.2%	1.1%	1.4%	1.3%	1.1%
7 Pathology & Laboratory	1.4%	0.6%	0.3%	0.2%	0.1%	0.1%	0.1%	0.7%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
8 Anesthesia	1.3%	1.2%	1.0%	0.9%	0.9%	0.8%	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%
9 Acupuncture	0.5%	0.7%	0.8%	0.9%	1.2%	1.1%	1.1%	0.6%	0.7%	0.8%	0.9%	0.9%	1.0%	1.0%
10 Chiropractic	0.4%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.7%	0.6%	0.8%	0.8%	0.7%	0.8%	0.6%
11 Other Physician Services	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Physician Services	53.3%	58.9%	48.7%	48.0%	53.9%	52.8%	44.5%	73.2%	77.6%	76.4%	75.9%	73.0%	74.6%	73.0%
12 Pharmaceuticals	6.2%	4.7%	3.6%	3.0%	1.8%	1.0%	0.6%	6.0%	4.4%	3.8%	3.4%	2.6%	1.4%	1.2%
13 Hospital - Inpatient	13.1%	15.4%	17.5%	17.8%	15.6%	15.7%	25.8%	5.9%	4.6%	4.1%	4.1%	4.9%	4.3%	5.5%
14 Hospital - Outpatient	8.1%	7.9%	15.4%	15.1%	15.9%	17.1%	14.1%	6.6%	6.3%	7.6%	8.5%	11.5%	9.8%	9.7%
15 Medical-Legal Evaluations	1.5%	1.5%	2.1%	2.6%	2.4%	2.2%	2.1%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.6%
16 Medical Supls. and Eqmnt.	7.9%	7.4%	8.3%	10.7%	7.8%	8.4%	8.5%	6.7%	5.6%	6.6%	6.2%	6.6%	6.7%	6.5%
17 Medical Liens	0.2%	0.3%	0.3%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
18 Dental Services	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	1.1%	1.0%	0.9%	1.2%	0.7%	0.8%	1.1%
19 Copy Services	---	---	0.5%	0.8%	0.9%	0.8%	1.1%	---	---	0.2%	0.2%	0.2%	0.2%	0.3%
All Medical Services	90.6%	96.3%	97%	98%	99%	98%	97%	100%	100%	100%	100%	100%	99%	98%

Note: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

Source: WCIRB Unit Statistical Report (USR) for paid ALAE and medical transaction data for accident years from policy years at 2nd report level.

ALAE and Medical Fee Schedule - By Injury Type: Permanent Disability (including Death & PT)
Percent Share of Claim Counts and Medical Transactions

Accident Year	Nontrivial ALAE							Low ALAE						
	2013	2014	2015	2016	2017	2018	2019	2013	2014	2015	2016	2017	2018	2019
Average Paid ALAE per Claim	\$4,433	\$4,358	\$4,524	\$4,578	\$4,394	\$4,506	\$4,573	\$415	\$432	\$425	\$424	\$403	\$430	\$454
Share of Claim Counts	57%	58%	59%	56%	56%	60%	61%	43%	41%	41%	44%	44%	39%	39%
Number of Medical Transactions per Claim	79.3	73.1	68.0	67.7	63.4	65.3	56.2	60.7	53.7	48.5	49.0	49.0	46.0	41.3
Share of Medical Transactions	63%	66%	67%	64%	62%	68%	68%	37%	34%	33%	36%	38%	32%	32%
Average Medical Services Paid per Claim	\$8,862	\$8,841	\$9,013	\$9,189	\$7,015	\$10,250	\$10,175	\$5,151	\$4,357	\$4,202	\$4,490	\$4,374	\$4,561	\$4,369

Distribution of Number of Medical Transactions by Procedure Type

1 Evaluation & Management	13.2%	13.3%	13.4%	14.0%	14.8%	14.9%	16.0%	14.8%	15.0%	15.7%	16.9%	16.8%	17.2%	18.6%
2 Surgery	3.1%	2.8%	2.3%	2.1%	2.0%	1.9%	2.2%	2.7%	2.4%	2.0%	2.1%	1.8%	1.9%	2.0%
3 Physical Medicine	37.4%	38.6%	38.4%	37.8%	38.7%	39.1%	35.5%	41.1%	42.4%	41.4%	39.5%	41.5%	40.7%	40.0%
4 Radiology	5.6%	6.0%	5.7%	5.5%	5.5%	5.3%	5.8%	5.4%	5.3%	5.3%	5.5%	5.7%	5.7%	5.7%
5 Special Services & Reports	9.9%	8.6%	8.3%	8.7%	9.4%	8.9%	9.5%	10.4%	9.2%	9.7%	10.5%	10.0%	10.6%	11.4%
6 Medicine	3.2%	1.6%	1.4%	1.6%	1.6%	1.5%	1.5%	2.5%	1.1%	1.1%	0.8%	1.1%	1.2%	0.8%
7 Pathology & Laboratory	3.6%	2.6%	2.2%	1.5%	1.1%	1.2%	1.5%	1.5%	1.3%	1.4%	1.0%	0.7%	0.7%	0.5%
8 Anesthesia	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%
9 Acupuncture	1.1%	1.9%	2.3%	2.1%	2.9%	2.8%	3.1%	0.9%	1.7%	2.1%	2.2%	2.5%	2.7%	2.8%
10 Chiropractic	1.1%	1.5%	1.5%	1.5%	1.7%	1.4%	1.8%	1.4%	1.2%	1.1%	1.2%	1.3%	1.1%	1.3%
11 Other Physician Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	78.7%	77.3%	75.9%	75.2%	78.2%	77.3%	77.4%	81.1%	80.0%	80.2%	80.0%	81.7%	82.1%	83.6%
12 Pharmaceuticals	9.2%	8.2%	7.2%	6.4%	5.1%	3.4%	2.6%	8.9%	8.1%	7.2%	6.4%	4.8%	3.6%	2.8%
13 Hospital - Inpatient	1.5%	1.5%	1.5%	1.8%	1.2%	1.5%	2.3%	1.1%	0.6%	0.7%	0.7%	0.6%	0.6%	0.8%
14 Hospital - Outpatient	1.6%	1.9%	3.1%	2.0%	2.1%	2.2%	2.4%	2.1%	2.4%	2.2%	2.1%	2.2%	2.1%	2.1%
15 Medical-Legal Evaluations	0.1%	0.1%	0.2%	0.3%	0.3%	0.2%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
16 Medical Supls. and Eqmnt.	8.8%	10.9%	11.4%	13.0%	11.5%	13.7%	12.9%	6.7%	8.8%	9.0%	9.8%	10.1%	10.5%	9.6%
17 Medical Liens	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 Dental Services	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%
19 Copy Services	---	---	---	1.4%	1.4%	1.6%	2.0%	---	---	0.5%	0.8%	0.4%	0.9%	1.0%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Distribution of Paid Medical Transaction by Procedure Type

1 Evaluation & Management	12.0%	12.5%	12.2%	12.7%	17.6%	12.6%	11.5%	16.2%	20.7%	21.3%	22.0%	24.3%	22.8%	22.5%
2 Surgery	13.8%	12.0%	8.8%	7.1%	7.9%	5.2%	6.2%	15.1%	13.9%	11.9%	11.3%	7.8%	7.3%	8.8%
3 Physical Medicine	8.3%	10.2%	10.9%	10.2%	12.3%	9.9%	8.9%	11.7%	16.3%	16.7%	16.2%	16.6%	15.6%	16.9%
4 Radiology	6.8%	5.8%	4.5%	4.2%	5.0%	3.5%	3.1%	7.7%	7.8%	6.3%	6.1%	6.6%	5.7%	5.4%
5 Special Services & Reports	2.9%	11.2%	1.8%	1.1%	1.6%	12.0%	0.8%	3.2%	2.4%	1.8%	1.8%	1.9%	1.7%	1.7%
6 Medicine	2.6%	1.3%	1.1%	1.2%	1.8%	1.2%	1.0%	2.4%	1.3%	1.4%	0.9%	1.5%	1.5%	0.9%
7 Pathology & Laboratory	1.5%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.5%	0.2%	0.2%	0.1%	0.1%	0.2%	0.0%
8 Anesthesia	1.6%	1.3%	1.0%	0.9%	0.9%	0.7%	0.8%	1.6%	1.6%	1.4%	1.1%	0.9%	0.8%	0.9%
9 Acupuncture	0.5%	0.5%	0.6%	0.6%	1.0%	0.8%	0.8%	0.5%	0.7%	0.9%	0.9%	1.1%	1.2%	1.2%
10 Chiropractic	0.3%	0.4%	0.4%	0.4%	0.6%	0.3%	0.3%	0.5%	0.5%	0.5%	0.5%	0.6%	0.4%	0.5%
11 Other Physician Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	50.5%	55.8%	41.6%	38.7%	48.7%	46.3%	33.5%	59.4%	65.5%	62.4%	60.9%	61.3%	57.1%	58.9%
12 Pharmaceuticals	6.1%	4.5%	2.9%	3.0%	1.6%	0.8%	0.5%	5.3%	3.9%	3.3%	2.3%	1.4%	0.9%	1.2%
13 Hospital - Inpatient	19.7%	20.6%	23.9%	26.9%	19.0%	19.9%	36.8%	18.6%	9.2%	10.3%	12.5%	9.3%	14.7%	12.9%
14 Hospital - Outpatient	11.6%	9.5%	19.1%	12.8%	16.8%	21.1%	17.1%	8.8%	15.0%	15.1%	15.4%	17.6%	15.6%	19.3%
15 Medical-Legal Evaluations	1.7%	1.3%	1.8%	2.9%	2.6%	2.0%	1.8%	0.8%	1.3%	1.4%	1.3%	0.9%	1.8%	0.9%
16 Medical Supls. and Eqmnt.	9.6%	7.6%	9.8%	14.5%	9.7%	8.6%	9.1%	7.1%	4.9%	5.4%	5.5%	8.8%	8.6%	5.5%
17 Medical Liens	0.3%	0.6%	0.2%	0.0%	0.1%	0.1%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%
18 Dental Services	0.5%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	1.4%	1.3%	0.2%	0.2%	0.2%
19 Copy Services	---	---	0.6%	1.1%	1.4%	1.1%	1.1%	---	---	0.6%	1.0%	0.5%	1.1%	1.0%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

Source: WCIRB Unit Statistical Report (USR) for paid ALAE and medical transaction data for accident years from policy years at 2nd report level.

ALAE and Medical Fee Schedule - By Injury Type: Temporary Disability Only
Percent Share of Claim Counts and Medical Transactions

Accident Year	Nontrivial ALAE							Low ALAE						
	2013	2014	2015	2016	2017	2018	2019	2013	2014	2015	2016	2017	2018	2019
Average Paid ALAE per Claim	\$3,507	\$3,607	\$3,902	\$4,129	\$4,403	\$4,397	\$4,392	\$277	\$285	\$267	\$264	\$269	\$293	\$280
Share of Claim Counts	30%	30%	31%	28%	32%	35%	37%	68%	69%	68%	71%	67%	64%	63%
Number of Medical Transactions per Claim	57.9	56.6	59.1	61.2	58.6	55.7	51.3	35.2	32.2	30.2	29.5	28.7	27.8	24.0
Share of Medical Transactions	42%	43%	47%	45%	49%	52%	56%	57%	56%	53%	55%	51%	47%	44%
Average Medical Services Paid per Claim	\$5,308	\$5,105	\$5,733	\$6,002	\$6,185	\$5,980	\$6,569	\$2,190	\$2,276	\$2,210	\$2,248	\$2,437	\$2,241	\$2,216

Distribution of Number of Medical Transactions by Procedure Type

1 Evaluation & Management	15.4%	14.6%	15.2%	15.7%	16.3%	17.1%	17.7%	18.6%	19.3%	19.5%	20.1%	21.0%	21.1%	22.7%
2 Surgery	2.4%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.2%	1.9%	1.7%	1.8%	1.7%	1.7%	1.7%
3 Physical Medicine	38.5%	40.4%	38.4%	38.1%	38.6%	38.9%	37.6%	35.9%	36.8%	37.1%	36.1%	35.0%	36.8%	34.7%
4 Radiology	5.1%	5.2%	5.2%	5.2%	5.4%	5.4%	5.4%	5.3%	5.5%	5.6%	5.5%	5.7%	5.8%	6.0%
5 Special Services & Reports	11.3%	8.8%	9.0%	9.9%	10.0%	10.2%	11.0%	13.4%	11.3%	10.9%	11.5%	12.1%	12.3%	12.9%
6 Medicine	2.8%	1.5%	1.6%	1.4%	1.4%	1.3%	1.3%	2.2%	1.0%	1.0%	1.0%	1.1%	1.0%	1.1%
7 Pathology & Laboratory	2.2%	2.6%	1.9%	1.4%	0.9%	1.0%	1.1%	1.4%	1.4%	1.2%	0.9%	0.8%	0.7%	0.6%
8 Anesthesia	0.3%	0.3%	0.4%	0.3%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
9 Acupuncture	1.1%	2.3%	2.3%	2.6%	2.9%	3.2%	3.3%	1.1%	1.6%	1.9%	1.9%	2.0%	2.4%	1.9%
10 Chiropractic	1.5%	1.5%	1.3%	1.5%	1.3%	1.7%	1.8%	1.4%	1.2%	1.6%	1.4%	1.4%	1.5%	1.4%
11 Other Physician Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	80.8%	79.4%	77.6%	78.1%	79.3%	81.1%	81.5%	81.5%	80.3%	80.8%	80.4%	81.0%	83.5%	83.2%
12 Pharmaceuticals	9.9%	8.8%	7.5%	7.3%	5.7%	3.6%	2.8%	9.9%	8.9%	7.5%	6.9%	6.1%	3.9%	3.2%
13 Hospital - Inpatient	0.6%	0.8%	1.2%	0.6%	0.8%	1.0%	1.1%	0.2%	0.6%	0.4%	0.4%	0.4%	0.3%	0.5%
14 Hospital - Outpatient	1.2%	1.0%	2.9%	2.2%	2.5%	1.8%	1.5%	1.5%	1.4%	1.9%	2.2%	2.3%	1.9%	1.8%
15 Medical-Legal Evaluations	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
16 Medical Supls. and Eqmnt.	7.3%	9.9%	10.2%	11.2%	10.7%	11.6%	11.3%	6.7%	8.6%	9.3%	9.9%	9.8%	10.1%	10.5%
17 Medical Liens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 Dental Services	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
19 Copy Services	---	---	0.4%	0.4%	0.6%	0.7%	1.4%	---	---	0.1%	0.1%	0.1%	0.2%	0.4%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Distribution of Paid Medical Transaction by Procedure Type

1 Evaluation & Management	17.7%	18.7%	18.7%	19.9%	19.9%	21.2%	18.7%	26.8%	29.9%	31.5%	32.2%	31.6%	34.0%	31.7%
2 Surgery	16.1%	15.3%	10.4%	9.9%	10.3%	9.1%	8.9%	11.8%	12.6%	10.0%	9.4%	8.2%	7.5%	7.6%
3 Physical Medicine	12.0%	16.8%	14.5%	14.3%	14.1%	14.9%	14.1%	14.0%	17.0%	18.6%	17.9%	15.9%	17.9%	17.7%
4 Radiology	9.2%	7.5%	6.2%	6.0%	5.3%	5.5%	4.9%	9.1%	7.8%	6.9%	6.2%	5.7%	6.3%	5.5%
5 Special Services & Reports	3.9%	2.4%	1.7%	1.7%	1.5%	1.5%	1.6%	4.3%	2.8%	2.2%	2.2%	2.1%	2.3%	2.2%
6 Medicine	3.0%	1.5%	1.7%	1.5%	1.7%	1.5%	1.2%	2.3%	1.0%	1.1%	1.1%	1.2%	1.2%	1.1%
7 Pathology & Laboratory	1.6%	0.8%	0.4%	0.3%	0.1%	0.1%	0.2%	0.6%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
8 Anesthesia	1.3%	1.3%	1.2%	1.0%	1.0%	1.0%	0.7%	1.1%	1.1%	0.9%	0.9%	0.8%	0.6%	0.6%
9 Acupuncture	0.6%	0.9%	0.9%	1.0%	1.1%	1.2%	1.2%	0.8%	0.8%	1.0%	1.0%	0.9%	1.2%	0.9%
10 Chiropractic	0.6%	0.5%	0.5%	0.6%	0.5%	0.6%	0.5%	0.7%	0.6%	0.8%	0.7%	0.7%	0.7%	0.6%
11 Other Physician Services	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Physician Services	66.2%	65.9%	56.3%	56.2%	55.7%	56.5%	52.0%	71.4%	73.9%	73.5%	71.8%	67.2%	71.9%	67.9%
12 Pharmaceuticals	7.5%	5.4%	4.6%	3.2%	1.9%	1.0%	0.8%	5.9%	4.3%	3.4%	2.9%	1.9%	1.0%	0.7%
13 Hospital - Inpatient	10.1%	11.9%	14.1%	10.4%	15.5%	14.9%	21.5%	6.1%	8.1%	6.5%	6.1%	8.8%	6.2%	10.6%
14 Hospital - Outpatient	6.4%	6.7%	13.7%	19.1%	16.4%	15.6%	13.4%	9.0%	6.9%	8.8%	11.8%	15.2%	13.0%	11.3%
15 Medical-Legal Evaluations	1.5%	1.8%	2.5%	2.4%	2.6%	2.3%	2.3%	0.8%	0.5%	0.5%	0.4%	0.7%	1.0%	1.0%
16 Medical Supls. and Eqmnt.	8.0%	8.1%	7.5%	7.7%	6.8%	8.3%	8.7%	6.3%	5.6%	6.8%	6.5%	5.7%	6.0%	6.8%
17 Medical Liens	0.0%	0.1%	0.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%
18 Dental Services	0.3%	0.1%	0.4%	0.5%	0.3%	0.6%	0.1%	0.5%	0.6%	0.3%	0.3%	0.4%	0.7%	1.1%
19 Copy Services	---	---	0.4%	0.5%	0.6%	0.6%	1.2%	---	---	0.2%	0.1%	0.2%	0.3%	0.5%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

Source: WCIRB Unit Statistical Report (USR) for paid ALAE and medical transaction data for accident years from policy years at 2nd report level.

ALAE and Medical Fee Schedule - By Injury Type: Medical-Only
Percent Share of Claim Counts and Medical Transactions

Accident Year	Nontrivial ALAE							Low ALAE						
	2013	2014	2015	2016	2017	2018	2019	2013	2014	2015	2016	2017	2018	2019
Average Paid ALAE per Claim	\$2,091	\$2,108	\$2,048	\$2,211	\$2,393	\$2,368	\$2,373	\$107	\$114	\$116	\$118	\$116	\$126	\$119
Share of Claim Counts	3%	4%	4%	2%	3%	4%	4%	93%	93%	93%	96%	95%	95%	95%
Number of Medical Transactions per Claim	42.1	37.0	39.1	47.7	38.1	40.1	34.8	16.9	14.0	13.5	14.0	12.6	12.4	11.5
Share of Medical Transactions	8%	9%	11%	8%	10%	12%	12%	90%	90%	88%	92%	90%	87%	87%
Average Medical Services Paid per Claim	\$2,218	\$2,156	\$2,455	\$2,990	\$2,532	\$2,694	\$2,583	\$751	\$772	\$797	\$839	\$829	\$835	\$809

Distribution of Number of Medical Transactions by Procedure Type

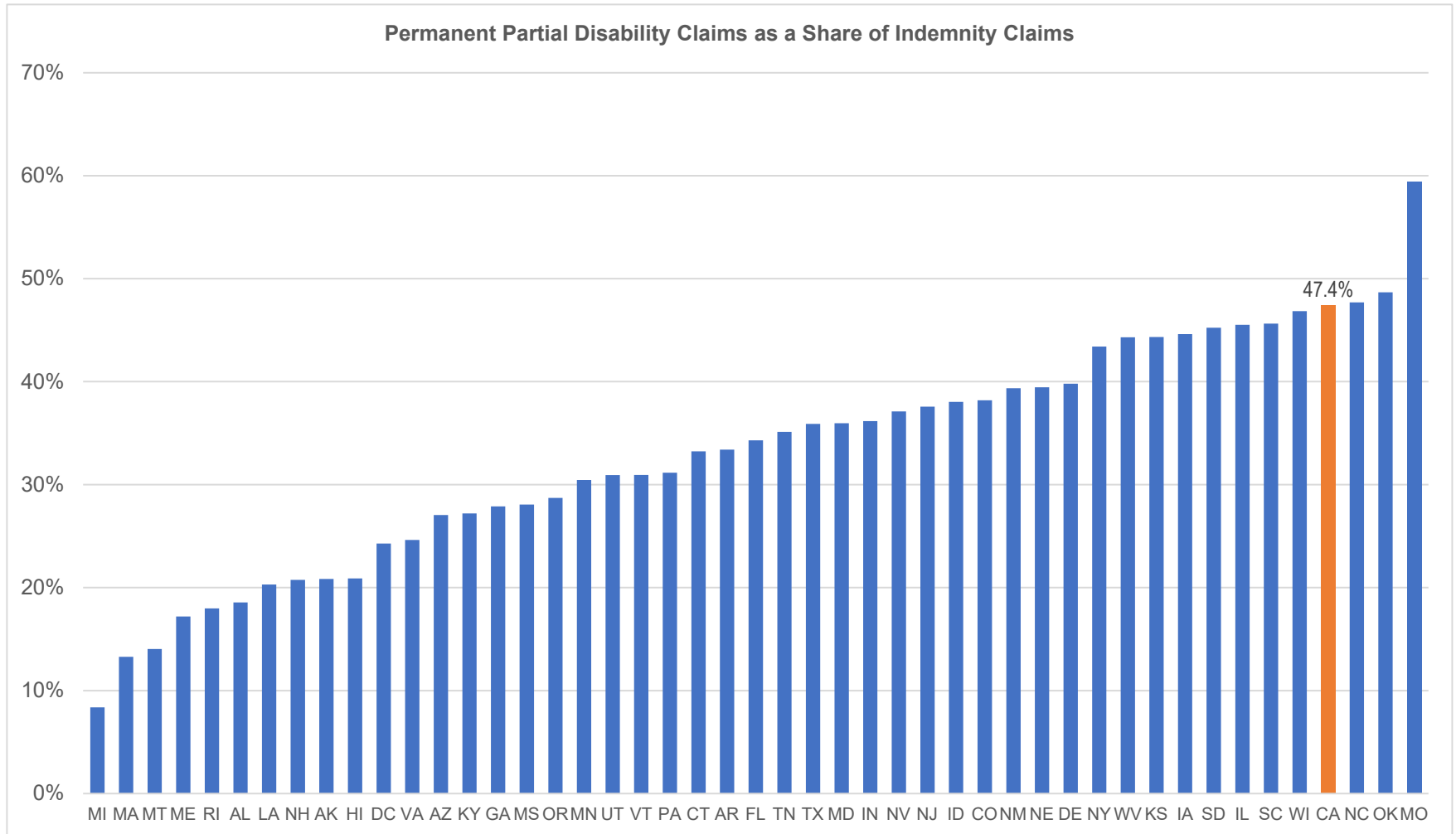
1 Evaluation & Management	16.6%	16.6%	17.4%	17.1%	17.9%	18.1%	19.5%	21.4%	23.8%	23.7%	23.6%	24.8%	25.2%	26.4%
2 Surgery	1.5%	1.0%	1.1%	1.1%	1.0%	1.0%	0.9%	2.2%	2.0%	1.9%	1.6%	1.7%	1.7%	1.9%
3 Physical Medicine	39.9%	40.6%	41.8%	40.8%	39.1%	40.9%	39.1%	29.6%	29.9%	30.4%	30.2%	28.0%	29.8%	28.3%
4 Radiology	4.6%	4.8%	4.7%	4.0%	4.4%	4.7%	4.6%	5.0%	5.8%	5.8%	5.8%	6.3%	6.3%	6.4%
5 Special Services & Reports	12.1%	9.4%	10.1%	10.3%	10.4%	10.8%	12.3%	15.7%	12.3%	12.0%	11.9%	12.5%	12.7%	13.0%
6 Medicine	3.7%	1.7%	1.0%	1.0%	1.1%	1.2%	1.3%	2.8%	1.4%	1.3%	1.4%	1.8%	1.6%	1.8%
7 Pathology & Laboratory	2.0%	1.8%	0.9%	0.7%	0.2%	0.4%	0.4%	1.9%	1.9%	1.7%	1.7%	1.4%	1.5%	1.5%
8 Anesthesia	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9 Acupuncture	1.1%	2.4%	2.4%	4.7%	3.7%	4.3%	4.4%	0.5%	0.8%	1.1%	1.4%	1.4%	1.5%	1.6%
10 Chiropractic	2.0%	1.6%	1.9%	2.3%	1.8%	2.5%	2.3%	1.2%	1.3%	1.4%	1.5%	1.2%	1.5%	1.4%
11 Other Physician Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	83.8%	79.9%	81.5%	82.2%	79.7%	83.8%	84.7%	80.3%	79.1%	79.2%	79.1%	79.1%	81.8%	82.4%
12 Pharmaceuticals	7.9%	8.0%	6.5%	6.0%	5.5%	3.2%	2.4%	10.0%	10.0%	8.8%	8.1%	7.6%	4.9%	3.7%
13 Hospital - Inpatient	0.2%	0.2%	0.1%	0.4%	0.2%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%
14 Hospital - Outpatient	1.3%	1.6%	1.9%	1.5%	2.3%	1.5%	1.0%	1.3%	1.3%	1.7%	1.7%	2.2%	1.9%	1.7%
15 Medical-Legal Evaluations	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Medical Supls. and Eqmnt.	6.7%	10.1%	9.6%	9.3%	11.4%	11.0%	11.2%	8.2%	9.3%	10.0%	10.7%	10.8%	11.1%	11.9%
17 Medical Liens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 Dental Services	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.2%
19 Copy Services	---	---	0.3%	0.5%	0.6%	0.3%	0.4%	---	---	0.0%	0.0%	0.0%	0.0%	0.1%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Distribution of Paid Medical Transaction by Procedure Type

1 Evaluation & Management	28.4%	32.1%	33.3%	33.5%	35.0%	36.0%	35.1%	42.7%	48.5%	47.9%	48.7%	50.0%	50.1%	48.5%
2 Surgery	3.6%	2.4%	3.0%	2.7%	2.1%	1.8%	1.2%	3.0%	4.4%	4.0%	2.9%	2.6%	2.8%	2.9%
3 Physical Medicine	18.5%	20.8%	22.8%	22.0%	20.7%	22.3%	24.3%	15.2%	17.2%	18.0%	18.4%	15.2%	16.8%	19.1%
4 Radiology	11.8%	10.6%	8.3%	7.2%	7.2%	7.6%	7.1%	8.1%	7.7%	6.5%	6.1%	5.7%	6.0%	5.7%
5 Special Services & Reports	4.8%	2.9%	2.5%	2.7%	3.0%	2.6%	3.0%	6.0%	3.3%	2.9%	2.9%	2.7%	2.8%	2.6%
6 Medicine	5.8%	2.7%	1.6%	2.2%	2.0%	1.8%	1.8%	2.6%	1.2%	1.1%	1.2%	1.6%	1.3%	1.2%
7 Pathology & Laboratory	1.8%	0.5%	0.2%	0.2%	0.1%	0.1%	0.2%	0.9%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%
8 Anesthesia	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
9 Acupuncture	1.0%	1.4%	1.4%	3.0%	2.2%	2.7%	3.0%	0.5%	0.5%	0.7%	0.9%	0.9%	0.9%	1.1%
10 Chiropractic	1.2%	0.9%	1.1%	1.3%	0.9%	1.4%	1.2%	0.8%	0.7%	0.9%	0.9%	0.7%	0.9%	0.8%
11 Other Physician Services	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Physician Services	77.3%	74.6%	74.5%	75.1%	73.4%	76.4%	76.9%	80.1%	84.3%	82.6%	82.5%	79.8%	82.0%	82.5%
12 Pharmaceuticals	7.5%	5.4%	4.3%	3.3%	2.3%	1.7%	0.8%	6.4%	4.7%	4.2%	4.1%	3.4%	1.8%	1.5%
13 Hospital - Inpatient	1.8%	3.5%	2.7%	6.3%	2.9%	1.0%	2.9%	0.6%	0.5%	0.6%	0.6%	1.2%	1.0%	0.7%
14 Hospital - Outpatient	3.7%	7.5%	8.6%	6.8%	10.8%	8.9%	7.9%	3.9%	3.0%	4.5%	4.5%	7.5%	7.0%	6.8%
15 Medical-Legal Evaluations	2.4%	2.7%	2.5%	1.6%	1.3%	2.8%	3.1%	0.2%	0.3%	0.3%	0.2%	0.4%	0.3%	0.2%
16 Medical Supls. and Eqmnt.	7.1%	5.9%	7.0%	5.9%	7.6%	8.7%	7.1%	6.9%	5.7%	6.8%	6.2%	6.5%	6.8%	6.7%
17 Medical Liens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 Dental Services	0.1%	0.4%	0.0%	0.1%	0.7%	0.1%	0.6%	1.9%	1.6%	1.1%	1.8%	1.0%	1.1%	1.4%
19 Copy Services	---	---	0.4%	0.9%	1.0%	0.4%	0.5%	---	---	0.0%	0.1%	0.1%	0.0%	0.1%
All Medical Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: Nontrivial ALAE are claims with paid ALAE greater than \$1,000. Low ALAE are claims with paid ALAE greater than \$0 and up to \$1,000.

Source: WCIRB Unit Statistical Report (USR) for paid ALAE and medical transaction data for accident years from policy years at 2nd report level.



Source: NCCI Annual Statistical Bulletin – 2021 Edition



Appendix B

This Appendix provides the framework and detailed results of the WCIRB's study of the impact of higher frictional costs on a claim on other system components.

Matching Pair Study of Impact of Higher ALAE Costs on Claims

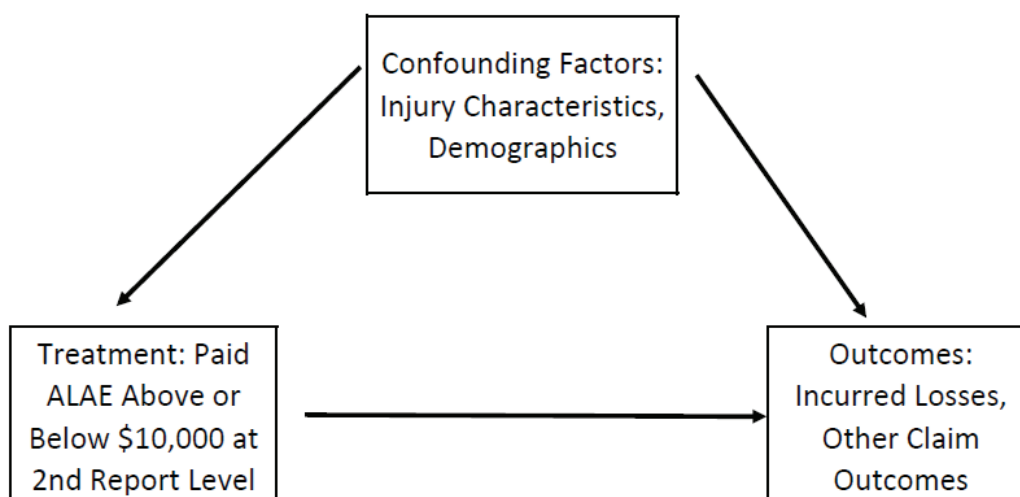
This study attempts to address the research question: How does higher paid allocated loss adjustment expenses (ALAE) on a claim impact other system components? For example, is higher ALAE costs on a claim associated with higher indemnity or medical costs?

The goal is to compare two similar groups of claims that differ primarily by the amount of paid ALAE (see diagram below for a high level overview). To identify the claims for the two groups, a pair matching algorithm is used to control for other factors that may impact the cost of a claim (i.e., “confounding factors”). For the pair matching algorithm, several paid ALAE thresholds were tested from \$1,000 to \$15,000 and at different unit statistical report levels. Ultimately, a \$10,000 threshold was selected based on 2nd report level (approximately 30 months from policy inception). That is, the group of claims with “Low ALAE” had a paid ALAE amount below \$10,000 at 2nd report level, while the claims with “High ALAE” had greater than or equal to \$10,000 paid ALAE at 2nd report level. All indemnity claims and permanent partial disability (PPD) claims were reviewed separately.

To review groups of claims with homogeneous characteristics other than the paid ALAE amount, the data was matched based on several confounding factors. The confounding factors included: accident year, geographic region, gender, age of injured worker, industry, injury type, cause of injury, and primary medical diagnosis. This information was based on WCIRB unit statistical data and medical transaction data. The groups were designed such that the distribution of each confounding factor was similar between the two groups. Exhibits B2 and B3 show the distributions of the confounding factors before and after the pair matching algorithm.

The treatment variable is the flag of paid ALAE below or above \$10,000 at 2nd report level. The claims were additionally filtered to be indemnity claims or PPD claims, exclude cumulative trauma (CT) injuries, and be open at 2nd report level.

After applying these steps, several outcome measures were compared between the two groups. The outcomes included: average or median incurred indemnity or medical losses, average permanent disability ratings, average supplemental job displacement benefits incurred, and the share of claims open at later report levels. The outcome measures are compared on Exhibits B4 to B12.



Matching Pair Analysis - Distributions of Confounding Variables

All Indemnity Claims - Before Matching

	High ALAE	Low ALAE	p			High ALAE	Low ALAE	p
n	38978	77228		n		38978	77228	
Geographic Region			<0.001	Industry				<0.001
Bay Area	6591 (16.9)	13356 (17.3)		Administrative	2430 (6.2)	3885 (5.0)		
Central Coast	2126 (5.5)	4501 (5.8)		Agriculture & Mining	1777 (4.6)	5165 (6.7)		
Central Valley	3050 (7.8)	7431 (9.6)		Health	2980 (7.6)	6006 (7.8)		
Invalid Unknown Not Applicable	771 (2.0)	1053 (1.4)		Hospitality	3937 (10.1)	8618 (11.2)		
Los Angeles County	13680 (35.1)	26087 (33.8)		Manufacturing	7004 (18.0)	12654 (16.4)		
Remainder of LA Basin	7560 (19.4)	13226 (17.1)		Others	8895 (22.8)	20091 (26.0)		
Remaining California Zip Regions	857 (2.2)	2424 (3.1)		Retail	4661 (12.0)	9157 (11.9)		
				Transportation & Warehousing	3522 (9.0)	5072 (6.6)		
Sacramento	1929 (4.9)	3932 (5.1)		Utilities & Construction	3772 (9.7)	6580 (8.5)		
San Diego County	2414 (6.2)	5218 (6.8)						
Injury Type Name			<0.001	Gender: Male	22805 (58.5)	44731 (57.9)	0.056	
Death	71 (0.2)	70 (0.1)		Accident Year			<0.001	
Major	10551 (27.1)	11323 (14.7)		2013	5257 (13.5)	10192 (13.2)		
Minor	21963 (56.3)	49040 (63.5)		2014	8939 (22.9)	18960 (24.6)		
Permanent Total	299 (0.8)	128 (0.2)		2015	8743 (22.4)	17656 (22.9)		
S-Claim	13 (0.0)	7 (0.0)		2016	8203 (21.0)	16032 (20.8)		
Temporary	6081 (15.6)	16660 (21.6)		2017	7836 (20.1)	14388 (18.6)		
Injury Cause Name			<0.001	Diagnostic Group			<0.001	
Burn or Scald	344 (0.9)	579 (0.7)		Dislocation & Sprain	9787 (25.1)	20087 (26.0)		
				Lower Back Pain & Soft Tissue	7982 (20.5)	17229 (22.3)		
Caught In	1019 (2.6)	1981 (2.6)		Minor Wounds	1582 (4.1)	3810 (4.9)		
Cut or Puncture	565 (1.4)	1729 (2.2)		Multiple Injuries	13257 (34.0)	23525 (30.5)		
Fall or Slip	10224 (26.2)	18436 (23.9)		Other	6370 (16.3)	12577 (16.3)		
Motor Vehicle	1801 (4.6)	2821 (3.7)		Modified Pure Premium Interval			<0.001	
Other	3827 (9.8)	9226 (11.9)		\$0 - \$99,999	5711 (14.7)	19094 (24.7)		
Strain	16243 (41.7)	33780 (43.7)		\$100,000 - \$999,999	11199 (28.7)	15362 (19.9)		
Struck	4955 (12.7)	8676 (11.2)		\$1,000,000 - \$4,999,999	10996 (28.2)	23947 (31.0)		
				\$5,000,000 or More	11072 (28.4)	18825 (24.4)		
				Age: Mean & SD	46.51 (11.72)	46.12 (12.04)	<0.001	

All Indemnity Claims – After Matching

	High ALAE	Low ALAE	p			High ALAE	Low ALAE	p
n	38978	38978		n		38978	38978	
Geographic Region			0.306	Industry				0.687
Bay Area	6591 (16.9)	6538 (16.8)		Administrative	2430 (6.2)	2408 (6.2)		
Central Coast	2126 (5.5)	2107 (5.4)		Agriculture & Mining	1777 (4.6)	1821 (4.7)		
Central Valley	3050 (7.8)	3126 (8.0)		Health	2980 (7.6)	2939 (7.5)		
Invalid Unknown Not Applicable	771 (2.0)	705 (1.8)		Hospitality	3937 (10.1)	3975 (10.2)		
Los Angeles County	13680 (35.1)	13918 (35.7)		Manufacturing	7004 (18.0)	7058 (18.1)		
Remainder of LA Basin	7560 (19.4)	7381 (18.9)		Others	8895 (22.8)	9000 (23.1)		
Remaining California Zip Regions	857 (2.2)	824 (2.1)		Retail	4661 (12.0)	4707 (12.1)		
				Transportation & Warehousing	3522 (9.0)	3414 (8.8)		
Sacramento	1929 (4.9)	1969 (5.1)		Utilities & Construction	3772 (9.7)	3656 (9.4)		
San Diego County	2414 (6.2)	2410 (6.2)						
Injury Type Name			<0.001	Gender: Male	22805 (58.5)	22768 (58.4)	0.794	
Death	71 (0.2)	62 (0.2)		Accident Year			<0.001	
Major	10551 (27.1)	9628 (24.7)		2013	5257 (13.5)	4852 (12.4)		
Minor	21963 (56.3)	23040 (59.1)		2014	8939 (22.9)	9309 (23.9)		
Permanent Total	299 (0.8)	128 (0.3)		2015	8743 (22.4)	8944 (22.9)		
S-Claim	13 (0.0)	7 (0.0)		2016	8203 (21.0)	8378 (21.5)		
Temporary	6081 (15.6)	6113 (15.7)		2017	7836 (20.1)	7495 (19.2)		
Injury Cause Name			0.245	Diagnostic Group			0.62	
Burn or Scald	344 (0.9)	327 (0.8)		Dislocation & Sprain	9787 (25.1)	9920 (25.5)		
				Lower Back Pain & Soft Tissue	7982 (20.5)	8033 (20.6)		
Caught In	1019 (2.6)	980 (2.5)		Minor Wounds	1582 (4.1)	1571 (4.0)		
Cut or Puncture	565 (1.4)	590 (1.5)		Multiple Injuries	13257 (34.0)	13221 (33.9)		
Fall or Slip	10224 (26.2)	10150 (26.0)		Other	6370 (16.3)	6233 (16.0)		
Motor Vehicle	1801 (4.6)	1719 (4.4)		Modified Pure Premium Interval			0.035	
Other	3827 (9.8)	3792 (9.7)		\$0 - \$99,999	5711 (14.7)	5861 (15.0)		
Strain	16243 (41.7)	16585 (42.5)		\$100,000 - \$999,999	10996 (28.2)	11223 (28.8)		
Struck	4955 (12.7)	4835 (12.4)		\$1,000,000 - \$4,999,999	11199 (28.7)	11121 (28.5)		
				\$5,000,000 or More	11072 (28.4)	10773 (27.6)		
				Age: Mean & SD	46.51 (11.72)	46.41 (11.99)	0.264	

The first value for each confounding variable is the number of claims with the characteristic. The second value (within the parenthetical) is the percent of claims with the characteristic.

The p-value measures the statistical significance of the distributional difference between the High ALAE and Low ALAE groups, calculated in the generalized linear model.

Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims.

Source: WCIRB unit statistical data. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis - Distributions of Confounding Variables

PPD Claims - Before Matching

	High ALAE	Low ALAE	p		High ALAE	Low ALAE	p
n	25543	46424		n	25543	46424	
Geographic Region			<0.001	Industry			<0.001
Bay Area	4444 (17.4)	8204 (17.7)		Administrative	1624 (6.4)	2297 (4.9)	
Central Coast	1400 (5.5)	2841 (6.1)		Agriculture & Mining	988 (3.9)	3393 (7.3)	
Central Valley	1764 (6.9)	4419 (9.5)		Health	1985 (7.8)	3547 (7.6)	
Invalid Unknown Not Applicable	498 (1.9)	578 (1.2)		Hospitality	2601 (10.2)	5374 (11.6)	
Los Angeles County	8930 (35.0)	15000 (32.3)		Manufacturing	4506 (17.6)	7540 (16.2)	
Remainder of LA Basin	5104 (20.0)	8128 (17.5)		Others	5995 (23.5)	12007 (25.9)	
Remaining California Zip Regions	553 (2.2)	1536 (3.3)		Retail	2683 (10.5)	4843 (10.4)	
Sacramento	1187 (4.6)	2424 (5.2)		Transportation & Warehousing	2409 (9.4)	2878 (6.2)	
San Diego County	1663 (6.5)	3294 (7.1)		Utilities & Construction	2752 (10.8)	4545 (9.8)	
Injury Type Name: Minor	17125 (67.0)	37677 (81.2)	<0.001	Gender: Male	15276 (59.8)	27720 (59.7)	0.811
Injury Cause Name			<0.001	Accident Year			<0.001
Burn or Scald	183 (0.7)	310 (0.7)		2013	3538 (13.9)	6249 (13.5)	
Caught In	674 (2.6)	1184 (2.6)		2014	5930 (23.2)	11371 (24.5)	
Cut or Puncture	363 (1.4)	1051 (2.3)		2015	5745 (22.5)	10619 (22.9)	
Fall or Slip	7051 (27.6)	11864 (25.6)		2016	5334 (20.9)	9534 (20.5)	
Motor Vehicle	1274 (5.0)	1660 (3.6)		2017	4996 (19.6)	8651 (18.6)	
Other	2212 (8.7)	4935 (10.6)		Diagnostic Group			<0.001
Strain	10524 (41.2)	20202 (43.5)		Dislocation & Sprain	6479 (25.4)	12156 (26.2)	
Struck	3262 (12.8)	5218 (11.2)		Lower Back Pain & Soft Tissue	5017 (19.6)	9941 (21.4)	
Modified Pure Premium Interval			<0.001	Minor Wounds	1026 (4.0)	2181 (4.7)	
\$0 - \$99,999	4309 (16.9)	13736 (29.6)		Multiple Injuries	9144 (35.8)	15102 (32.5)	
\$100,000 - \$999,999	7713 (30.2)	16008 (34.5)		Other	3877 (15.2)	7044 (15.2)	
\$1,000,000 - \$4,999,999	7177 (28.1)	8120 (17.5)					
\$5,000,000 or More	6344 (24.8)	8560 (18.4)					
Age: Mean & SD	46.73 (11.67)	46.43 (11.96)	0.001				

PPD Claims – After Matching

	High ALAE	Low ALAE	p		High ALAE	Low ALAE	p
n	25543	25543		n	25543	25543	
Geographic Region			0.034	Industry			0.469
Bay Area	4444 (17.4)	4520 (17.7)		Administrative	1624 (6.4)	1563 (6.1)	
Central Coast	1400 (5.5)	1344 (5.3)		Agriculture & Mining	988 (3.9)	940 (3.7)	
Central Valley	1764 (6.9)	1720 (6.7)		Health	1985 (7.8)	1968 (7.7)	
Invalid Unknown Not Applicable	498 (1.9)	414 (1.6)		Hospitality	2601 (10.2)	2694 (10.5)	
Los Angeles County	8930 (35.0)	9163 (35.9)		Manufacturing	4506 (17.6)	4542 (17.8)	
Remainder of LA Basin	5104 (20.0)	4970 (19.5)		Others	5995 (23.5)	6097 (23.9)	
Remaining California Zip Regions	553 (2.2)	514 (2.0)		Retail	2683 (10.5)	2708 (10.6)	
Sacramento	1187 (4.6)	1206 (4.7)		Transportation & Warehousing	2409 (9.4)	2304 (9.0)	
San Diego County	1663 (6.5)	1692 (6.6)		Utilities & Construction	2752 (10.8)	2727 (10.7)	
Injury Type Name: Minor	17125 (67.0)	18280 (71.6)	<0.001	Gender: Male	15276 (59.8)	15161 (59.4)	0.304
Injury Cause Name			0.097	Accident Year			0.009
Burn or Scald	183 (0.7)	173 (0.7)		2013	3538 (13.9)	3320 (13.0)	
Caught In	674 (2.6)	682 (2.7)		2014	5930 (23.2)	6140 (24.0)	
Cut or Puncture	363 (1.4)	356 (1.4)		2015	5745 (22.5)	5891 (23.1)	
Fall or Slip	7051 (27.6)	7036 (27.5)		2016	5334 (20.9)	5298 (20.7)	
Motor Vehicle	1274 (5.0)	1166 (4.6)		2017	4996 (19.6)	4894 (19.2)	
Other	2212 (8.7)	2209 (8.6)		Diagnostic Group			0.201
Strain	10524 (41.2)	10803 (42.3)		Dislocation & Sprain	6479 (25.4)	6565 (25.7)	
Struck	3262 (12.8)	3118 (12.2)		Lower Back Pain & Soft Tissue	5017 (19.6)	5140 (20.1)	
Modified Pure Premium Interval			0.094	Minor Wounds	1026 (4.0)	1059 (4.1)	
\$0 - \$99,999	4309 (16.9)	4375 (17.1)		Multiple Injuries	9144 (35.8)	9051 (35.4)	
\$100,000 - \$999,999	7713 (30.2)	7913 (31.0)		Other	3877 (15.2)	3728 (14.6)	
\$1,000,000 - \$4,999,999	7177 (28.1)	6969 (27.3)					
\$5,000,000 or More	6344 (24.8)	6286 (24.6)					
Age: Mean & SD	46.73 (11.67)	46.63 (12.00)	0.329				

The first value for each confounding variable is the number of claims with the characteristic. The second value (within the parenthetical) is the percent of claims with the characteristic.

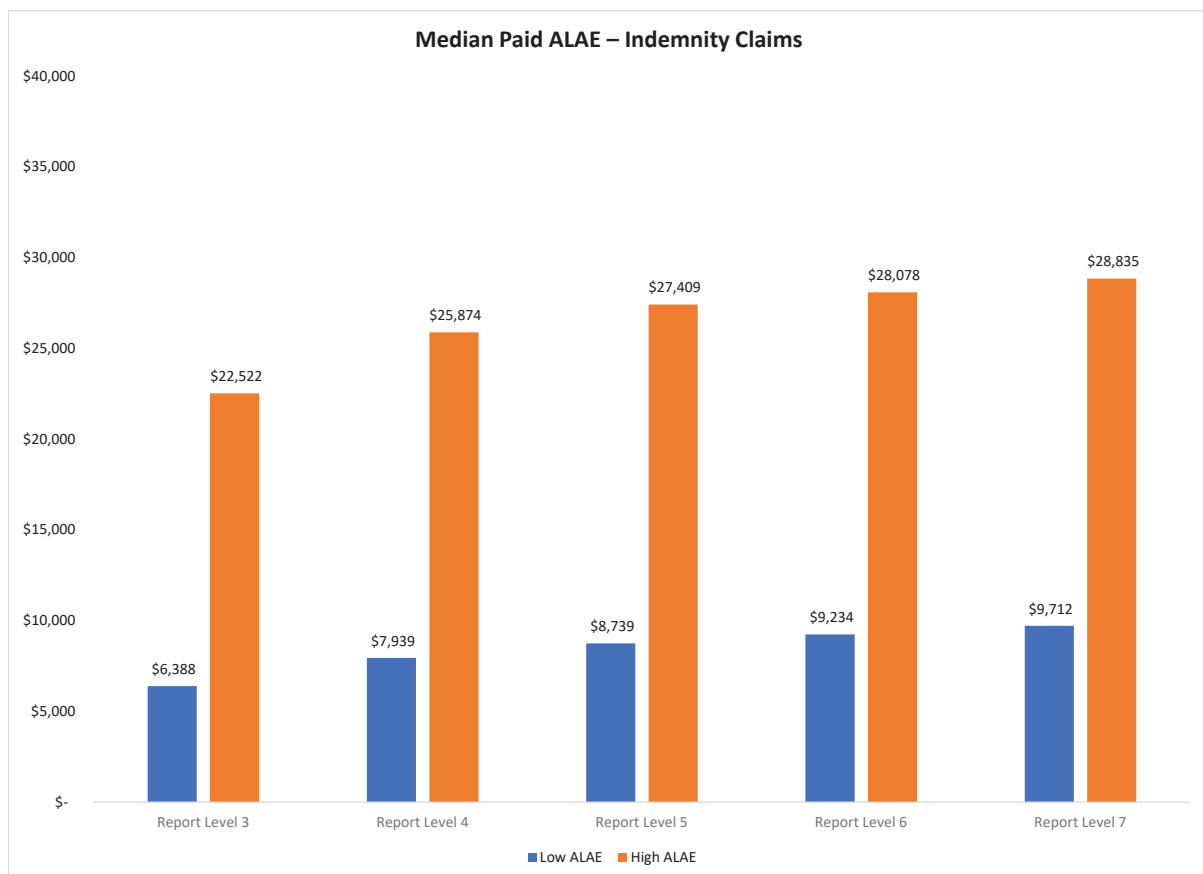
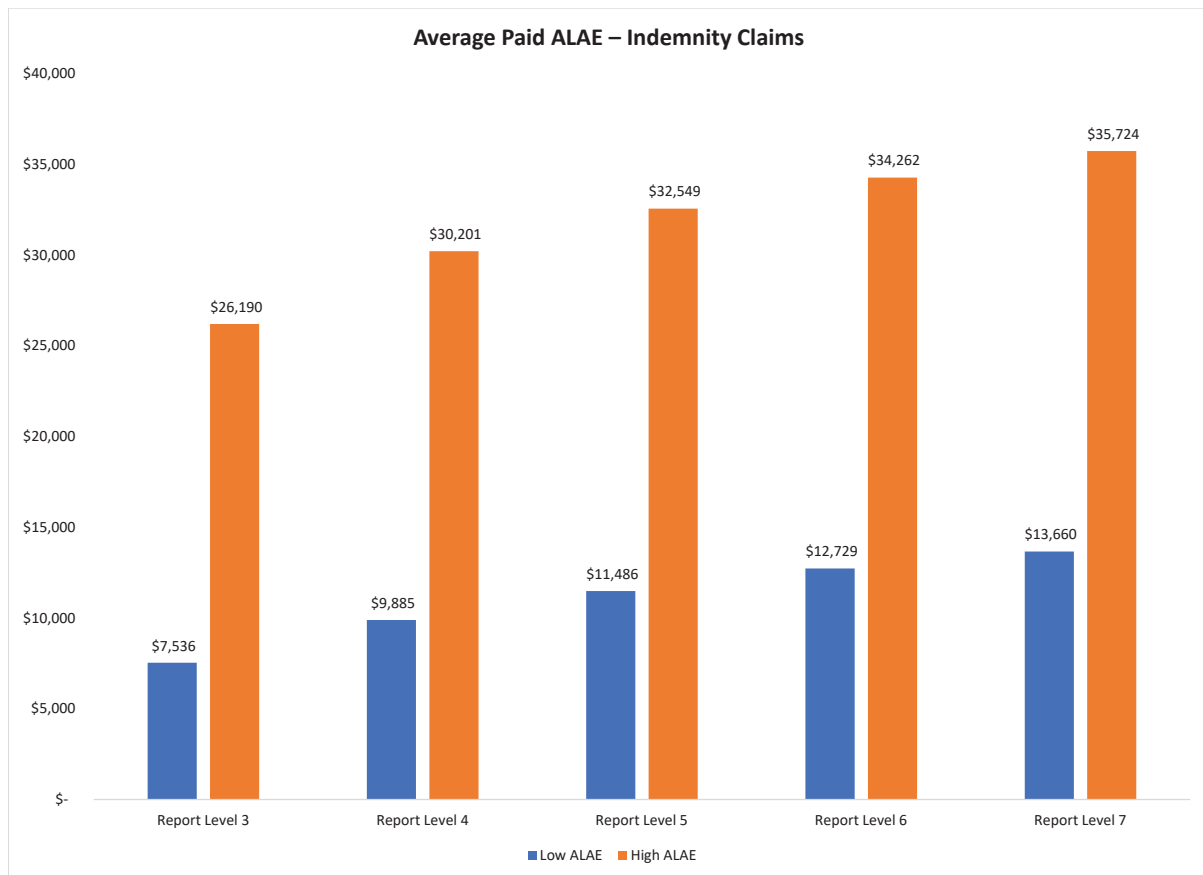
The p-value measures the statistical significance of the distributional difference between the High ALAE and Low ALAE groups, calculated in the generalized linear model.

Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims.

Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Paid ALAE Severity

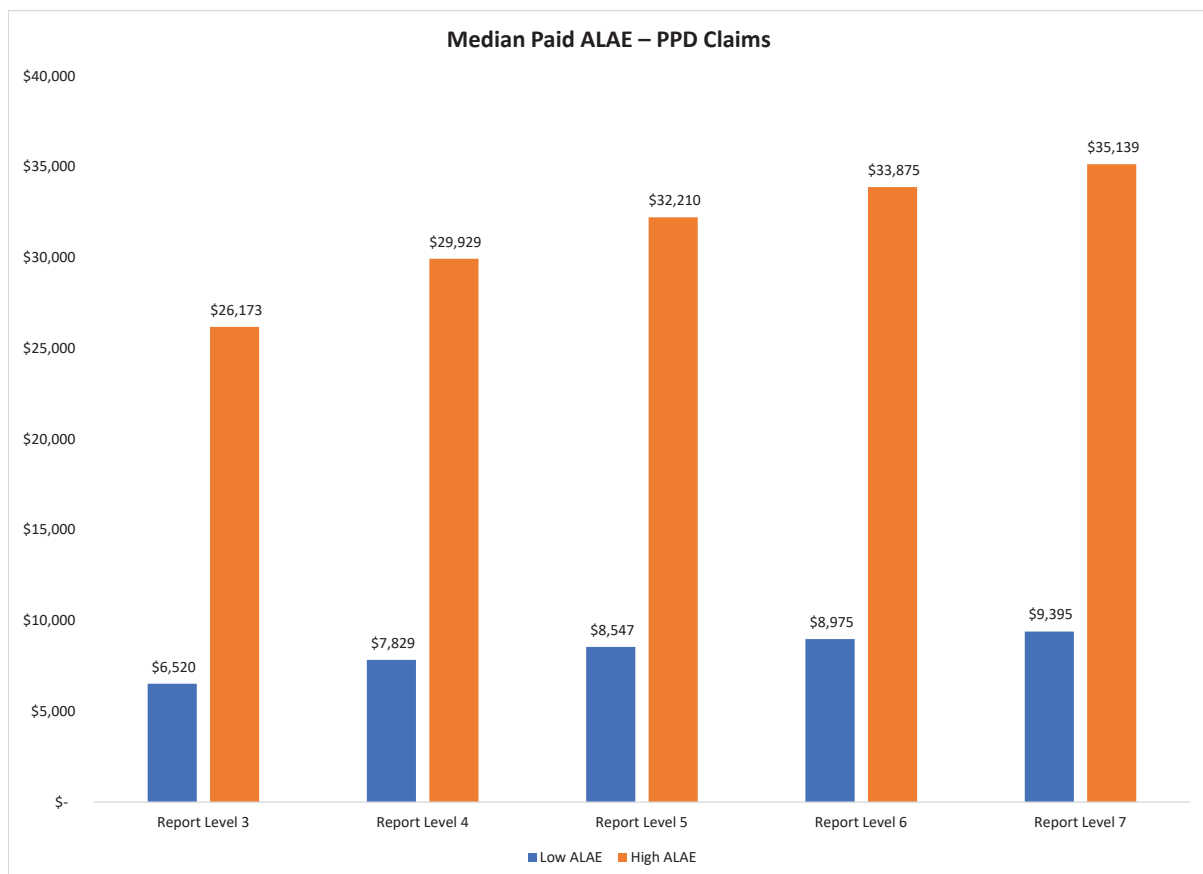
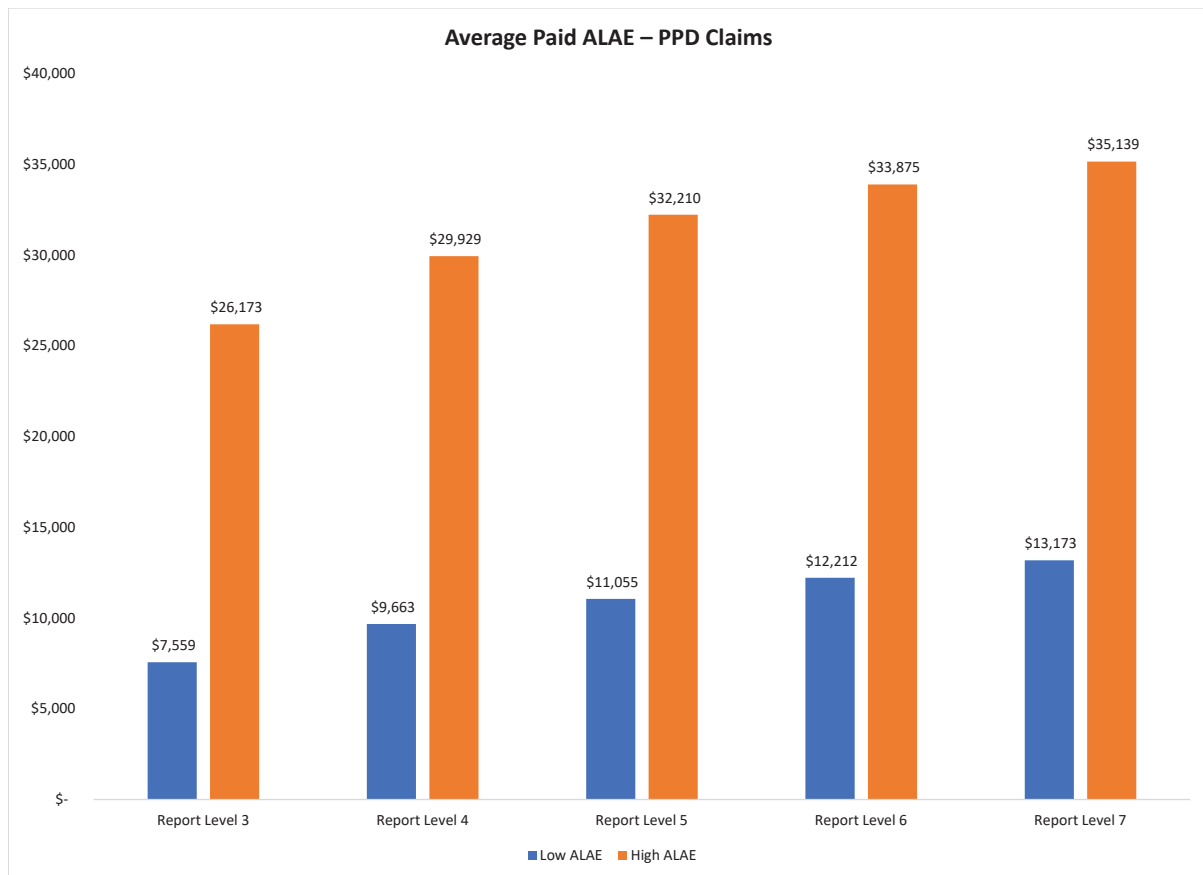
Exhibit B4



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Paid ALAE Severity

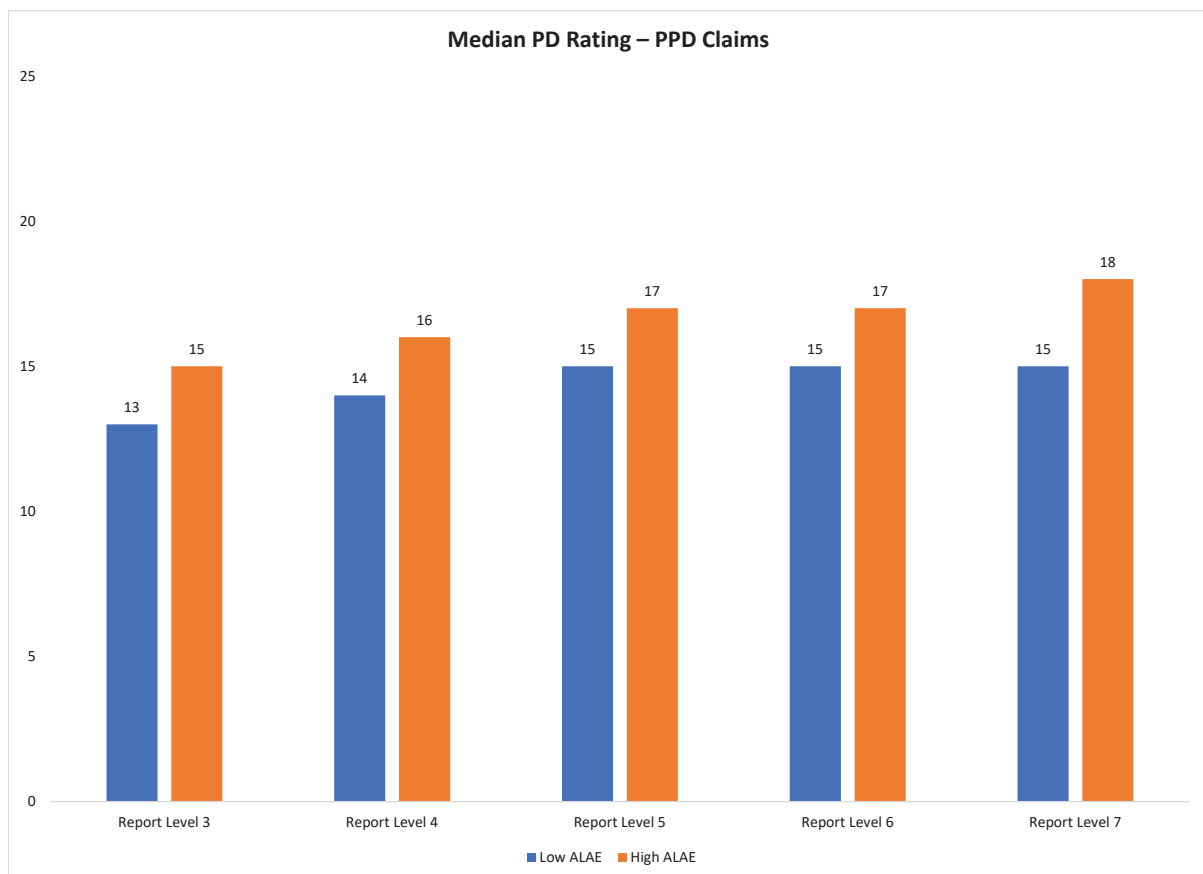
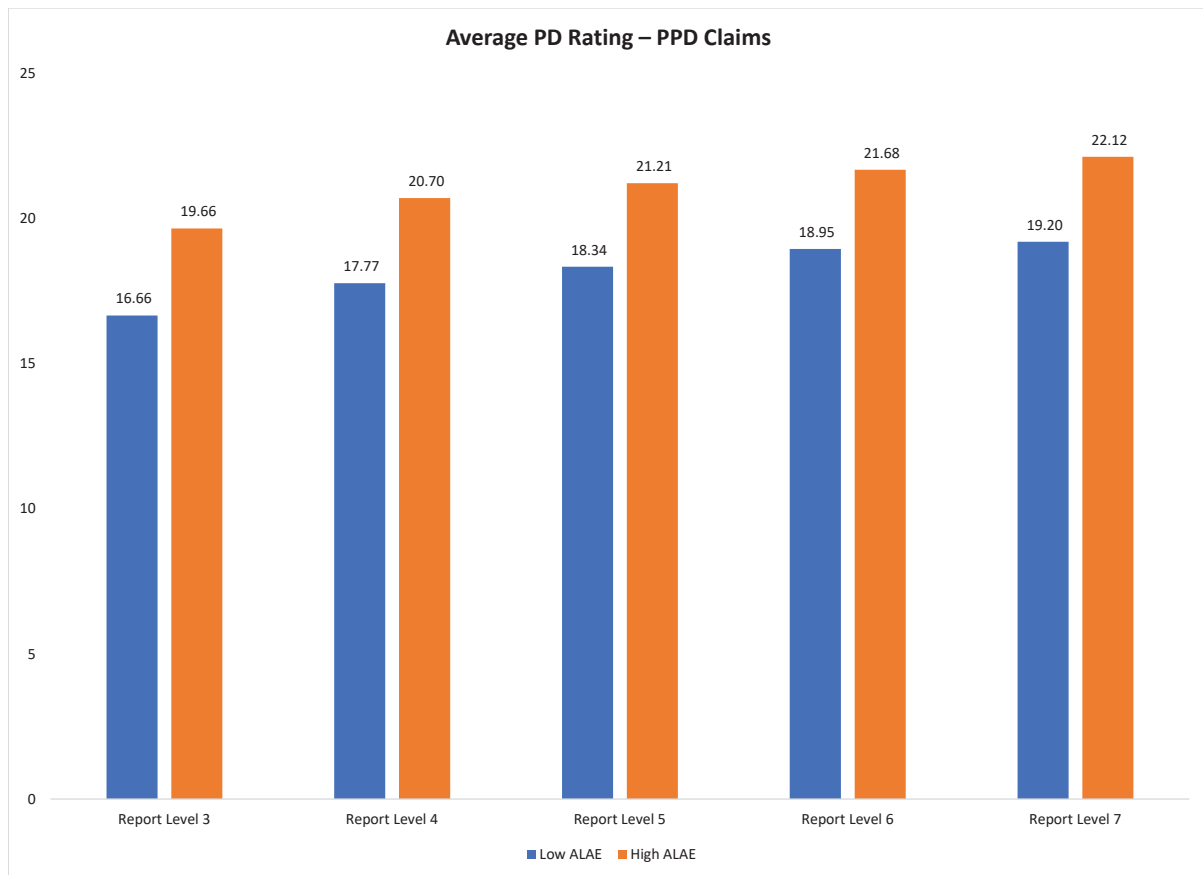
Exhibit B5



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis - Permanent Disability (PD) Ratings

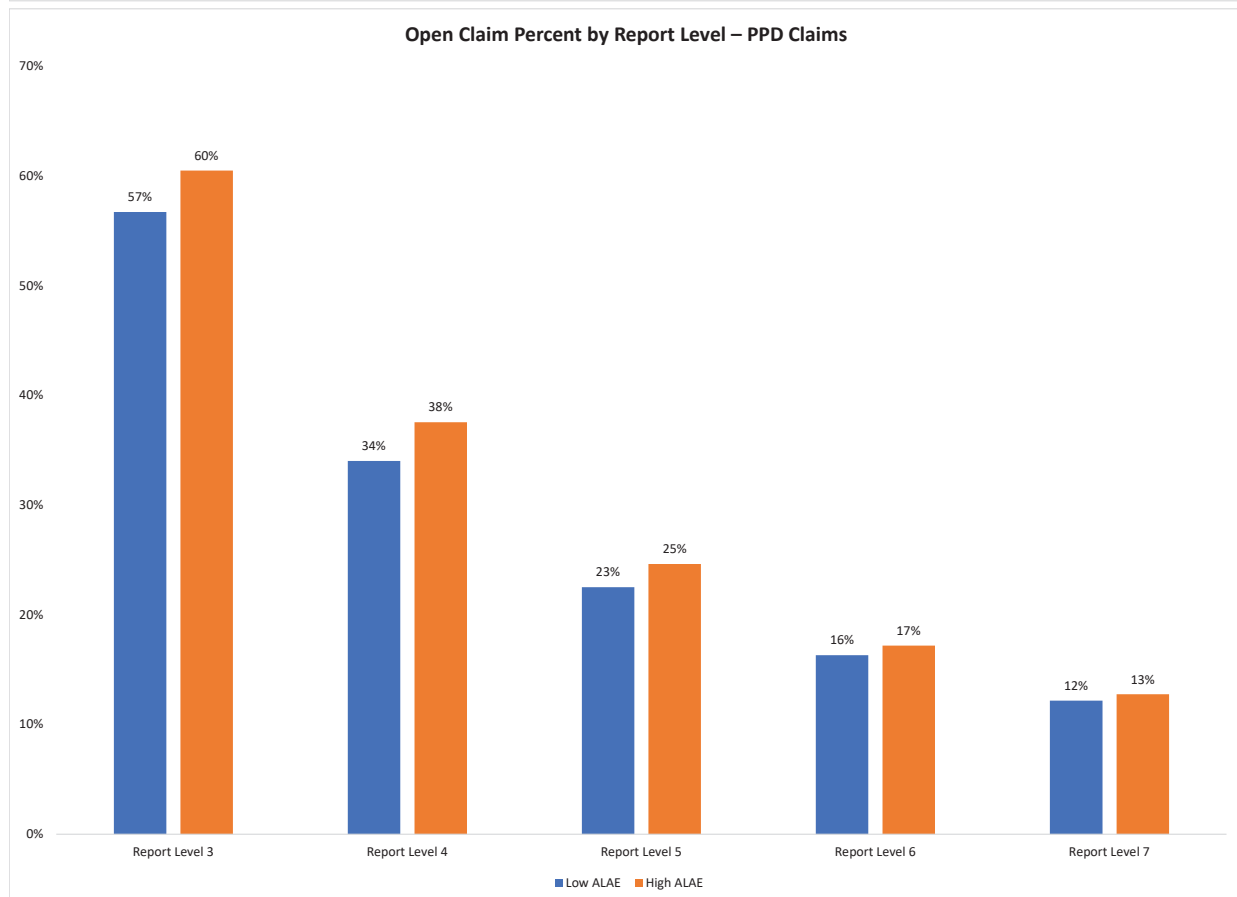
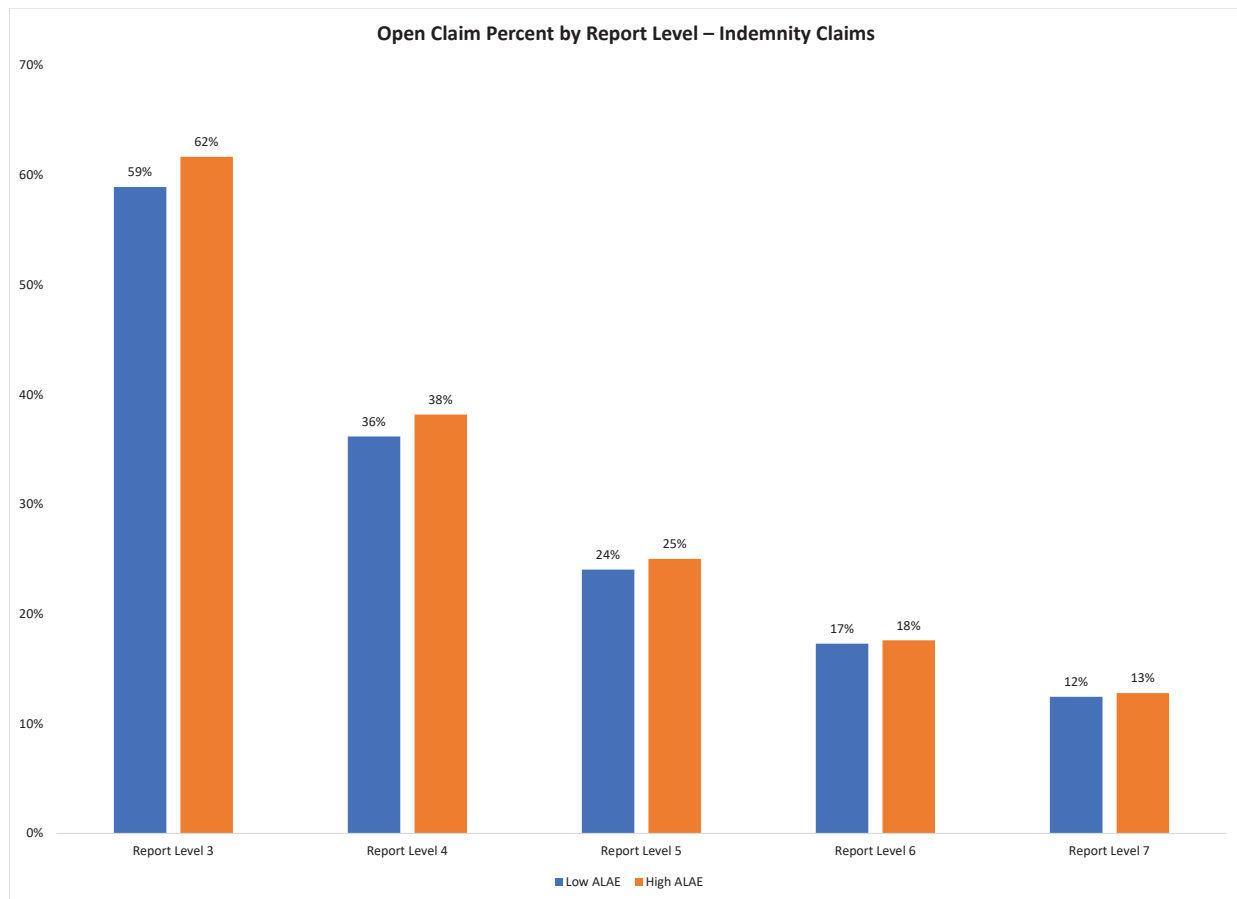
Exhibit B6



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Percent of Open Claims

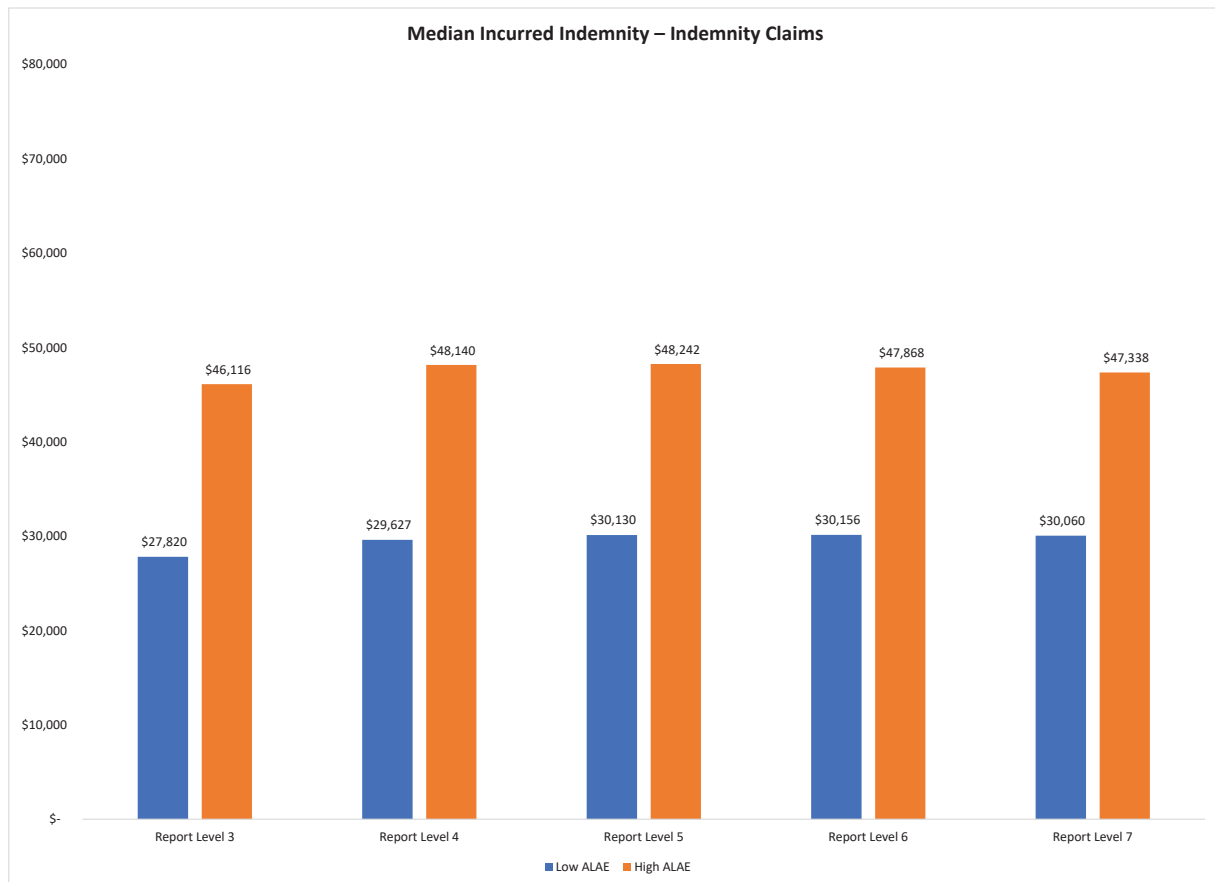
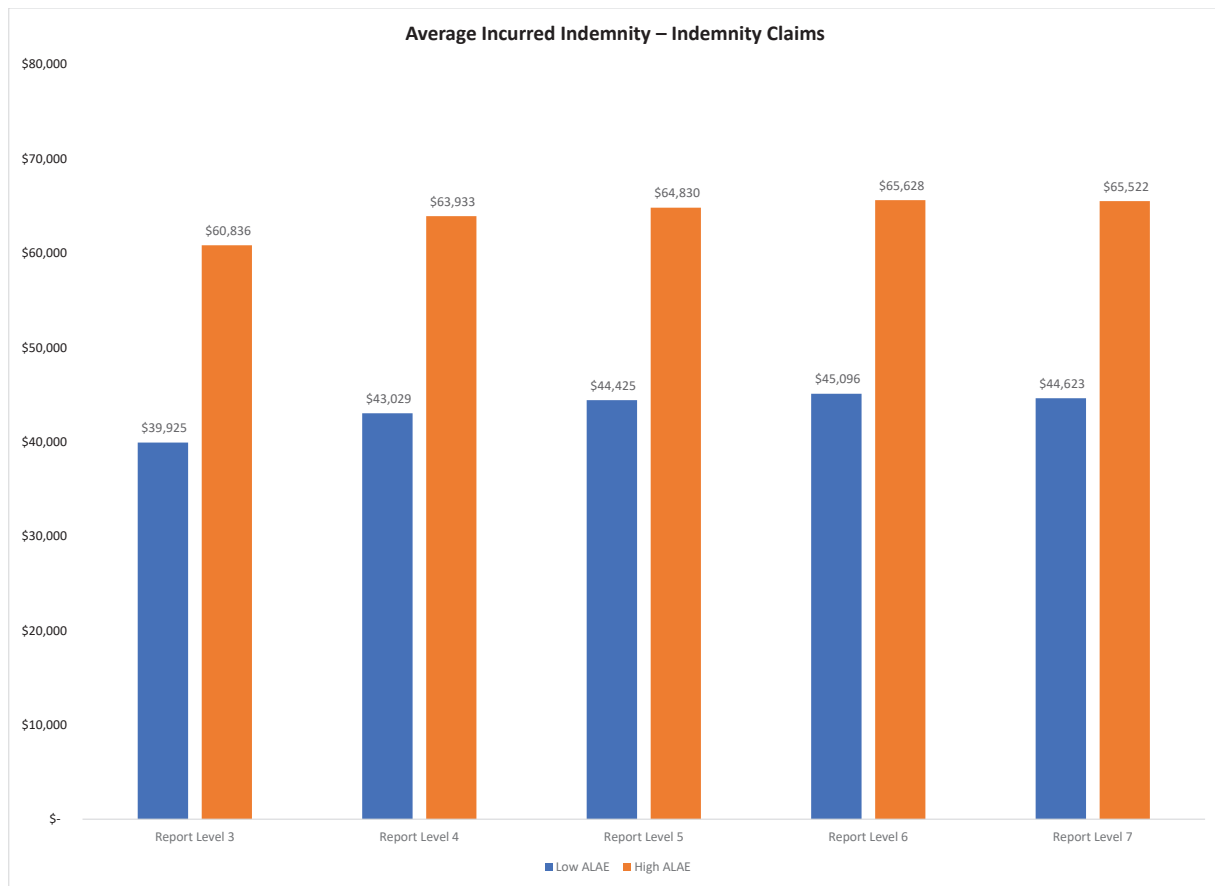
Exhibit B7



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Indemnity Severity

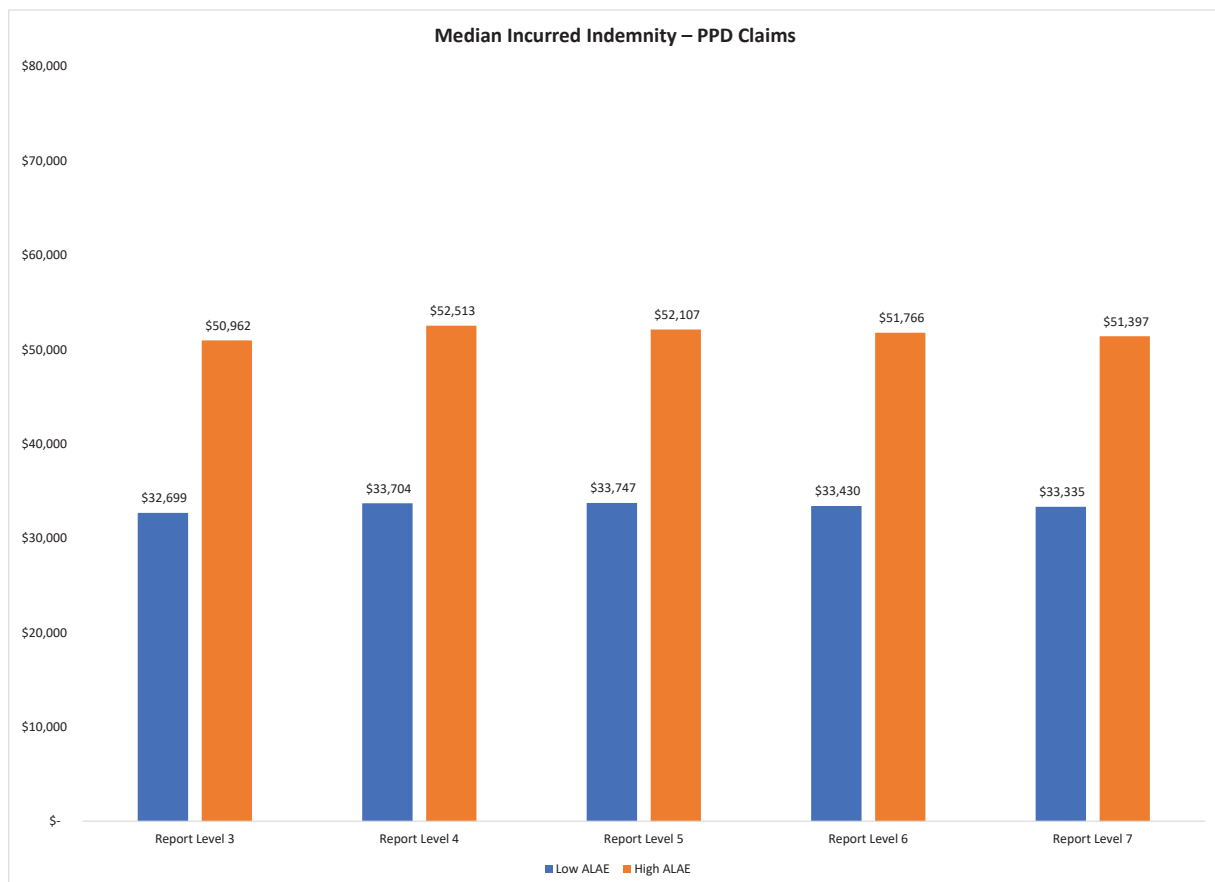
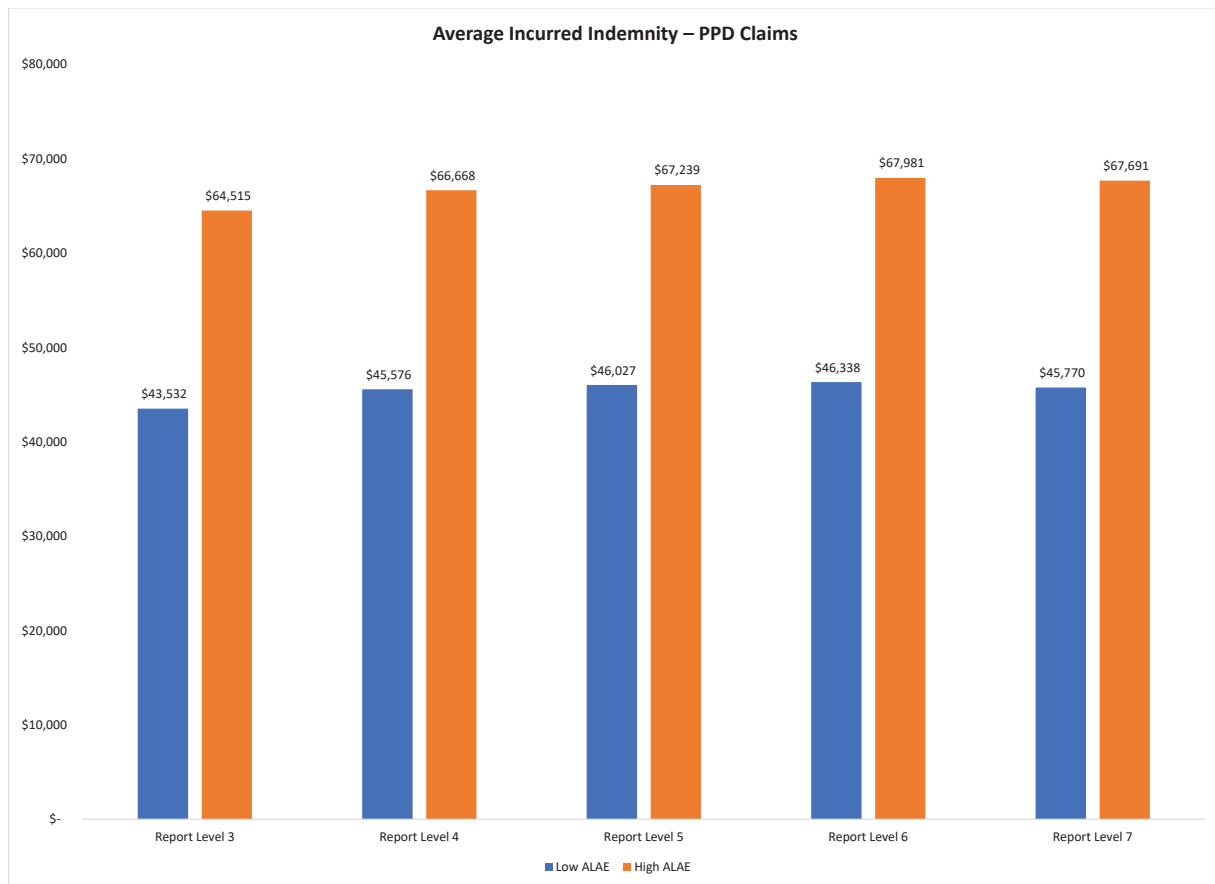
Exhibit B8



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Indemnity Severity

Exhibit B9



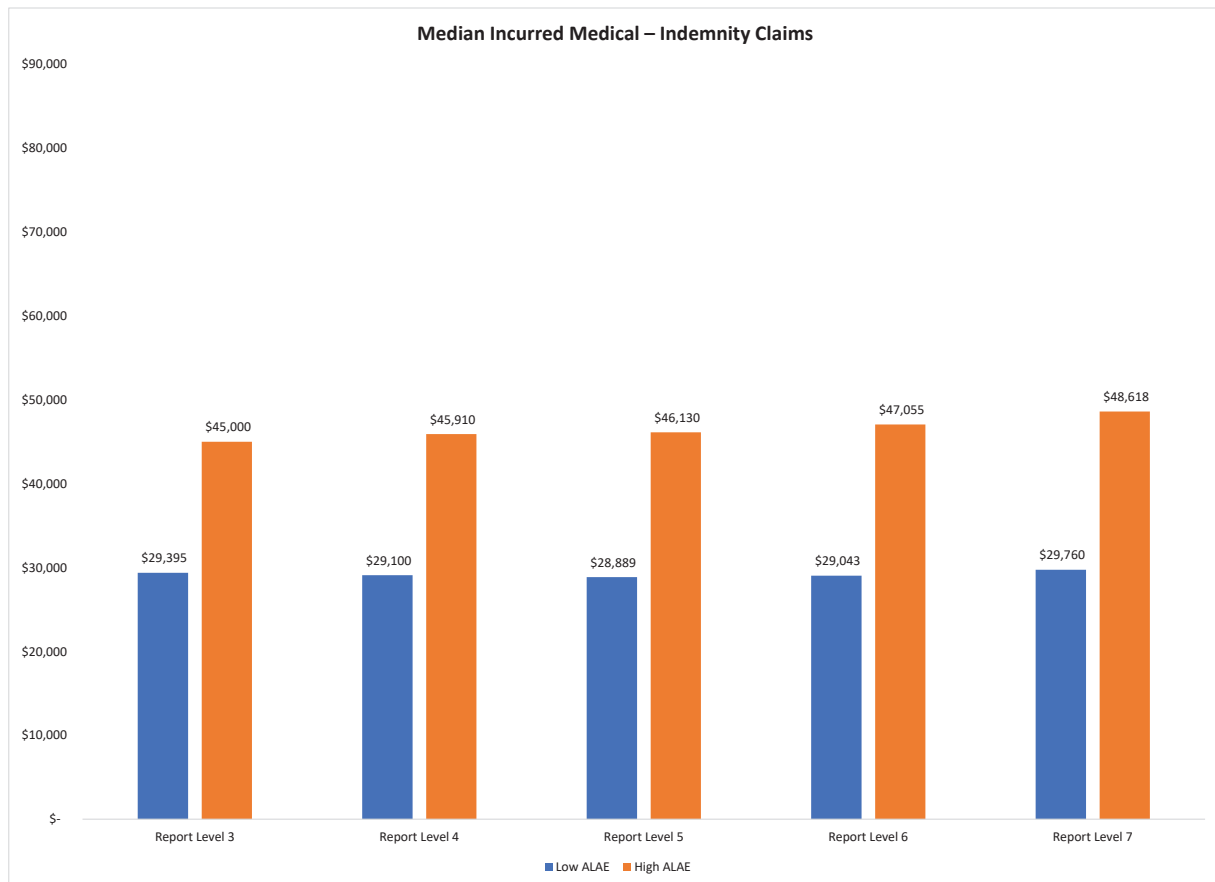
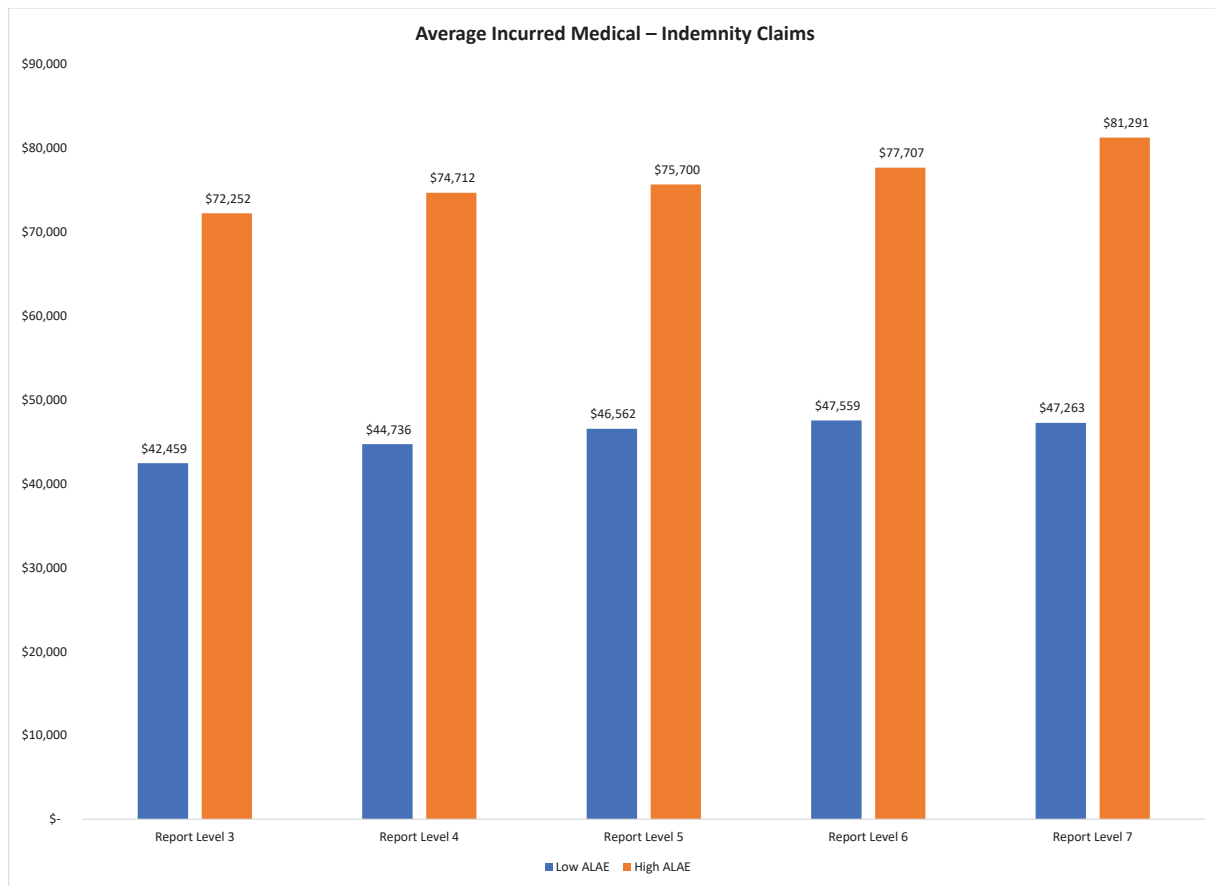
Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims.

Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made.

Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Medical Severity

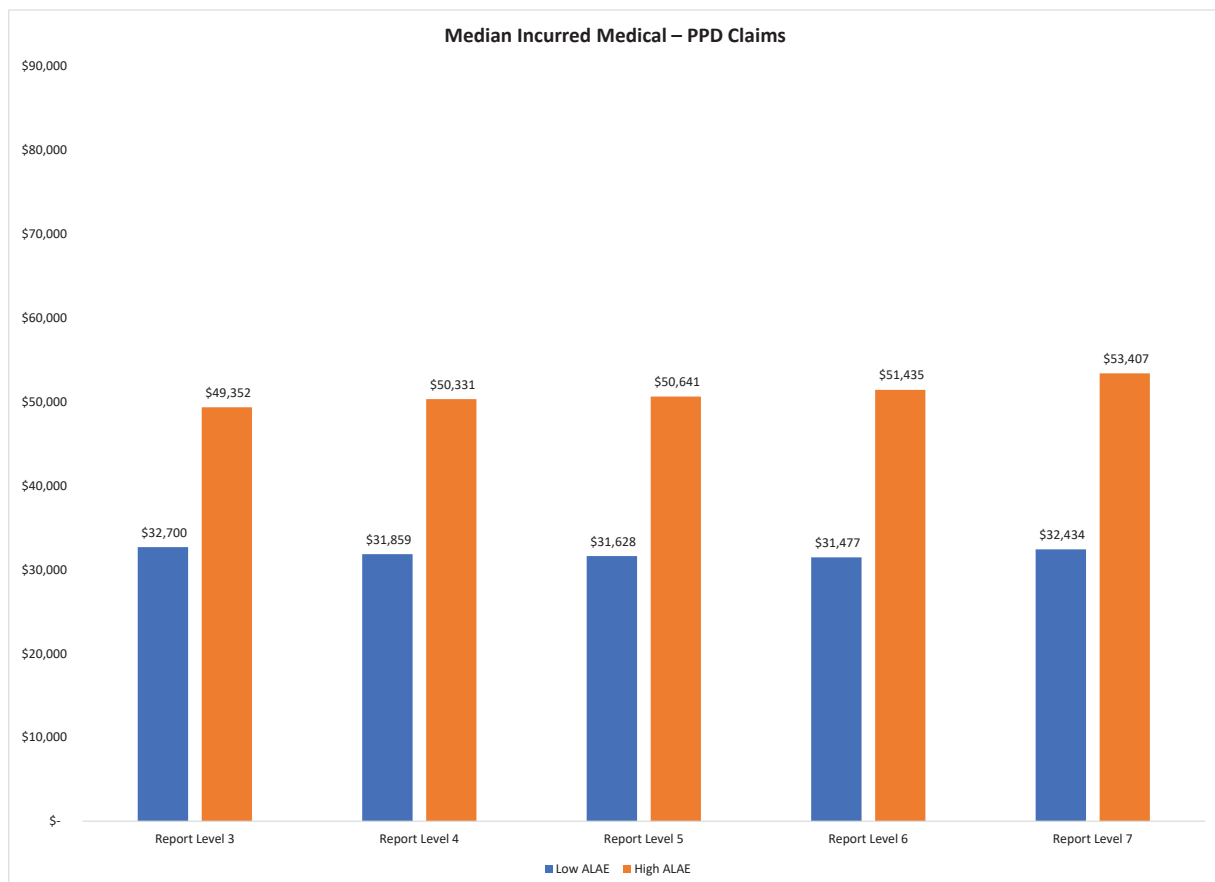
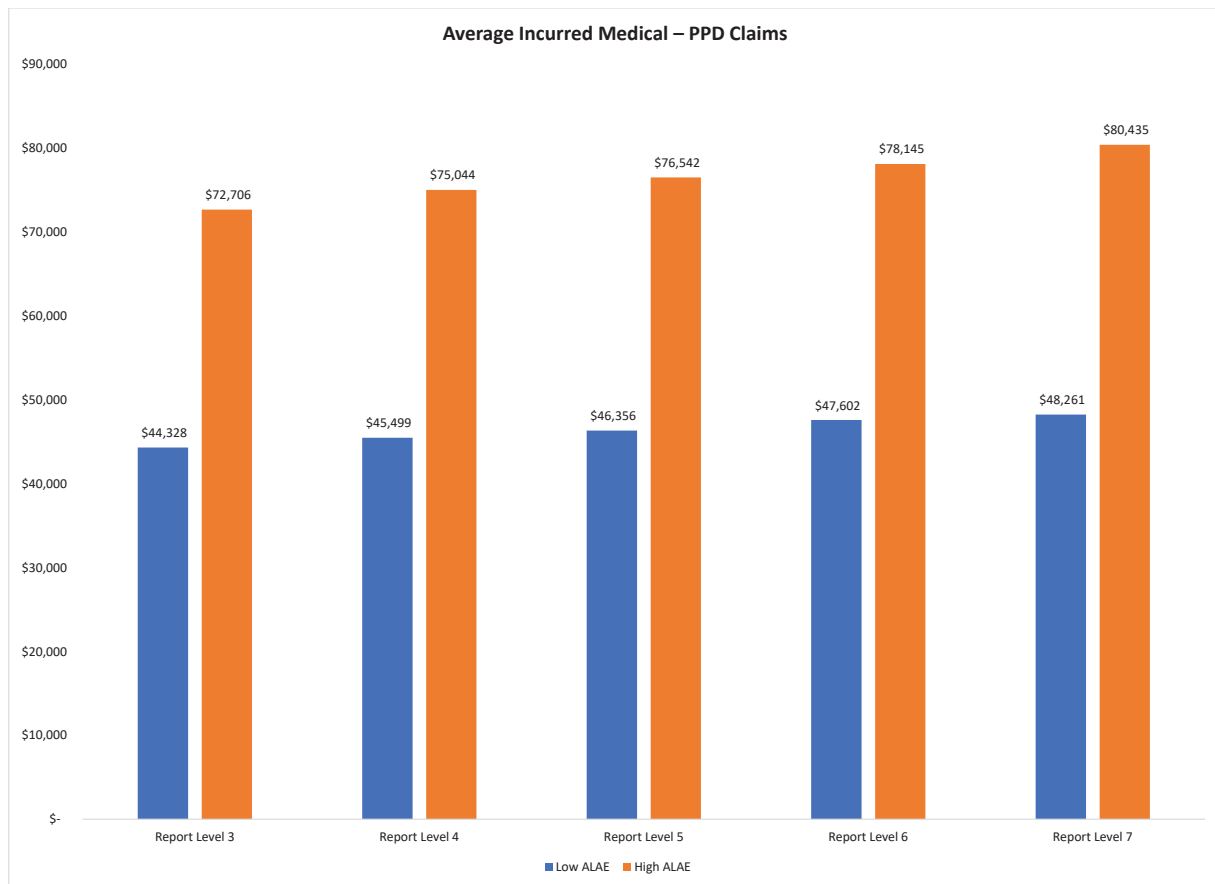
Exhibit B10



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims. Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made. Source: WCIRB unit statistical data. Cumulative trauma (CT) claims are excluded.

Matching Pair Analysis – Medical Severity

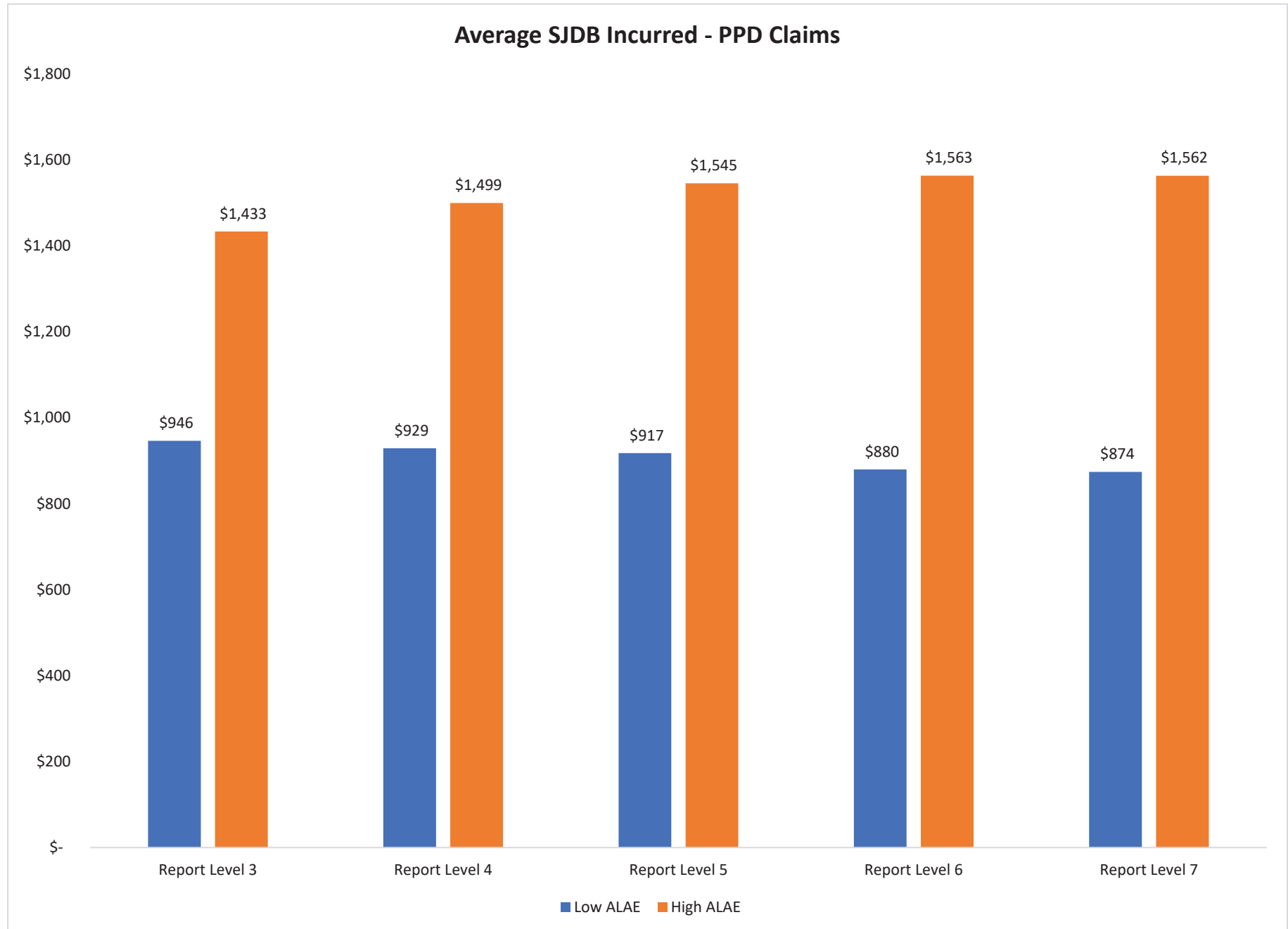
Exhibit B11



Claims with paid ALAE of \$10,000 or more at second unit statistical report level were considered "High ALAE" claims. All others were considered "Low ALAE" claims.

Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made.

Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.



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Each report level represents a different group of matched claims. As a result, comparisons across report levels should not be made.

Source: WCIRB unit statistical data for permanent partial disability (PPD) claims. Cumulative trauma (CT) claims are excluded.

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