

Analysis of Changes in Indemnity Claim Frequency — 2013 Report

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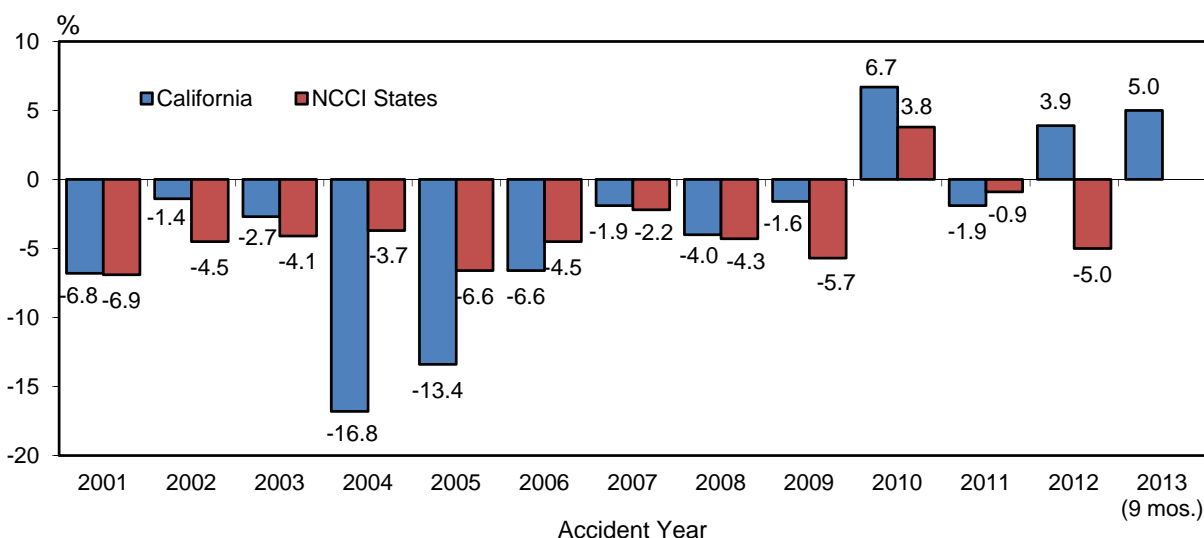
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I. Executive Summary

Historically, indemnity claim frequency has generally declined from year-to-year, both in California and countrywide. However, in 2010, indemnity claim frequency increased sharply in California as well as many other states. In a 2012 report on the 2010 frequency increase, the WCIRB identified a number of influencing factors, including (a) increases in cumulative injury claims, (b) increases in smaller non-cumulative injury claims that may have been reported as medical-only in the past, (c) increases in the proportion of indemnity claims relative to total claims, (d) increases in late-reported indemnity claims and the proportion of medical-only claims that later transition to indemnity, and (e) shifts in industrial mix.¹ Many of these factors were related to the 2008-2009 economic recession and were experienced in other states.

Since 2010, indemnity claim frequency in California has remained at the higher 2010 level, with preliminary frequency measures for 2012 and 2013 showing further increases, while countrywide frequency information shows a return to the more typical modest decline. Chart 1 compares indemnity claim frequency for California to that for National Council on Compensation Insurance (NCCI) states.² The WCIRB currently projects close to a 4% increase in indemnity claim frequency for 2012 while data for NCCI states shows a 5% decline. While 2013 data is not yet available for other states, preliminary data for California suggests another significant increase (5%).

Chart 1: Change in Estimated Indemnity Claim Frequency – California vs. NCCI States



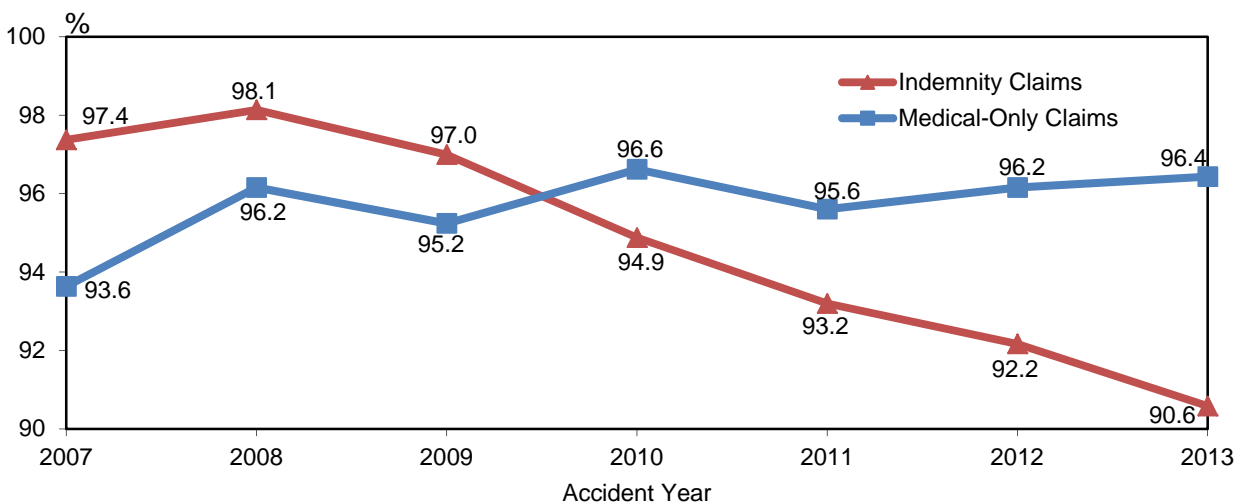
In this report, the WCIRB has compiled information from insurer unit statistical and aggregate financial call data submitted to the WCIRB, and other external data to identify the key factors driving these recent atypical frequency increases. The key findings resulting from this analysis are detailed in Section III and summarized below.

¹ *Analysis of Changes in Indemnity Claim Frequency*, WCIRB, August 2012.

² NCCI estimates are based on May 16, 2013 State of the Line Presentation (NCCI 2012 estimate is preliminary and the 2010 and 2011 estimates have been adjusted to remove the impact of audit premium and other factors).

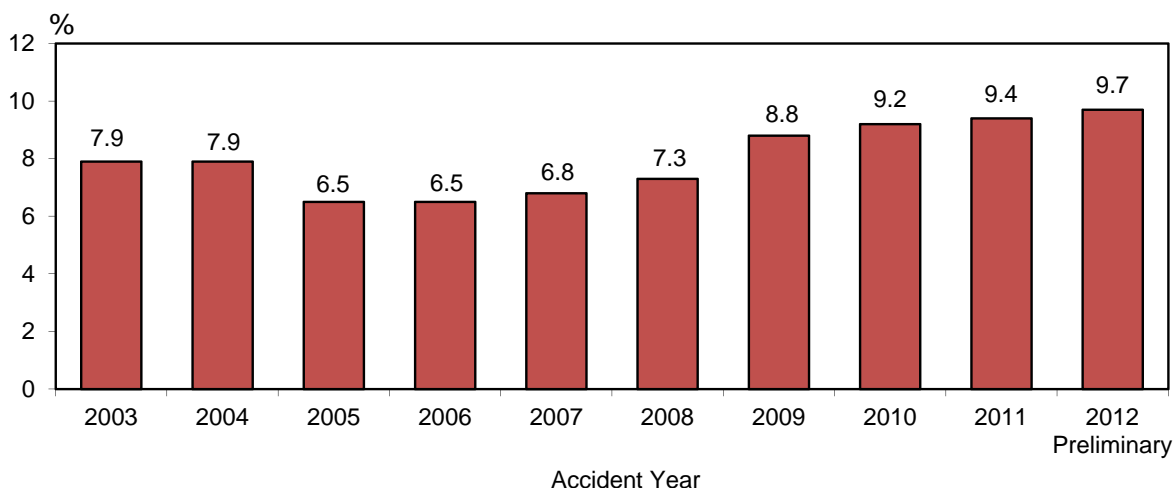
The number of late reported indemnity claims continues to increase. Chart 2 shows the estimated percentage of total indemnity claims and medical-only claims reported at 18 months by accident year. While more than 98% of accident year 2008 indemnity claims were reported as 18 months, the WCIRB estimates that only 90.6% of accident year 2012 indemnity claims will have been reported by 18 months.

Chart 2: Estimated Percentage of Ultimate Claim Counts Reported at 18 Months



An increase in the proportion of cumulative injury claims was identified as a key driver in the 2010 increase, and the level of cumulative injury claims has continued to increase modestly through 2012. Chart 3 shows the estimated percentage of all indemnity claims that involve a cumulative injury. Almost 10% of indemnity claims are estimated to involve a cumulative injury in 2012.

Chart 3: Estimated Percentage of Indemnity Claims Involving Cumulative Injury Partial Accident Years Developed to 5th Unit Statistical Report Level



The 2010 increase in the proportion of cumulative injury claims was spread across a variety of injury types. Since 2010, increases in cumulative injury claims appear to be much more heavily concentrated in claims with permanent injuries and claims involving injuries to multiple body parts. Chart 4 shows the distribution of cumulative injury claims by type of injury. Chart 5 shows the estimated percentage of

cumulative injury claims involving multiple body parts. Both the proportion of cumulative injury claims with a permanent injury and the proportion involving injuries to multiple body parts have increased by over 25% since 2010.

Chart 4: Distribution of Cumulative Injury Claims by Injury Type At 1st Unit Statistical Report Level

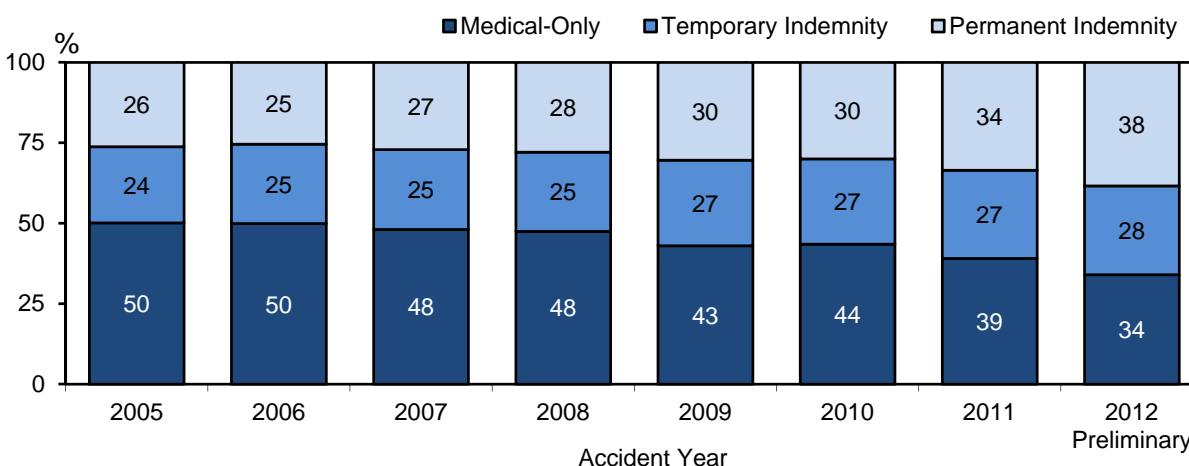
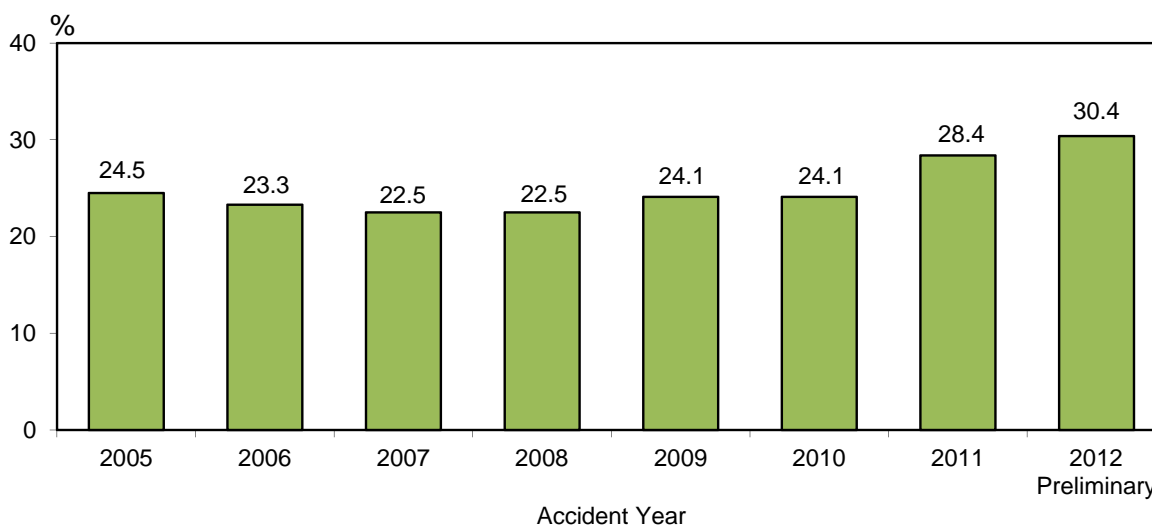
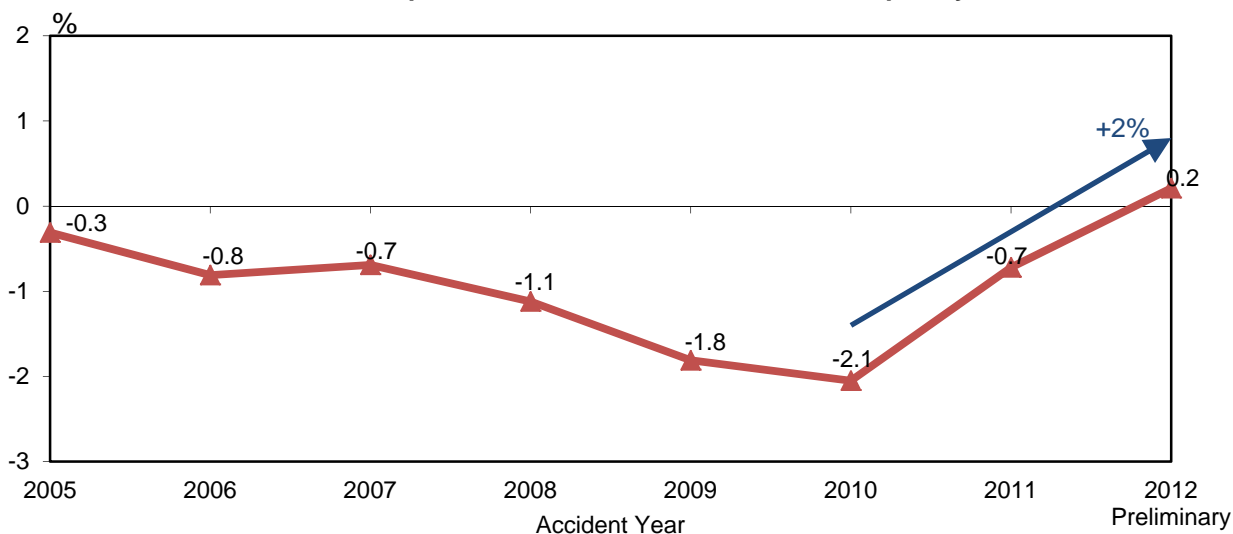


Chart 5: Percentage of Cumulative Injury Claims Involving Multiple Body Parts At 1st Unit Statistical Report Level



Shifts to a less hazardous composition of industries in California have historically driven claim frequency down and in 2010 significantly dampened what would have been an even larger frequency increase. However, with the recent economic recovery in higher hazard industries such as construction and manufacturing, this was not the case in 2012. Chart 6 shows the estimated percentage impact of shifts in industrial mix on indemnity claim frequency. In 2012, rather than dampening claim frequency, shifting industrial mix tended to slightly increase claim frequency.

Chart 6: Impact of Shifts in Industrial Mix on Frequency



The 2010 indemnity claim frequency increase was generally experienced across all California regions. Since that time, the increases have been concentrated in the Los Angeles area regions. Chart 7 shows that indemnity claim frequency increased an estimated 8% in the Los Angeles/LA Basin region in 2012 while the other California regions showed a decline. Chart 8 shows the estimated number of cumulative injury claims per 100 indemnity claims in the Los Angeles regions has continued to increase since 2010 while ratios for the other regions of the state have declined.

**Chart 7: Estimated Frequency Changes by Geographic Region
At 1st Unit Statistical Report Level**

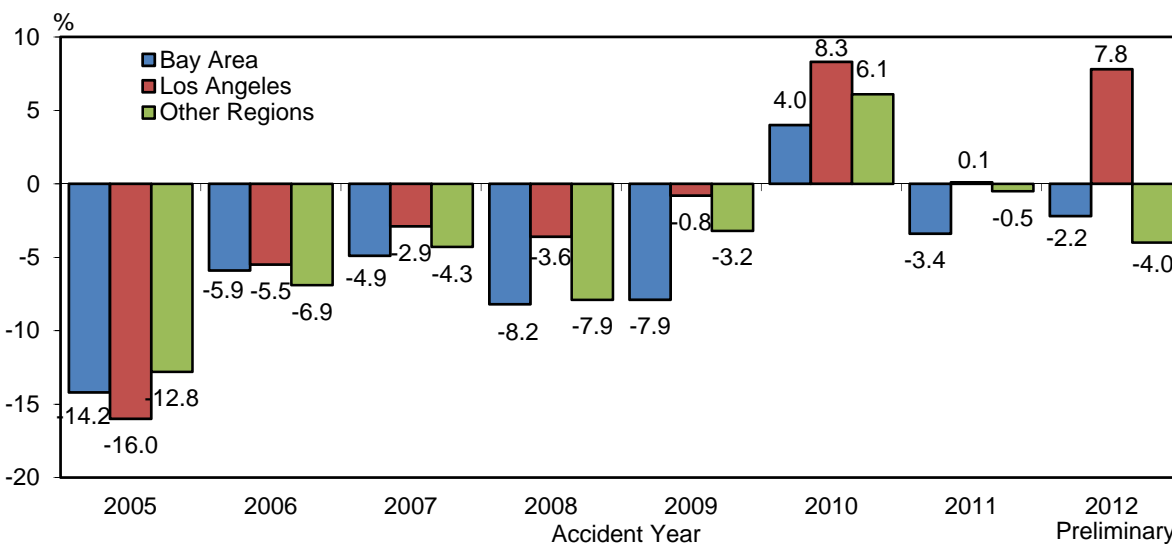
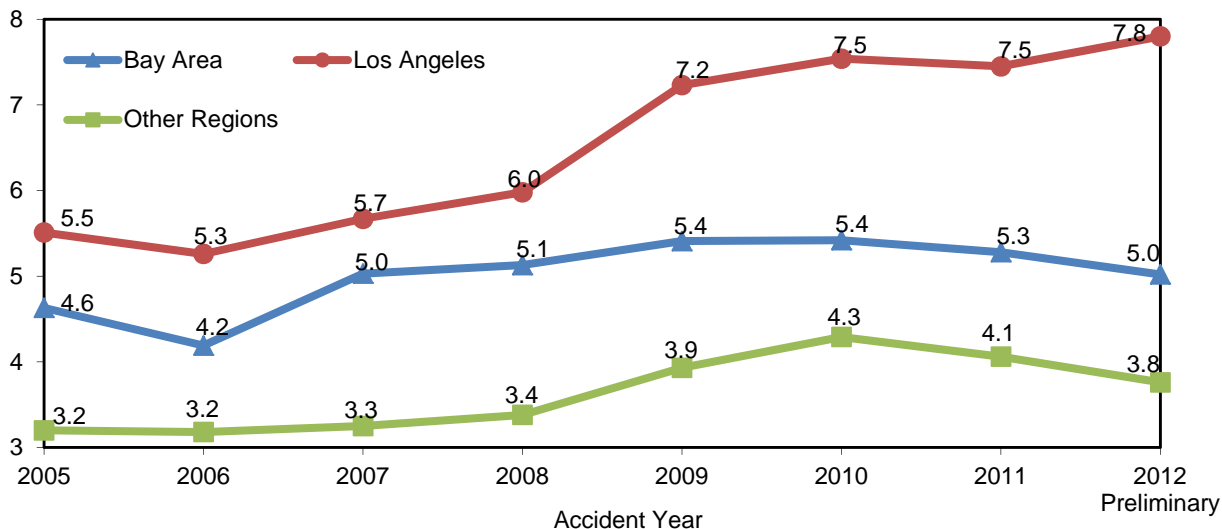
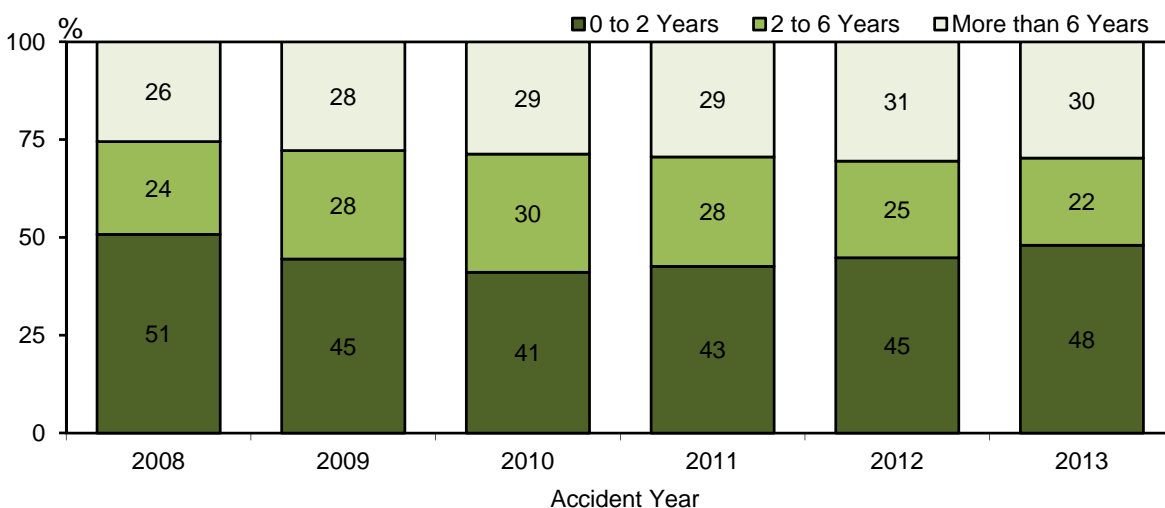


Chart 8: Cumulative Injury Claims per 100 Indemnity Claims At 1st Unit Statistical Report Level



As the economy recovers, newer workers enter the system and are often more likely to be injured on the job than more experienced workers. Chart 9 shows the distribution of injured worker tenure at the date of injury, where the proportion of injured workers with less than 2 years of experience at their current job has grown by 17% from 2010 to 2013.

Chart 9: Distribution of Injured Worker Tenure at Date of Injury Based on DWC WCIS Data



The WCIRB's 2012 report on indemnity claim frequency showed that the 2010 increase was generally experienced in smaller indemnity claims and was having a dampening impact on claim severity. Chart 10 shows the change in indemnity claim frequency by claim size. Contrary to the 2010 increase, recent changes in indemnity claim frequency appear to be more heavily concentrated in larger claim sizes.

Chart 10: Change in Indemnity Claim Frequency by Incurred Loss Size At 1st Unit Statistical Report Level

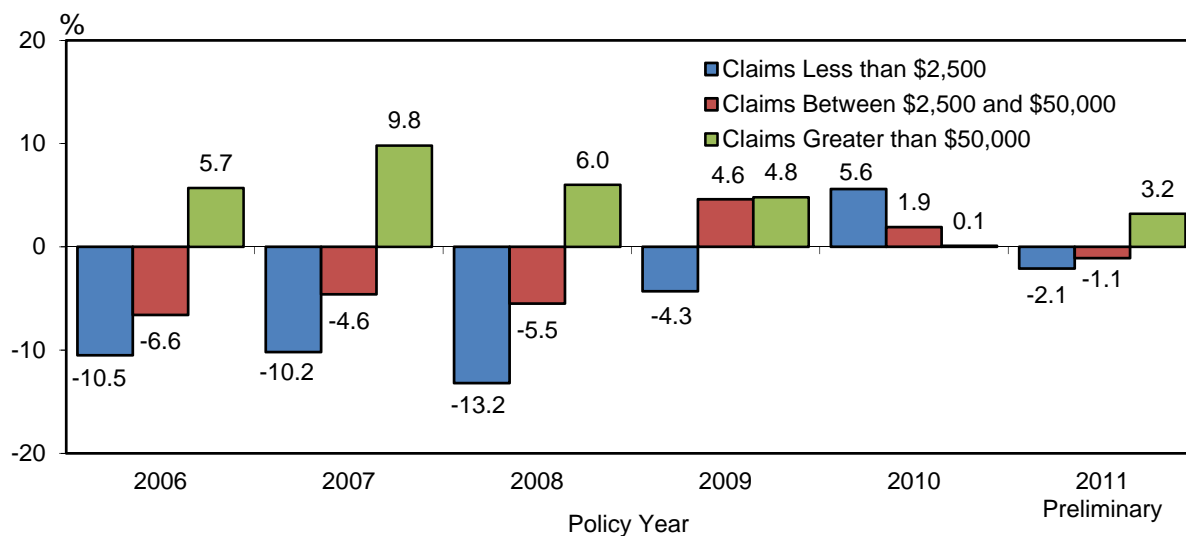


Table 1 summarizes the principal similarities and differences between the 2010 indemnity claim frequency increase and this most recent increase.

Table 1: Change in Indemnity Claim Frequency – 2010 Compared to 2012

	2010 Frequency Change	2012 Frequency Change
Comparison to Countrywide	California Consistent with National Trends	California Differs from National Trends
Impact of Recession	Increase in Cumulative Injuries (not Filed During Recession)	Increase in Newly-Hired Workers During Recovery
Industries Most Affected	Sectors Most Impacted By Recession (e.g., Construction, Real Estate)	Broad-Based (e.g., Manufacturing, Entertainment, Other Industries)
Regions Most Affected	Broad-Based Across All California	Isolated to Los Angeles Area Regions
Claims Most Affected	Smaller Indemnity Claims that May Otherwise Have Been Medical-Only	Larger Permanent Disability Claims, Many Involving Multiple Body Parts
Shifting Industrial Mix	Loss of Construction Employment Significantly Dampening Frequency	Reversal of Dampening Impact During Recovery

II. Background

As in most other states, indemnity claim frequency in California had decreased for many years. This decrease has been attributed to a number of factors including shifting patterns of economic activity to a less hazardous and more service-based economy, increased mechanization within specific industries, and greater attention to workplace safety. This long-term frequency decline has been critical in moderating premium rate increases despite years of medical inflation in workers' compensation claims.

In 2010, indemnity claim frequency increased sharply in California, as well as in many other states. In 2012, the WCIRB conducted an extensive analysis of the 2010 increase and published its findings in a report.³ Among the influencing factors identified in the 2012 report were (a) increases in cumulative injury claims, particularly in industries significantly impacted by the 2008-2009 economic recession; (b) increases in smaller non-cumulative injury claims that may have been reported as medical-only in the past; (c) increases in the proportion of indemnity claims relative to total claims; (d) increases in late-reported indemnity claims, increases in the proportion of medical-only claims that later transition to indemnity, and decreases in the proportion of indemnity claims that later transition to medical-only; and (e) shifts in industrial mix. The 2012 report also noted that the key influencing factors were generally experienced across all California regions.

Since 2010, indemnity claim frequency in California has remained at the higher level rather than return to the typical long-term decline. For example, while national frequency trends appear to be returning to its typical downward pattern, current WCIRB information suggests indemnity claim frequency increased 3.9% in 2012 and 5% in 2013. Additionally, Senate Bill No. 863 (SB 863) significantly increased permanent disability benefits in 2013 and 2014. While WCIRB research has shown that increases in indemnity benefits can increase claim frequency,⁴ recent increases exceed WCIRB estimates that reflect the impact of the higher SB 863 permanent disability benefits.

This report analyzes indemnity claim frequency changes through 2012 in order to gain a better understanding of the influencing factors driving the recent higher frequency levels. The report also attempts to compare some of the key findings related to the recent increases in indemnity claim frequency with those in 2010. Many of the findings in this report are based on preliminary claims data that may change as the claims develop and additional data is reported. The WCIRB's Actuarial Committee regularly reviews indemnity claim frequency, drivers of indemnity claim frequency changes, and other system diagnostics as data updates become available.

³ *Analysis of Changes in Indemnity Claim Frequency*, WCIRB, August 2012.

⁴ Brooks, Ward, *California Workers Compensation Benefit Utilization – A Study of Changes in Frequency and Severity in Response to Changes in Statutory Workers Compensation Benefit Levels*, Proceedings of the Casualty Actuarial Society, Volume LXXXVI, 1999, pp. 80 – 262.

III. Analysis & Findings

Exhibit 1 shows current estimates of indemnity claim frequency per 1,000 workers and frequency changes. The WCIRB's standard measure for frequency is based on unit statistical reported indemnity claim counts developed to a fifth report level compared to reported insured payroll adjusted to a common wage level. Changes based on this measure are shown on Exhibit 1 through accident year 2011. For more contemporaneous accident years for which complete unit statistical data is not yet available, the WCIRB estimates indemnity claim frequency based on changes in indemnity claim counts (undeveloped) reported on WCIRB aggregate data calls compared to changes in statewide employment compiled from historical employment data and UCLA forecasts. Changes on this preliminary basis are shown on Exhibit 1 for accident years 2012 and 2013 (through nine months). As shown, indemnity claim frequency increased sharply in 2010 and is projected to increase further through 2013. However, even with the increase projected for 2013, indemnity claim frequency remains over 30% below that experienced prior to the 2002 through 2004 reforms.

Exhibit 2 shows indemnity claim frequency changes in California compared to those for NCCI states.⁵ In general, estimated frequency changes for both California and NCCI states have been moving in the same direction and at relatively similar magnitudes. However, in 2012 the two estimates of frequency have diverged and, while NCCI data is not yet available for 2013, anecdotally that divergence is expected to continue into 2013.

The WCIRB's findings of the factors influencing the recent higher frequency levels are contained in Exhibits 3 through 29 and detailed in a few major areas below.

A. Claim Count Development

Indemnity claims are reported gradually over time as injuries are reported and the severities of injuries are ascertained. This process of identifying additional claims after the accident year has completed is known as claim count development. In the 2012 report on frequency, the WCIRB identified increased claim count development as a key driver of the 2010 indemnity claim frequency increase. This increased development was attributable to increases in late-reported indemnity claims (particularly in cumulative injury claims), increases in the proportion of reported medical-only claims that later transition to indemnity, and decreases in the proportion of reported indemnity claims that later transition to medical-only.⁶

Exhibits 3.1, 3.2, and 3.3 show annual age-to-age and cumulative claim count development factors for indemnity claims, medical-only claims, and total claims, respectively, based on WCIRB aggregate data calls. As shown on Exhibit 3.1, indemnity claim count development has been increasing for the last several years and has continued to increase at high rates following the 2010 frequency increase. However, medical-only claim count development (Exhibit 3.2) has been relatively stable over this period. Exhibits 4.1 through 4.3 show comparable information on a quarterly basis, for both statewide and private insurers. As shown on Exhibit 4.1, quarterly indemnity claim count development has also increased over the last several quarters, both statewide and for private insurers, particularly in the second and third quarters of 2013.

⁵ NCCI information is based on the May 16, 2013 State of the Line Presentation.

⁶ In 2012, WCIRB staff conducted a survey of indemnity claims that later transition to medical-only in order to better understand this phenomenon. Among the key factors identified included (a) "companion" claims (such as a cumulative injury) in which the indemnity is only paid on one of the claims, (b) a final permanent disability (PD) award of 0% when some PD was initially estimated, (c) the injured worker being offered modified or restricted work resulting in no lost time, and (d) settlements in which the payment was made on the medical portion of the claim. See *Analysis of Changes in Indemnity Claim Frequency* (WCIRB, August 2012) for more information.

Exhibits 5.1 through 5.3 show indemnity claim count development segregated into its major components based on WCIRB unit statistical data: (a) late-reported, or “IBNR”, indemnity claims,⁷ (b) medical-only claims that later transition to indemnity, and (c) indemnity claims that later transition to medical-only. Overall, reported indemnity claim counts grew by almost 9% from first report level to fifth report level in calendar year 2012, compared to 2% growth in calendar year 2006.

Exhibit 5.1 shows the impact of late-reported indemnity claims on total indemnity claim count development. Following the implementation of the 2002 through 2004 reforms, a much lower proportion of indemnity claims was reported at later report levels. During calendar year 2010, a much larger proportion of indemnity claims was late-reported, likely, in part, impacted by the 2008-2009 economic recession. Following the 2010 surge, the proportion of late-reported indemnity claims has continued to increase modestly. Exhibit 5.2 shows the impact of medical-only claims transitioning to indemnity on total indemnity claim count development. As with late-reported claims, the proportion of medical-only to indemnity transitions increased sharply in 2010 and has continued to increase modestly through 2012. Exhibit 5.3 shows the impact of indemnity claims transitioning to medical-only on total indemnity claim count development. Although the proportion of late-reported and medical-only to indemnity transition claims has been increasing, indemnity to medical-only claim transitions have been fairly stable. This has resulted in an overall net positive increase to indemnity claim count development.

B. Cumulative Injury Claims

Historically, the WCIRB has closely monitored the proportion of cumulative injury claims. Not only do changes in the number of cumulative injury claim filings impact indemnity claim frequency directly, but WCIRB research has shown that changes in the proportion of claims involving cumulative injury, as a proxy for claims that may have a discretionary component, is a strong indicator of changes in non-cumulative, or “specific”, injury claim frequency. In the WCIRB’s 2012 report on frequency, the WCIRB identified a significant increase in the proportion of cumulative injury claims as a key driver of the 2010 indemnity claim frequency increase.⁸

Exhibit 6 shows cumulative injury claims as a percentage of all indemnity claims by partial accident year⁹ based on unit statistical data developed to fifth report level. As shown, the proportion of cumulative injury claims increased beginning with the 2008-2009 recession period and has remained at the higher level through 2012.

Exhibit 7 shows the distribution of cumulative injury claims by type of injury. As with specific injury claims, over time more cumulative injury claims have involved indemnity benefits, with marked increases in this proportion occurring in 2009 through 2012. However, contrary to earlier periods, during which cumulative injury claims were increasing for all indemnity types consistently, a much larger proportion of the increased cumulative injury indemnity claims in 2011 and 2012 were for permanent indemnity injury types¹⁰ rather than temporary injuries. In 2012, approximately 39% of cumulative injury claims reported at unit statistical first level were for permanent indemnity injury types compared to 30% for 2010.

Exhibit 8 shows cumulative injury claim rates per 100 indemnity claims by North American Industrial Classification System (NAICS) sector. After increasing significantly from 2007 through 2010, the rate for all sectors combined has remained at the higher level through 2012. Individual sectors experiencing the

⁷ Late-reported, or “IBNR”, indemnity claims are indemnity claims that are reported at a subsequent report level but are not present at the prior report level.

⁸ In 2012, staff conducted a survey of cumulative injury claims in order to better understand the increased filings. Among the key factors identified included (a) an increase in the proportion of claims also including a “specific” injury component, (b) an increase in claimants represented by an attorney, (c) a large proportion of claims where the claimant did not return to work at the pre-injury employer, (d) an increase in claims involving a psychiatric injury component, and (e) an increase in claims involving multiple body parts.

⁹ The claims for accident year Y are from policies incepting in year Y-1.

¹⁰ Permanent indemnity injury types consist of permanent partial claims, permanent total claims, and death claims.

largest increases through 2010, such as construction and real estate, show declines through 2012 as those sectors recover from the impacts of the 2008-2009 economic recession. The declines in these sectors have been offset by further increases across multiple other sectors, such as manufacturing and trade. White collar industries such as finance and clerical workers continue to show the highest rates of cumulative injury claims.

Exhibit 9 shows the distribution of cumulative injury indemnity claims by injured part of body. (For reference, the distribution of non-cumulative or specific indemnity claims by injured part of body is also shown on Exhibit 9.) A much larger proportion of cumulative injury claims in accident years 2011 and 2012 involved multiple body parts (30% in 2012 as compared to 24% in 2010) while a slightly lower proportion involved injuries with a psychiatric body part (4% in 2012 as compared to 6% in 2010). Cumulative injury claims are also almost three times as likely to involve injuries to multiple body parts as specific injury claims.

One possible factor impacting cumulative injury claim filings that has been discussed at meetings of the WCIRB's Actuarial Committee and Claims Working Group is the Benson¹¹ case. In Benson, the Workers' Compensation Appeals Board (WCAB) held that for instances in which a claimant suffers multiple injuries (such as both a cumulative and specific injury), except in limited circumstances, each injury must be separately rated, the factors of apportionment separately determined, and each receive an individual permanent disability award. The WCIRB has compiled information from published WCAB decisions and identified those cases specifically mentioning Benson. The incidence rates of cases that specifically reference Benson based on this analysis are displayed graphically over time on Exhibit 10. After an initial spike at the time of the decision followed by a decline, the proportion of cases citing Benson has been relatively stable and does not appear correlated with the recent increase in the proportion of indemnity claims involving cumulative injury.¹²

C. Shifts in Industrial Mix

Changes in industrial mix have historically had a dampening effect on indemnity claim frequency as California has moved towards less hazardous employments. Exhibit 11 shows changes in indemnity claim frequency resulting from shifts in industrial mix, or "inter-class" frequency, over time. As shown, after the larger declines experienced until 2010, inter-class frequency is projected to rebound through 2012 as post-recession recoveries occur in higher frequency industries such as construction and manufacturing. This swing between the 2010 and 2012 changes represents an approximate 2% increase in overall indemnity claim frequency.

Exhibit 12 shows indemnity claim frequency by NAICS sector at first unit statistical report level. The denominator for this frequency measure is based on insured payroll reported in each sector adjusted for changes in statewide average wage levels. Although the information shown for 2012 is still preliminary and may change as more data is reported, frequency in the manufacturing and entertainment sectors show significant increases since 2010, while other sectors, such as finance and professional services, show declines.

The WCIRB periodically reviews economic information that may have some impact on indemnity claim frequency or other claims phenomenon. Exhibit 13 shows average weekly hours worked by Bureau of Labor Statistics (BLS) "super sector" for California. A change in average hours worked may indicate a shift between the mix of part-time and full-time employments. While there does appear to be some variability in average hours worked among sectors, this data has been relatively stable over the last several years. Exhibit 14 shows job gains and losses based on BLS information. Changes in job gains may indicate which industries have the high turnover rates and are employing more newer workers, which

¹¹ Benson v. WCAB, (2009) 170 Cal. App. 4th 1535.

¹² This analysis only reflects cases where Benson was mentioned specifically and does not capture potential cases where Benson may have been used but not mentioned in the decision.

are often more likely to get injured on the job than experienced workers. The Professional & Business Services and Leisure & Hospitality sectors consistently add the most jobs each year, while in 2011 and 2012 the Construction sector is showing its first net gains in jobs in a number of years.

The WCIRB also obtained information from the California Workers' Compensation Institute (CWCI) on the distribution of indemnity claims by industrial sector and diagnostic injury category. Although differentiation of injury categories across the various industries was observed, these patterns were relatively stable over the last several years.

D. Geographic Differences

Claim filing patterns can vary widely across California regions due to a variety of demographic and socioeconomic differences in addition to differing claims-filing practices. Historically, Southern California regions have exhibited higher rates of permanent disability (PD) claims and cumulative injury claims. However, in the WCIRB's 2012 report on frequency it was noted that, in 2010, increases in cumulative injury claim rates have been occurring across all regions in the state.

Exhibit 15 shows indemnity claim frequency by geographic region.¹³ Indemnity claim frequency rates in the Los Angeles/LA Basin region¹⁴ have historically been almost double those for the Bay Area.¹⁵ In 2010, frequency increases were experienced across all regions. However, since that time, frequencies in the Bay Area and other California regions have declined while those in the Los Angeles regions have continued to escalate. Preliminary unit statistical information for accident year 2012 shows indemnity claim frequency increasing by approximately 8% in the Los Angeles regions compared to declines of 2% and 4% in the Bay Area and other California regions, respectively.

Exhibit 16 shows ratios of PD claims to indemnity claims, indemnity claims to total claims, and cumulative injury claims to indemnity claims for the Bay Area, Los Angeles/LA Basin, and other California regions. These ratios have historically been higher for the Los Angeles regions when compared to other regions and have generally been increasing since 2008 across all regions. However, since 2010, ratios of cumulative injury claims have declined for the Bay Area and other California regions while ratios for the Los Angeles regions have increased.

Exhibits 17.1, 17.2, and 17.3 show the distribution of cumulative injury claims, non-cumulative injury claims, and all indemnity claims, respectively, by part of body code and geographic region. The Los Angeles/LA Basin region historically shows much higher rates of multiple body parts reported on the claim, particularly for cumulative injuries. In addition, the proportion of indemnity claims involving cumulative injury in the Los Angeles/LA Basin region has increased significantly since 2010 and was more than twice the average of the other regions in the state. The WCIRB also obtained information from the CWCI on the distribution of indemnity claims by geographic region and diagnostic injury category. This information was generally consistent with other injury type data reviewed.

As mentioned above, regional differences in claim frequency patterns are, in part, attributable to differing demographic and socioeconomic conditions. Exhibit 18 shows the distribution of indemnity claims among NAICS sectors for the Bay Area, Los Angeles/LA Basin, and other California regions. The Los Angeles regions typically exhibit comparably higher shares of manufacturing and information claims, two industries which experienced higher frequency in 2012. The WCIRB also reviewed other demographic information across regions including indemnity claim frequency by industrial sector and distributions of indemnity claims by wage level. While there typically were regional differences among the various diagnostics analyzed, these patterns had been relatively stable over the last several years.

¹³ For purposes of this analysis, the region assigned to the claim is based on the zip code on the policy address.

¹⁴ This region includes Los Angeles County, Orange County, Ventura County, San Bernardino County, and Riverside County.

¹⁵ Some of this differential may be due to differences industrial mix.

E. Other Claim Demographics

In addition to the areas identified above, the WCIRB has reviewed several other factors that may impact recent indemnity claim frequency levels. Exhibit 19 shows the ratio of indemnity claim counts to total claim counts on a semi-annual basis based on aggregate data calls. The proportion of all claims that are indemnity has been increasing for the last several years and this trend has continued through 2012, even after adjusting to a common insurer mix level.

Exhibit 20 shows indemnity and medical-only claim counts reported on aggregate data calls. Rolling four-quarter totals of indemnity claim counts have increased since 2010 and continue to increase through the second quarter of 2013, while medical-only claim count totals have declined, albeit at a much more modest rate than in the immediate prior years, which were impacted by recession-related employment level declines.

Exhibit 21 shows the distribution of indemnity claim counts by injury type. While the 2010 indemnity claim frequency increase did not result in a major shift in the distribution of injury types, since that time a larger proportion of indemnity claims has been reported as permanent partial injuries. The proportion of indemnity claims also continues to increase since 2010 while the proportion of medical-only claims has declined.

Exhibits 22.1, 22.2, and 22.3 show the distribution of indemnity claims by WCIRB part of body code, nature of injury code, and cause of injury code, respectively. These distributions have been fairly consistent since 2010.

Newer, more inexperienced workers are more likely to get injured on the job and file a workers' compensation claim. To assess this impact on recent claim frequency changes, the WCIRB has compiled data from the Division of Workers' Compensation (DWC) Workers' Compensation Information System (WCIS) on employee tenure at the time of injury. Exhibit 23 shows the average and median tenure for injured workers in the insured system by accident quarter through the third quarter of 2013. While average and median tenure of injured workers increased during the 2008-2009 recession, since 2010 these figures have declined as the economy recovers and more inexperienced workers are added to the workforce. Exhibit 24 shows the distribution of tenure by year. In 2013, approximately 48% of injured workers had been with the employer for less than two years, compared to 41% in 2010, implying that the economic recovery may be a significant factor impacting recent frequency changes. Exhibit 25 shows the average and median tenure from WCIS data for select industrial sectors. Injured workers in the construction sector tend to have much lower tenure than those in other sectors. In particular, the construction and manufacturing sectors have experienced significant reductions in average and median tenure since 2010.

Preliminary WCIRB estimates of indemnity claim frequency changes compare changes in the number of indemnity claims to changes in statewide employment. Changes in employment have shown to be a reasonable proxy for changes in insured payroll levels as long as there are not significant shifts of employers in and out of self-insurance. If there are shifts in self-insurance levels, this could significantly impact insured payroll levels without affecting statewide employment levels, which could potentially distort frequency measures based on statewide employment changes. Exhibit 26 shows the distribution of claims from insured and self-insured¹⁶ employers over the last few years based on DWC WCIS data (2013 is preliminary). As shown, this distribution has been fairly stable over time.

¹⁶ Self-insured proportion does not include claims from the State of California.

Exhibit 27 shows self-insurance employment and claim information by calendar year based on self-insurer annual statements compiled by the Department of Industrial Relations. Self-insured indemnity claim frequency, which includes both public and private self-insureds, has been showing modest increases since 2008.

F. Impact of SB 863

SB 863, which was enacted on September 18, 2012, increased permanent disability benefits effective January 1, 2013 and January 1, 2014 and provided a number of structural reforms to the California workers' compensation system. With changes in benefit levels, not only is the cost of average weekly benefits changed, but the frequency of claims is also affected. WCIRB estimates of the impact of benefit level changes on claim frequency are based on an econometric model of the effect of a number of economic, demographic, and claims-related variables, including changes in indemnity benefit levels, on the frequency of claims in California.¹⁷ Exhibit 28 shows the most current WCIRB econometric frequency model.

WCIRB research has shown that statutory changes in indemnity benefit levels not only affect indemnity claim frequency in the year they become effective, but are also strongly correlated with frequency changes in the immediate prior year. As a result, the indemnity benefit level in the WCIRB's econometric model is a leading variable. Therefore, the 2013 PD benefit increases (and other 2013 effective reforms impacting indemnity benefits)¹⁸ are also assumed to affect accident year 2012 claim frequency, and the 2014 PD benefit increases are also assumed to impact accident year 2013 frequency. A more detailed analysis of the potential frequency impacts of SB 863 is discussed in the WCIRB's SB 863 cost evaluations.¹⁹

G. Impact on Claim Severity

Changes in indemnity claim frequency and claim severity are not independent. In the WCIRB's 2012 report on claim frequency, it was noted that the 2010 indemnity claim frequency increase included an increase in relatively smaller indemnity claims and that this was having a dampening effect on indemnity claim severities. Unlike claim frequency, ultimate claim severities develop over many years and much more limited information on claim severities for more recent years is available. Nevertheless, the WCIRB has compiled preliminary information on claim frequency and severity since 2010 to assess the types of claim sizes emerging.

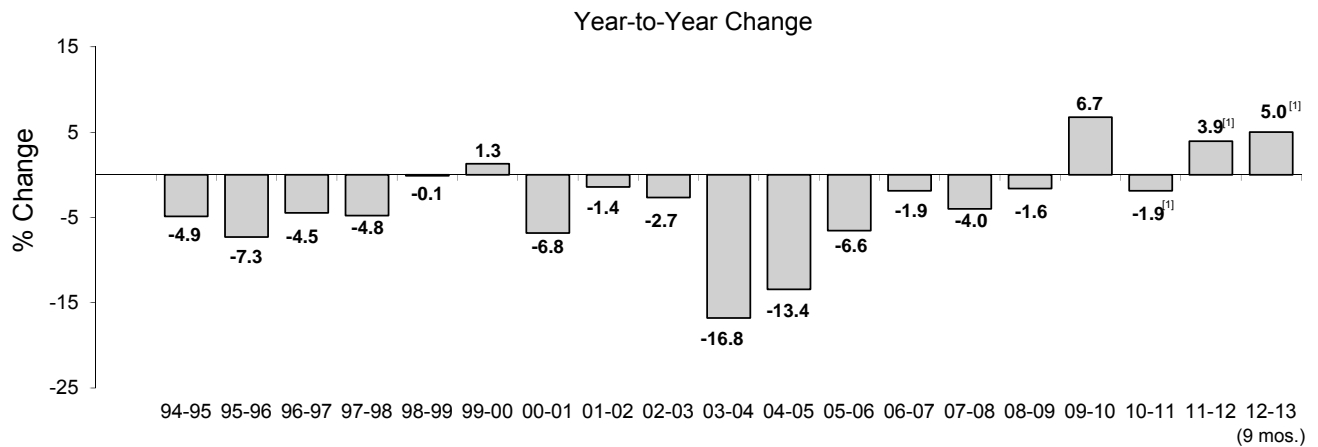
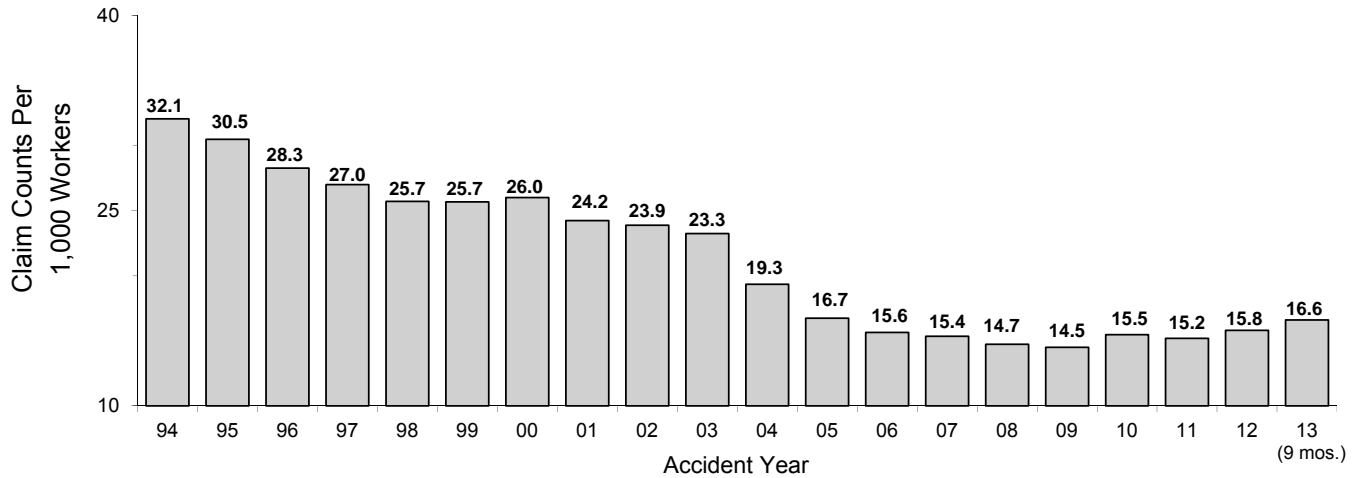
Exhibit 29 shows the distribution of indemnity claim frequency changes by layer of incurred medical at first unit statistical report level. As noted above and discussed in the WCIRB's 2012 report, the majority of the 2010 frequency increase was attributable to claims with between \$500 to \$25,000 in incurred medical. However, in 2012, the increases appear to be attributed to frequency growth in much higher loss layers, from between \$25,000 and \$100,000 in incurred medical. As this information is based on incurred losses, which includes claims adjusters' estimates of the total cost of a claim, these differences may not be reflected in analyses of paid severities, which may be relatively more homogenous during the early life of a claim.

¹⁷ Brooks, Ward, *California Workers Compensation Benefit Utilization – A Study of Changes in Frequency and Severity in Response to Changes in Statutory Workers Compensation Benefit Levels*, Proceedings of the Casualty Actuarial Society, Volume LXXXVI, 1999, pp. 80 – 262.

¹⁸ The 2013 PD increases were offset by reductions to temporary disability as a result of independent medical review, and elimination of the impact of the *Ogilvie* decision as a result of eliminating the future earnings capacity factor from the calculation of the PD award.

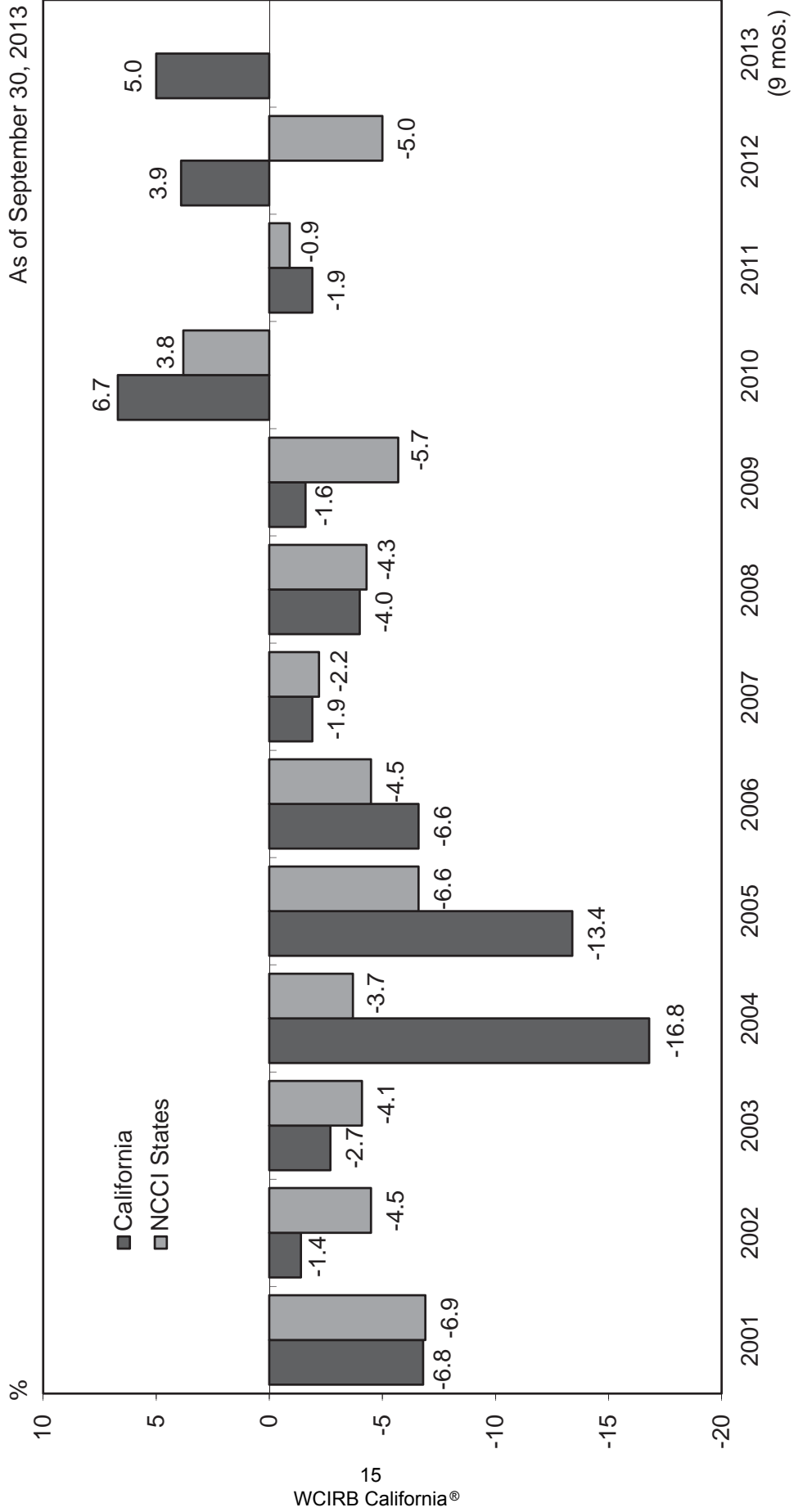
¹⁹ See *WCIRB Evaluation of the Cost Impact of Senate Bill No. 863* (WCIRB, Updated October 12, 2012) and *Senate Bill No. 863 WCIRB Cost Monitoring Report – Initial Retrospective Evaluation* (WCIRB, October 28, 2013).

**California Workers' Compensation
Estimated Indemnity Claim Frequency by Accident Year
As of September 30, 2013**



^[1] The 2010-2011 estimate is based on partial year unit statistical data. The 2011-2012 and 2012-2013 estimates are based on comparison of claim counts based on WCIRB accident year experience as of September 30, 2013 relative to the estimated change in statewide employment.

Change in Estimated Indemnity Claim Frequency California vs. NCCI States



NCCI estimates are based on May 16, 2013 State of the Line Presentation (NCCI 2012 estimate is preliminary and the 2010 and 2011 estimates have been adjusted to remove the impact of audit premium and other factors).

Indemnity Claim Count Development as of June 30, 2013 Experience

Accident Year	Indemnity Claim Count Development for Age-to-Age									
	18/6	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										1.001
1998									1.000	1.000
1999								1.001	1.000	1.000
2000							1.000	1.000	1.000	1.000
2001						1.001	0.999	0.999	0.999	1.000
2002					1.001	1.000	1.000	0.999	0.999	0.999
2003				1.001	0.999	0.998	0.999	0.999	0.999	0.999
2004			1.003	0.999	0.999	1.000	0.999	0.998	0.999	
2005		1.019	1.002	1.000	1.002	1.000	1.000	1.000		
2006	2.467	1.016	1.008	1.003	1.001	1.000	1.001			
2007	2.600	1.022	1.008	1.005	1.003	1.002				
2008	2.499	1.039	1.013	1.008	1.003					
2009	2.689	1.051	1.019	1.008						
2010	2.847	1.057	1.018							
2011	2.915	1.068								
2012	2.964									

Cumulative Development (Latest Year Selections):

Calendar

Year	ULT/6	ULT/18	ULT/30	ULT/42	ULT/54	ULT/66	ULT/78	ULT/90	ULT/102	ULT/114
2007	2.534	1.027	1.008	1.005	1.004	1.003	1.003	1.003	1.002	1.002
2008	2.650	1.019	1.003	1.000	1.001	1.002	1.002	1.003	1.003	1.003
2009	2.576	1.031	1.008	1.000	1.000	1.001	1.003	1.004	1.004	1.004
2010	2.833	1.054	1.014	1.006	1.003	1.001	1.002	1.003	1.003	1.004
2011	3.056	1.073	1.021	1.008	1.002	1.001	1.001	1.002	1.003	1.004
2012	3.163	1.085	1.026	1.008	1.000	0.997	0.997	0.997	0.998	0.999
2013	3.273	1.104	1.034	1.016	1.008	1.004	1.003	1.002	1.002	1.003

Source: WCIRB aggregate data calls

Medical-Only Claim Count Development as of June 30, 2013 Experience

Accident Year	Medical-Only Claim Count Development for Age-to-Age									
	18/6	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										0.999
1998									0.999	1.002
1999								1.000	1.003	1.000
2000							1.000	1.001	0.999	1.000
2001						1.004	1.002	1.001	1.001	1.001
2002					1.008	0.999	1.002	1.001	1.002	1.001
2003				1.009	1.004	1.002	1.001	1.002	1.001	1.001
2004			1.010	1.007	1.003	1.001	1.002	1.002	1.001	
2005		1.040	1.010	1.004	1.002	1.003	1.002	1.001		
2006	2.760	1.028	1.009	1.003	1.003	1.002	1.001			
2007	2.703	1.023	1.006	1.005	1.002	1.001				
2008	2.559	1.020	1.007	1.004	1.002					
2009	2.633	1.017	1.007	1.004						
2010	2.588	1.017	1.005							
2011	2.631	1.017								
2012	2.738									

Cumulative Development (Latest Year Selections):

Calendar

Year	<u>ULT/6</u>	<u>ULT/18</u>	<u>ULT/30</u>	<u>ULT/42</u>	<u>ULT/54</u>	<u>ULT/66</u>	<u>ULT/78</u>	<u>ULT/90</u>	<u>ULT/102</u>	<u>ULT/114</u>
2007	2.947	1.068	1.027	1.017	1.008	1.000	0.996	0.995	0.996	0.996
2008	2.810	1.040	1.011	1.001	0.994	0.990	0.991	0.989	0.988	0.985
2009	2.686	1.050	1.025	1.016	1.012	1.009	1.007	1.005	1.004	1.005
2010	2.726	1.035	1.016	1.009	1.006	1.004	1.002	1.001	1.000	0.999
2011	2.706	1.046	1.028	1.022	1.017	1.014	1.011	1.008	1.006	1.005
2012	2.738	1.040	1.023	1.017	1.012	1.010	1.008	1.007	1.005	1.004
2013	2.841	1.037	1.020	1.015	1.011	1.009	1.008	1.007	1.006	1.004

Source: WCIRB aggregate data calls

Total Claim Count Development as of June 30, 2013 Experience

Accident Year	Total Claim Count Development for Age-to-Age									
	18/6	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										1.000
1998									1.000	1.001
1999								1.000	1.002	1.000
2000							1.000	1.001	0.999	1.000
2001						1.003	1.001	1.001	1.000	1.001
2002					1.005	0.999	1.001	1.000	1.001	1.000
2003				1.006	1.002	1.001	1.000	1.001	1.000	1.000
2004			1.007	1.004	1.002	1.001	1.001	1.000	1.000	
2005		1.032	1.008	1.002	1.002	1.002	1.001	1.001		
2006	2.653	1.024	1.009	1.003	1.003	1.001	1.001			
2007	2.668	1.023	1.007	1.005	1.002	1.001				
2008	2.538	1.025	1.009	1.005	1.002					
2009	2.649	1.028	1.011	1.005						
2010	2.671	1.031	1.010							
2011	2.724	1.035								
2012	2.812									

Cumulative Development (Latest Year Selections):

Calendar

Year	<u>ULT/6</u>	<u>ULT/18</u>	<u>ULT/30</u>	<u>ULT/42</u>	<u>ULT/54</u>	<u>ULT/66</u>	<u>ULT/78</u>	<u>ULT/90</u>	<u>ULT/102</u>	<u>ULT/114</u>
2007	2.790	1.052	1.019	1.011	1.006	1.000	0.997	0.997	0.997	0.998
2008	2.754	1.032	1.008	1.001	0.996	0.994	0.995	0.994	0.993	0.991
2009	2.647	1.043	1.020	1.010	1.008	1.006	1.005	1.004	1.004	1.004
2010	2.755	1.040	1.014	1.007	1.004	1.002	1.002	1.001	1.001	1.000
2011	2.815	1.054	1.026	1.017	1.012	1.009	1.007	1.006	1.005	1.005
2012	2.873	1.055	1.023	1.012	1.007	1.005	1.003	1.003	1.002	1.002
2013	2.980	1.060	1.024	1.014	1.009	1.007	1.005	1.004	1.004	1.003

Source: WCIRB aggregate data calls

Reported Quarterly Indemnity Claim Count Development Factors as of September 30, 2013 Experience

Accident Year	Statewide Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.492	1.624	1.365	1.091	1.012	1.009	1.000	1.004	1.002	1.002	1.001	1.003	1.001	1.001	1.001
2007	2.558	1.701	1.360	1.087	1.018	1.008	1.004	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001
2008	2.547	1.654	1.342	1.096	1.027	1.014	1.010	1.009	1.007	1.004	1.003	1.003	1.002	1.003	1.002
2009	2.694	1.683	1.388	1.113	1.037	1.021	1.012	1.010	1.007	1.007	1.005	1.004	1.003	1.003	1.002
2010	2.713	1.716	1.407	1.128	1.039	1.022	1.016	1.011	1.008	1.006	1.005	1.003	1.004	1.003	1.002
2011	2.699	1.737	1.421	1.128	1.043	1.027	1.019	1.010	1.011	1.007	1.005	1.003	1.004	1.003	1.002
2012	2.749	1.741	1.422	1.125	1.053	1.031									
2013	2.844	1.747													

Accident Year	Private Insurers Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.604	1.635	1.387	1.104	1.017	1.017	1.002	1.008	1.004	1.004	1.003	1.004	1.003	1.002	1.001
2007	2.621	1.721	1.367	1.098	1.023	1.013	1.008	1.008	1.006	1.003	1.004	1.003	1.002	1.002	1.001
2008	2.581	1.660	1.350	1.107	1.031	1.018	1.013	1.011	1.008	1.005	1.004	1.004	1.003	1.004	1.002
2009	2.740	1.690	1.400	1.121	1.040	1.025	1.014	1.011	1.009	1.008	1.005	1.005	1.003	1.003	1.002
2010	2.744	1.721	1.416	1.136	1.042	1.024	1.018	1.012	1.009	1.006	1.005	1.004	1.003	1.003	1.002
2011	2.737	1.739	1.428	1.132	1.046	1.029	1.020	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.002
2012	2.776	1.748	1.427	1.129	1.057	1.033									
2013	2.864	1.746													

Source: WCIRB aggregate data calls

Reported Quarterly Medical-Only Claim Count Development Factors as of September 30, 2013 Experience

Accident Year	Statewide Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.648	1.723	1.394	1.124	1.020	1.016	1.003	1.006	1.003	1.003	1.003	1.003	1.001	1.001	1.000
2007	2.666	1.720	1.360	1.131	1.018	1.011	1.005	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.002
2008	2.666	1.702	1.363	1.084	1.016	1.009	1.005	1.004	1.002	1.002	1.002	1.002	1.001	1.002	1.001
2009	2.697	1.707	1.382	1.096	1.015	1.005	1.006	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001
2010	2.780	1.679	1.385	1.097	1.011	1.006	1.004	1.004	1.002	1.001	1.001	1.002	1.001	1.001	1.001
2011	2.685	1.701	1.383	1.099	1.011	1.006	1.004	1.004	1.002	1.001	1.001	1.002	1.001	1.001	1.001
2012	2.608	1.734	1.400	1.098	1.017	1.007									
2013	2.820	1.695													

Accident Year	Private Insurers Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.829	1.748	1.416	1.142	1.020	1.014	1.001	1.005	1.002	1.002	1.002	1.003	1.000	1.001	1.000
2007	2.756	1.740	1.362	1.140	1.018	1.009	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001
2008	2.706	1.712	1.373	1.090	1.016	1.008	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.002	1.001
2009	2.740	1.719	1.392	1.102	1.015	1.004	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001
2010	2.832	1.684	1.391	1.102	1.010	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001
2011	2.710	1.707	1.388	1.102	1.010	1.005	1.003	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001
2012	2.624	1.737	1.400	1.099	1.016	1.007									
2013	2.839	1.692													

Source: WCIRB aggregate data calls

Reported Quarterly Total Claim Count Development Factors as of September 30, 2013 Experience

Accident Year	Statewide Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.587	1.688	1.384	1.113	1.017	1.013	1.002	1.005	1.003	1.003	1.002	1.003	1.001	1.001	1.000
2007	2.626	1.711	1.359	1.118	1.018	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001
2008	2.623	1.686	1.356	1.088	1.019	1.011	1.006	1.005	1.004	1.002	1.003	1.002	1.002	1.003	1.001
2009	2.695	1.698	1.384	1.101	1.021	1.010	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001
2010	2.753	1.690	1.391	1.107	1.020	1.012	1.008	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001
2011	2.690	1.712	1.395	1.108	1.021	1.013	1.009	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002
2012	2.653	1.737	1.408	1.107	1.029	1.016									
2013	2.828	1.712													

Accident Year	Private Insurers Development Factors														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2006	2.750	1.711	1.406	1.130	1.018	1.014	1.001	1.006	1.003	1.003	1.002	1.003	1.001	1.001	1.000
2007	2.711	1.732	1.363	1.129	1.019	1.010	1.005	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.001
2008	2.663	1.696	1.365	1.095	1.020	1.011	1.006	1.005	1.004	1.002	1.002	1.002	1.002	1.003	1.001
2009	2.741	1.710	1.394	1.108	1.023	1.010	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001
2010	2.799	1.695	1.398	1.113	1.020	1.012	1.008	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001
2011	2.721	1.717	1.401	1.111	1.021	1.013	1.009	1.006	1.005	1.003	1.003	1.002	1.002	1.001	1.001
2012	2.671	1.740	1.409	1.109	1.030	1.016									
2013	2.847	1.709													

Source: WCIRB aggregate data calls

Effect of Late-Reported (IBNR) Claims on Count Development

A. Indemnity Claim Count Development

PY/RL	1-2	2-3	3-4	4-5	1st to 5th Diagonals		
					Calendar Year	Cumulative Factor	% Change
1998	1.030	1.007	1.004	1.000			
1999	1.034	1.010	1.000	0.999			
2000	1.055	1.000	1.002	1.001			
2001	1.043	1.011	1.001	1.000	2003	1.043	
2002	1.045	1.002	1.001	1.001	2004	1.058	1.5%
2003	1.022	1.000	1.002	1.002	2005	1.025	-3.1%
2004	1.016	1.004	1.003	0.999	2006	1.018	-0.6%
2005	1.017	1.006	1.002	1.001	2007	1.024	0.6%
2006	1.025	1.007	1.004	1.003	2008	1.037	1.2%
2007	1.029	1.013	1.006	1.004	2009	1.038	0.1%
2008	1.048	1.015	1.009		2010	1.068	2.8%
2009	1.050	1.018			2011	1.076	0.7%
2010	1.054				2012	1.087	1.1%

B. Indemnity Claim Count Development Without IBNR Claims

PY/RL	1-2	2-3	3-4	4-5	1st to 5th Diagonals		
					Calendar Year	Cumulative Factor	% Change
1998	0.995	0.997	0.998	1.000			
1999	0.992	0.996	0.998	0.999			
2000	0.991	0.994	0.998	0.999			
2001	0.992	0.994	0.997	0.998	2003	0.984	
2002	0.993	0.994	0.996	0.999	2004	0.985	0.1%
2003	0.988	0.994	0.999	0.999	2005	0.978	-0.7%
2004	0.989	0.996	0.998	0.999	2006	0.977	0.0%
2005	0.994	0.997	0.998	0.998	2007	0.988	1.1%
2006	0.999	0.998	0.998	0.999	2008	0.993	0.5%
2007	1.001	1.000	0.999	0.999	2009	0.996	0.3%
2008	1.008	1.000	1.000		2010	1.004	0.8%
2009	1.010	1.000			2011	1.008	0.4%
2010	1.015				2012	1.014	0.6%

C. Effect of IBNR Claims On Claim Count Development (A / B - 1)

PY/RL	1-2	2-3	3-4	4-5	1st to 5th Diagonals		
					Calendar Year	Cumulative Effect	Absolute % Change
1998	3.4%	1.0%	0.6%	0.1%			
1999	4.2%	1.4%	0.2%	0.0%			
2000	6.5%	0.6%	0.5%	0.2%			
2001	5.1%	1.6%	0.4%	0.2%	2003	6.0%	
2002	5.3%	0.7%	0.5%	0.2%	2004	7.5%	24.6%
2003	3.5%	0.6%	0.3%	0.3%	2005	4.8%	-35.3%
2004	2.7%	0.7%	0.5%	0.0%	2006	4.2%	-13.3%
2005	2.3%	0.9%	0.4%	0.3%	2007	3.7%	-12.6%
2006	2.7%	0.9%	0.6%	0.3%	2008	4.4%	21.0%
2007	2.8%	1.3%	0.7%	0.5%	2009	4.2%	-5.0%
2008	4.0%	1.5%	0.9%		2010	6.4%	51.0%
2009	4.0%	1.8%			2011	6.7%	5.3%
2010	3.8%				2012	7.2%	7.6%

Source: WCIRB unit statistical data

Effect of Medical-Only to Indemnity Transition Claims on Count Development

A. Indemnity Claim Count Development					1st to 5th Diagonals		
					Calendar	Cumulative	
PY/RL	1-2	2-3	3-4	4-5	Year	Factor	% Change
1998	1.030	1.007	1.004	1.000			
1999	1.034	1.010	1.000	0.999			
2000	1.055	1.000	1.002	1.001			
2001	1.043	1.011	1.001	1.000	2003	1.043	
2002	1.045	1.002	1.001	1.001	2004	1.058	1.5%
2003	1.022	1.000	1.002	1.002	2005	1.025	-3.1%
2004	1.016	1.004	1.003	0.999	2006	1.018	-0.6%
2005	1.017	1.006	1.002	1.001	2007	1.024	0.6%
2006	1.025	1.007	1.004	1.003	2008	1.037	1.2%
2007	1.029	1.013	1.006	1.004	2009	1.038	0.1%
2008	1.048	1.015	1.009		2010	1.068	2.8%
2009	1.050	1.018			2011	1.076	0.7%
2010	1.054				2012	1.087	1.1%

B. Indemnity Claim Count Development Without Med-Only to Indemnity Transitions					1st to 5th Diagonals		
					Calendar	Cumulative	
PY/RL	1-2	2-3	3-4	4-5	Year	Factor	% Change
1998	1.004	1.000	1.001	0.998			
1999	1.006	1.003	0.997	0.996			
2000	1.027	0.991	0.995	0.995			
2001	1.012	1.001	0.995	0.996	2003	0.999	
2002	1.013	0.993	0.997	0.999	2004	1.006	0.8%
2003	0.993	0.991	0.997	0.999	2005	0.976	-3.0%
2004	0.986	0.994	0.999	0.997	2006	0.971	-0.5%
2005	0.985	0.997	0.998	0.998	2007	0.975	0.4%
2006	0.991	0.998	0.999	0.999	2008	0.987	1.2%
2007	0.995	1.000	1.000	1.000	2009	0.988	0.1%
2008	1.009	1.002	1.002		2010	1.006	1.8%
2009	1.008	1.004			2011	1.009	0.3%
2010	1.008				2012	1.015	0.6%

C. Effect of Med-Only to Indemnity Transitions On Claim Count Development (A / B - 1)					1st to 5th Diagonals		
					Calendar	Cumulative	Absolute
PY/RL	1-2	2-3	3-4	4-5	Year	Effect	% Change
1998	2.5%	0.8%	0.4%	0.2%			
1999	2.7%	0.7%	0.3%	0.3%			
2000	2.8%	0.8%	0.7%	0.7%			
2001	3.0%	0.9%	0.6%	0.4%	2003	4.4%	
2002	3.2%	0.9%	0.4%	0.3%	2004	5.2%	17.0%
2003	2.9%	0.9%	0.5%	0.2%	2005	5.1%	-2.3%
2004	3.1%	1.0%	0.4%	0.2%	2006	4.9%	-3.4%
2005	3.3%	0.9%	0.4%	0.3%	2007	5.1%	4.0%
2006	3.5%	0.9%	0.6%	0.4%	2008	5.1%	-0.2%
2007	3.5%	1.3%	0.6%	0.4%	2009	5.1%	-0.2%
2008	3.9%	1.4%	0.8%		2010	6.2%	21.7%
2009	4.1%	1.4%			2011	6.6%	7.5%
2010	4.5%				2012	7.2%	7.9%

Source: WCIRB unit statistical data

Effect of Indemnity to Medical-Only Transition Claims on Count Development

A. Indemnity Claim Count Development					1st to 5th Diagonals		
					Calendar	Cumulative	
PY/RL	1-2	2-3	3-4	4-5	Year	Factor	% Change
1998	1.030	1.007	1.004	1.000			
1999	1.034	1.010	1.000	0.999			
2000	1.055	1.000	1.002	1.001			
2001	1.043	1.011	1.001	1.000	2003	1.043	
2002	1.045	1.002	1.001	1.001	2004	1.058	1.5%
2003	1.022	1.000	1.002	1.002	2005	1.025	-3.1%
2004	1.016	1.004	1.003	0.999	2006	1.018	-0.6%
2005	1.017	1.006	1.002	1.001	2007	1.024	0.6%
2006	1.025	1.007	1.004	1.003	2008	1.037	1.2%
2007	1.029	1.013	1.006	1.004	2009	1.038	0.1%
2008	1.048	1.015	1.009		2010	1.068	2.8%
2009	1.050	1.018			2011	1.076	0.7%
2010	1.054				2012	1.087	1.1%

B. Indemnity Claim Count Development Without Indemnity to Med-Only Transitions					1st to 5th Diagonals		
					Calendar	Cumulative	
PY/RL	1-2	2-3	3-4	4-5	Year	Factor	% Change
1998	1.060	1.018	1.010	1.003			
1999	1.069	1.021	1.005	1.003			
2000	1.093	1.014	1.012	1.009			
2001	1.081	1.025	1.009	1.007	2003	1.105	
2002	1.084	1.016	1.009	1.005	2004	1.128	2.1%
2003	1.063	1.015	1.008	1.005	2005	1.099	-2.6%
2004	1.057	1.017	1.009	1.003	2006	1.091	-0.8%
2005	1.056	1.018	1.008	1.006	2007	1.088	-0.3%
2006	1.061	1.018	1.012	1.007	2008	1.096	0.7%
2007	1.063	1.026	1.013	1.009	2009	1.094	-0.2%
2008	1.080	1.029	1.017		2010	1.128	3.1%
2009	1.082	1.031			2011	1.136	0.8%
2010	1.085				2012	1.148	1.0%

C. Effect of Indemnity to Med-Only Transitions On Claim Count Development (A / B - 1)					1st to 5th Diagonals		
					Calendar	Cumulative	Absolute
PY/RL	1-2	2-3	3-4	4-5	Year	Effect	% Change
1998	-2.8%	-1.0%	-0.5%	-0.3%			
1999	-3.3%	-1.1%	-0.5%	-0.3%			
2000	-3.5%	-1.4%	-1.0%	-0.8%			
2001	-3.6%	-1.5%	-0.8%	-0.6%	2003	-5.7%	
2002	-3.6%	-1.4%	-0.8%	-0.4%	2004	-6.2%	10.0%
2003	-3.9%	-1.5%	-0.6%	-0.4%	2005	-6.8%	8.8%
2004	-3.9%	-1.3%	-0.6%	-0.3%	2006	-6.6%	-1.8%
2005	-3.6%	-1.2%	-0.6%	-0.5%	2007	-5.8%	-12.3%
2006	-3.4%	-1.1%	-0.7%	-0.4%	2008	-5.4%	-7.7%
2007	-3.1%	-1.3%	-0.7%	-0.5%	2009	-5.1%	-5.7%
2008	-2.9%	-1.3%	-0.8%		2010	-5.4%	5.5%
2009	-2.9%	-1.3%			2011	-5.4%	0.1%
2010	-2.8%				2012	-5.3%	-1.9%

Source: WCIRB unit statistical data

Partial Accident Year Cumulative Injury Indemnity Claim Counts by Policy Year and Report Level

AY	1st Half Partial PY.RL Sources					Share of Total Indemnity Count 1st Half Partial PY.RL Sources				
	(AY-1).1	(AY-1).2	(AY-1).3	(AY-1).4	(AY-1).5	(AY-1).1	(AY-1).2	(AY-1).3	(AY-1).4	(AY-1).5
1994	2,825	3,855	4,737	5,092	5,521	4.9%	5.4%	6.1%	6.4%	6.9%
1995	3,334	4,077	4,826	5,845	5,916	5.8%	5.8%	6.4%	7.5%	7.5%
1996	3,229	4,498	5,176	5,489	5,487	5.4%	5.9%	6.5%	6.8%	6.7%
1997	4,167	5,122	5,659	5,762	5,876	5.9%	6.3%	6.8%	6.9%	7.2%
1998	4,322	5,118	5,434	5,641	5,561	5.5%	6.2%	6.4%	6.8%	6.7%
1999	4,767	5,373	5,937	6,054	6,283	5.7%	6.2%	6.8%	6.9%	7.2%
2000	4,985	6,101	6,459	6,685	6,728	5.8%	6.9%	7.2%	7.4%	7.5%
2001	5,217	6,200	6,742	6,792	6,830	6.5%	7.1%	7.6%	7.6%	7.7%
2002	4,869	6,117	6,247	6,398	6,414	6.4%	7.2%	7.3%	7.5%	7.5%
2003	5,241	5,905	6,168	6,311	6,407	6.9%	7.3%	7.7%	7.8%	7.9%
2004	4,522	4,906	5,042	5,124	5,219	7.1%	7.5%	7.6%	7.8%	7.9%
2005	2,529	2,985	3,294	3,531	3,856	4.5%	5.2%	5.7%	6.1%	6.5%
2006	2,306	2,900	3,236	3,524	3,658	4.3%	5.2%	5.8%	6.3%	6.5%
2007	2,410	2,983	3,358	3,583	3,695	4.7%	5.6%	6.2%	6.6%	6.8%
2008	2,343	3,028	3,519	3,736	3,897	4.7%	5.8%	6.7%	7.0%	7.3%
2009	2,527	3,390	3,907	4,199		5.7%	7.1%	8.0%	8.5%	
2010	2,926	3,808	4,282			6.3%	7.7%	8.4%		
2011	2,852	3,833				6.1%	7.6%			
2012	3,005					6.2%				

AY	1st Half Partial PY.RL Development Factors					Final Fifths	1st Half Share of Ttl Ind Fifths
	(AY-1).1 to (AY-1).2	(AY-1).2 to (AY-1).3	(AY-1).3 to (AY-1).4	(AY-1).4 to (AY-1).5	(AY-1).5		
1994	1.3642	1.2290	1.0748	1.0844	5,521	6.9%	
1995	1.2230	1.1837	1.2112	1.0121	5,916	7.5%	
1996	1.3929	1.1507	1.0605	0.9996	5,487	6.7%	
1997	1.2292	1.1049	1.0181	1.0199	5,876	7.2%	
1998	1.1842	1.0617	1.0380	0.9859	5,561	6.7%	
1999	1.1270	1.1050	1.0197	1.0379	6,283	7.2%	
2000	1.2239	1.0586	1.0351	1.0065	6,728	7.5%	
2001	1.1885	1.0873	1.0075	1.0056	6,830	7.7%	
2002	1.2563	1.0213	1.0242	1.0024	6,414	7.5%	
2003	1.1267	1.0447	1.0231	1.0152	6,407	7.9%	
2004	1.0849	1.0277	1.0162	1.0187	5,219	7.9%	
2005	1.1801	1.1035	1.0721	1.0920	3,856	6.5%	
2006	1.2578	1.1158	1.0887	1.0382	3,658	6.5%	
2007	1.2378	1.1259	1.0670	1.0311	3,695	6.8%	
2008	1.2921	1.1623	1.0616	1.0347	3,897	7.3%	
2009	1.3415	1.1524	1.0643	1.0347	4,345	8.8%	
2010	1.3017	1.1573	1.0643	1.0347	4,727	9.2%	
2011	1.3215	1.1573	1.0643	1.0347	4,887	9.4%	
2012	1.3215	1.1573	1.0643	1.0347	5,232	9.7%	

Notes:

Selected link ratios are geometric mean of latest two links and are shown in bold.

The partial accident years shown represent claims occurring during the year from policies written the previous year. For example, AY 2012 claims occurred in 2012 from policies written in 2011.

Source: WCIRB unit statistical data

Distribution of Cumulative Injury Claims by Injury Type

Permanent Indemnity

Percentage of All Cumulative Injury Claims					Annual Change						
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	35.1%	39.1%	40.5%	41.4%	41.9%	1999	---	---	---	---	---
2000	37.0%	40.5%	41.9%	42.4%	40.6%	2000	5.5%	3.7%	3.4%	2.4%	-3.2%
2001	34.3%	38.5%	40.4%	41.2%	41.6%	2001	-7.4%	-5.1%	-3.4%	-2.8%	2.4%
2002	35.8%	40.3%	41.9%	42.5%	42.3%	2002	4.3%	4.7%	3.5%	3.0%	1.6%
2003	38.7%	42.6%	44.0%	44.2%	44.4%	2003	8.1%	5.8%	5.1%	4.1%	5.1%
2004	34.1%	37.1%	38.5%	39.2%	40.2%	2004	-11.8%	-12.9%	-12.6%	-11.4%	-9.4%
2005	26.2%	30.8%	33.6%	36.3%	38.0%	2005	-23.1%	-17.2%	-12.6%	-7.3%	-5.4%
2006	25.4%	32.0%	35.9%	38.1%	39.0%	2006	-3.3%	3.9%	6.8%	5.0%	2.7%
2007	27.1%	33.9%	37.2%	36.7%	39.0%	2007	6.6%	6.2%	3.6%	-3.7%	-0.1%
2008	27.9%	34.6%	38.0%	38.3%	42.4%	2008	3.2%	1.8%	2.1%	4.3%	8.6%
2009	30.4%	37.7%	41.5%	44.0%		2009	9.0%	9.2%	9.2%	14.9%	
2010	30.0%	38.8%	42.4%			2010	-1.3%	2.9%	2.2%		
2011	33.5%	43.4%				2011	11.6%	11.8%			
2012	38.5%					2012	15.0%				

Temporary Indemnity

Percentage of All Cumulative Injury Claims					Annual Change						
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	19.7%	17.0%	16.2%	15.6%	15.3%	1999	---	---	---	---	---
2000	20.1%	17.1%	16.9%	16.4%	15.9%	2000	2.1%	0.9%	4.4%	5.1%	3.7%
2001	19.7%	17.8%	16.9%	16.0%	15.5%	2001	-2.4%	4.0%	-0.1%	-2.1%	-2.5%
2002	19.0%	17.2%	15.9%	15.1%	14.9%	2002	-3.3%	-3.5%	-5.8%	-5.9%	-3.5%
2003	20.6%	16.9%	15.5%	15.0%	14.8%	2003	8.4%	-1.5%	-2.9%	-0.6%	-0.6%
2004	21.5%	18.4%	16.9%	16.1%	15.3%	2004	4.4%	8.8%	9.4%	7.2%	3.3%
2005	23.7%	20.4%	18.5%	16.5%	15.2%	2005	10.1%	10.7%	9.6%	2.9%	-0.6%
2006	24.7%	21.3%	18.2%	16.4%	15.5%	2006	4.1%	4.5%	-1.9%	-0.7%	1.6%
2007	24.8%	20.2%	18.3%	16.6%	16.4%	2007	0.6%	-5.1%	0.5%	0.9%	5.8%
2008	24.6%	20.8%	18.4%	17.0%	17.2%	2008	-1.0%	2.7%	0.8%	2.7%	5.3%
2009	26.6%	22.3%	19.6%	18.2%		2009	8.2%	7.3%	6.6%	7.1%	
2010	26.5%	21.6%	19.2%			2010	-0.2%	-3.4%	-2.1%		
2011	27.4%	23.6%				2011	3.3%	9.3%			
2012	27.7%					2012	1.3%				

Medical-Only

Percentage of All Cumulative Injury Claims					Annual Change						
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	45.2%	44.0%	43.3%	43.0%	42.8%	1999	---	---	---	---	---
2000	42.8%	42.4%	41.2%	41.2%	43.6%	2000	-5.2%	-3.6%	-4.9%	-4.2%	1.8%
2001	46.0%	43.7%	42.6%	42.8%	43.0%	2001	7.5%	3.2%	3.5%	3.7%	-1.4%
2002	45.2%	42.5%	42.2%	42.5%	42.8%	2002	-1.8%	-2.7%	-1.0%	-0.7%	-0.3%
2003	40.7%	40.4%	40.5%	40.8%	40.8%	2003	-9.9%	-4.9%	-4.0%	-3.9%	-4.8%
2004	44.4%	44.4%	44.6%	44.8%	44.5%	2004	9.0%	9.9%	10.1%	9.7%	9.1%
2005	50.1%	48.8%	47.8%	47.1%	46.8%	2005	12.8%	9.9%	7.2%	5.3%	5.1%
2006	50.0%	46.7%	45.9%	45.4%	45.5%	2006	-0.2%	-4.4%	-4.0%	-3.6%	-2.7%
2007	48.1%	45.8%	44.5%	46.7%	44.6%	2007	-3.7%	-1.9%	-3.0%	2.7%	-1.9%
2008	47.5%	44.6%	43.6%	44.7%	40.6%	2008	-1.3%	-2.6%	-2.1%	-4.3%	-9.0%
2009	43.0%	40.0%	38.9%	37.7%		2009	-9.5%	-10.5%	-10.8%	-15.5%	
2010	43.5%	39.6%	38.4%			2010	1.0%	-0.8%	-1.2%		
2011	39.1%	34.0%				2011	-10.0%	-14.2%			
2012	34.1%					2012	-12.7%				

Note: Figures in italics are based on a partial accident year.
 Source: WCIRB unit statistical data

Cumulative Injury Claims per 100 Indemnity Claims by NAICS Sector Based on Unit Statistical Data at 1st Report Level

NAICS Sector	NAICS Name	Cumulative Injury Claims per 100 Indemnity Claims for Accident Year														2010-2012 Employment Change*	
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2010 to 2011	2011 to 2012
11&21	Agriculture & Mining	1.28	1.60	2.02	2.47	2.12	3.56	1.71	1.91	1.97	1.78	2.47	2.28	2.75	2.81	20.7%	1.9%
23	Construction	2.52	2.17	2.83	2.89	2.99	3.70	1.82	1.67	1.92	2.98	4.20	4.65	3.86	2.96	-17.0%	-23.3%
31	Manufacturing	7.23	7.78	8.35	9.23	9.04	8.54	6.19	6.09	6.73	6.70	8.01	7.53	7.77	8.78	3.2%	13.0%
42	Wholesale	3.98	3.85	4.42	4.11	5.82	5.14	2.93	3.20	3.67	4.77	5.46	5.00	4.88	5.94	-2.4%	21.8%
44	Retail	5.21	4.93	5.02	4.95	5.40	5.23	3.43	3.61	3.18	3.34	4.05	4.05	4.28	4.58	5.8%	7.2%
48&22	Transportation & Utilities	2.81	2.57	3.03	3.62	4.03	3.87	2.70	2.56	3.59	3.42	3.59	4.51	3.87	5.42	-14.3%	40.1%
51	Information	8.81	10.75	11.17	8.72	7.50	7.01	5.06	7.20	5.56	5.75	5.50	4.25	4.42	3.45	3.9%	-21.9%
52	Finance	24.12	19.78	19.54	23.12	18.98	15.73	17.48	16.67	16.30	16.47	12.50	13.71	12.38	10.20	-9.7%	-17.6%
53	Real Estate	4.24	4.81	4.89	5.10	5.12	4.49	2.82	3.11	2.88	2.92	4.80	6.58	6.26	6.18	-4.8%	-1.3%
54	Prof. Services	14.77	14.00	13.83	15.59	15.42	12.06	10.27	9.10	9.79	8.92	9.14	8.38	8.54	7.92	4.8%	-1.3%
56	Administrative	2.64	2.43	2.95	2.27	3.22	3.91	2.51	2.47	2.76	3.12	4.16	5.27	4.51	5.23	5.1%	1.0%
61	Education	5.16	5.36	2.90	4.04	6.39	5.63	3.46	2.91	3.61	4.61	5.61	5.78	5.37	6.74	8.6%	2.3%
62	Health	6.23	5.74	6.17	6.14	6.37	7.05	4.92	4.66	4.87	4.63	5.20	5.54	5.18	4.81	9.6%	9.6%
71	Hospitality	4.04	4.14	4.17	4.92	4.88	5.54	3.32	3.16	3.86	3.29	3.91	6.02	4.81	5.86	-4.8%	-1.3%
72	Entertainment	3.97	3.69	4.00	4.87	5.63	5.47	4.59	4.16	4.55	4.58	5.64	6.53	6.95	5.78	3.0%	-22.7%
81	Other Services	5.11	6.92	6.83	5.73	7.29	6.26	5.48	4.91	4.91	5.45	6.79	7.74	7.30	7.40	9.6%	9.6%
8742	Outside Sales	6.81	6.01	7.07	8.67	9.93	6.89	4.44	5.56	4.87	5.49	6.88	7.20	7.65	7.99	-7.1%	25.7%
8810&92	Clerical & Public Admin.	15.02	14.59	15.45	14.71	13.68	12.50	11.24	10.12	12.05	11.48	13.23	12.52	12.62	13.14	6.6%	6.0%
All	All	5.76	5.77	6.17	6.46	6.63	6.33	4.50	4.30	4.67	4.91	5.78	6.07	5.90	6.00	5.0%	17.7%

NAICS Sector	NAICS Name	Annual Change														2007 to 2010 to 2012	
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2010 to 2011	2011 to 2012
11&21	Agriculture & Mining	---	25.2%	25.9%	22.4%	-14.1%	67.5%	-51.8%	11.7%	2.7%	-9.2%	38.4%	-7.5%	20.7%	1.9%	16.2%	23.0%
23	Construction	---	-14.0%	30.5%	2.2%	3.5%	23.6%	-50.9%	-8.3%	15.2%	55.2%	40.8%	10.8%	-17.0%	-23.3%	142.2%	-36.3%
31	Manufacturing	---	7.6%	7.4%	10.5%	-2.0%	-5.5%	-27.5%	-1.5%	10.5%	-0.4%	19.5%	-5.9%	3.2%	13.0%	11.9%	16.6%
42	Wholesale	---	-3.2%	14.6%	-6.9%	41.5%	-11.6%	-43.0%	9.1%	14.8%	30.0%	14.5%	-8.5%	-2.4%	21.8%	36.2%	18.9%
44	Retail	---	-5.5%	3.9%	-3.4%	9.1%	-3.2%	-34.4%	5.3%	-11.8%	5.1%	7.5%	12.5%	5.8%	7.2%	27.1%	13.3%
48&22	Transportation & Utilities	---	-8.5%	17.7%	19.5%	11.4%	-3.9%	-30.3%	-5.0%	40.1%	-4.8%	5.1%	25.6%	-14.3%	40.1%	25.6%	20.2%
51	Information	---	22.0%	3.9%	-22.0%	-13.9%	-6.6%	-27.8%	42.3%	-22.8%	3.3%	-4.2%	-22.7%	3.9%	-21.9%	-23.5%	-18.9%
52	Finance	---	-18.0%	-1.2%	18.3%	-17.9%	-17.1%	11.1%	-4.6%	-2.2%	1.1%	-24.1%	9.6%	-9.7%	-17.6%	-15.9%	-25.6%
53	Real Estate	---	13.5%	1.8%	4.3%	0.5%	-12.3%	-37.3%	10.3%	-7.4%	1.5%	64.5%	36.9%	-4.8%	-1.3%	128.7%	-6.0%
54	Prof. Services	---	-5.2%	-1.2%	12.7%	-1.1%	-21.8%	-14.8%	-11.4%	7.6%	-8.8%	2.5%	-8.4%	1.9%	-7.2%	-14.4%	-5.5%
56	Administrative	---	-8.1%	21.5%	-23.0%	41.5%	21.3%	-35.7%	-1.8%	12.0%	13.1%	33.0%	26.8%	-14.4%	15.9%	90.7%	-0.7%
61	Education	---	3.8%	-45.8%	39.1%	58.4%	-11.9%	-38.5%	-16.0%	23.9%	28.0%	21.6%	3.0%	-7.1%	25.7%	60.3%	16.7%
62	Health	---	-7.8%	7.4%	-0.5%	3.8%	10.6%	-30.2%	-5.2%	4.3%	-5.0%	12.3%	6.6%	-6.5%	-7.1%	13.8%	-13.1%
71	Hospitality	---	2.5%	0.6%	18.0%	-0.8%	13.6%	-40.1%	-4.8%	22.1%	-14.7%	18.9%	53.9%	-20.2%	21.8%	56.0%	-2.8%
72	Entertainment	---	-7.0%	8.4%	21.8%	15.6%	-2.8%	-16.1%	-9.3%	9.3%	0.6%	23.2%	15.8%	6.5%	-16.9%	43.5%	-11.5%
81	Other Services	---	35.3%	-1.2%	-16.2%	27.3%	-14.2%	-12.5%	-13.9%	4.1%	11.0%	24.6%	13.9%	-5.7%	1.4%	57.5%	-4.3%
8742	Outside Sales	---	-11.7%	17.5%	22.8%	14.5%	-30.6%	-35.6%	25.4%	-12.5%	12.7%	25.5%	4.6%	6.2%	4.4%	47.9%	10.9%
8810&92	Clerical & Public Admin.	---	-2.9%	5.9%	-4.8%	-7.0%	-8.6%	-10.1%	-9.9%	19.1%	-4.7%	15.2%	-5.3%	0.8%	4.1%	3.9%	4.9%
All	All	---	0.2%	7.0%	4.6%	2.6%	-4.4%	-28.9%	-4.4%	8.6%	5.0%	17.7%	5.0%	-2.7%	1.7%	29.8%	-1.1%

Figures in italics are based on preliminary partial data.
 *Based on information from the Employment Development Department.

Indemnity Claim Count Distribution by Part of Body Code

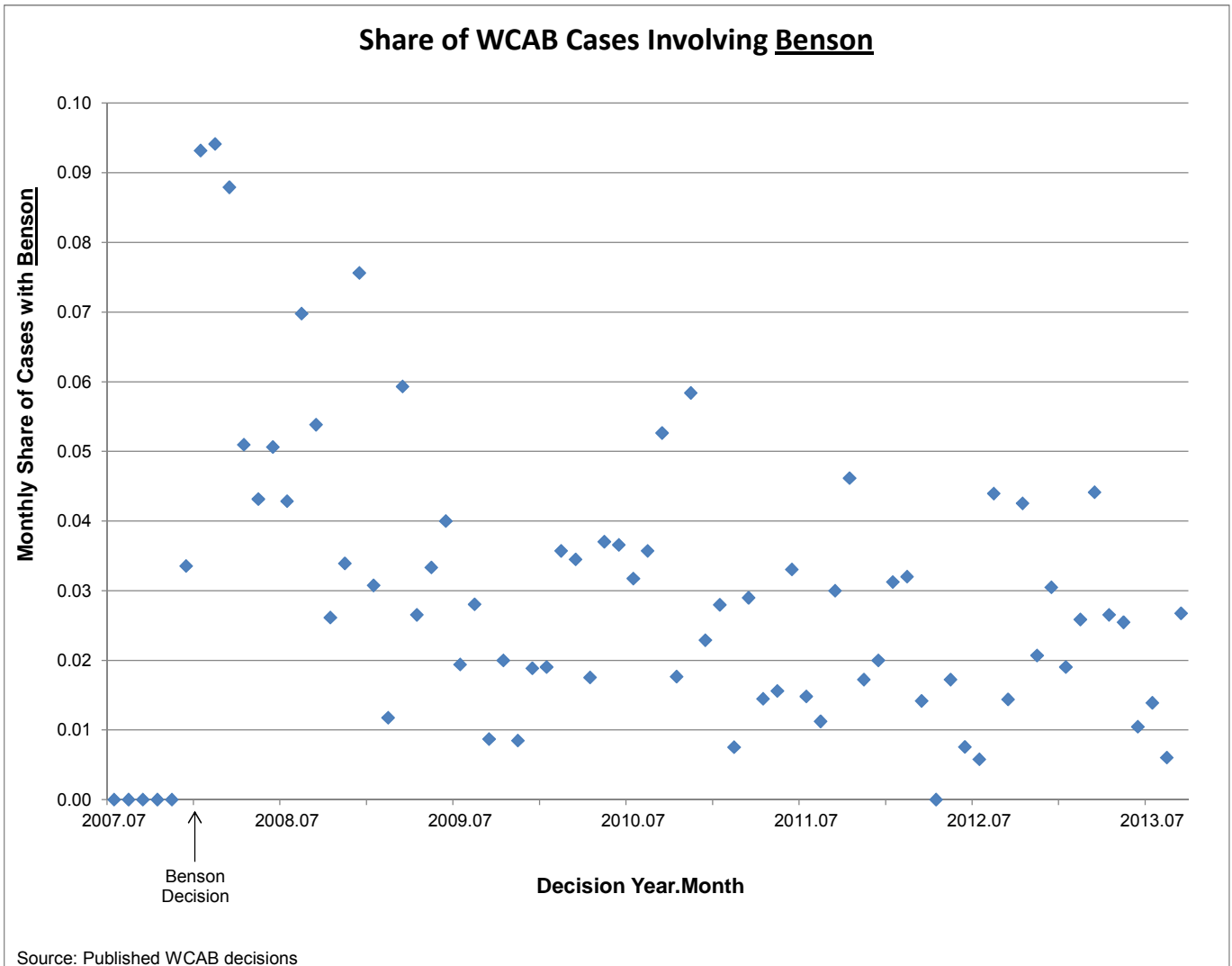
Top 20 Part of Body Codes for Cumulative Injury Indemnity Claims based on AY 2011 Shares

2011 Rank	POB Code	POB Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	90	Multiple Body Parts	20.8%	20.0%	18.0%	21.4%	30.1%	26.3%	24.5%	23.3%	22.5%	22.5%	24.1%	24.1%	28.4%	30.4%
2	42	Lower Back	5.0%	5.3%	4.7%	4.7%	3.8%	5.3%	6.0%	6.4%	7.2%	7.0%	8.5%	9.0%	8.9%	8.0%
3	34	Wrist	14.5%	13.4%	12.8%	12.5%	10.6%	9.9%	11.9%	13.3%	11.6%	10.5%	8.5%	7.6%	7.1%	8.1%
4	66	Psych	2.8%	2.6%	2.6%	3.1%	3.2%	2.3%	2.7%	3.2%	4.6%	5.9%	5.8%	6.2%	5.5%	4.3%
5	38	Shoulder	2.1%	3.0%	3.4%	3.9%	3.8%	3.9%	4.2%	4.8%	5.8%	6.2%	5.1%	5.5%	5.0%	5.3%
6	35	Hand	6.4%	6.1%	5.7%	5.0%	5.1%	5.4%	5.8%	5.5%	5.3%	4.8%	4.3%	4.2%	4.5%	3.9%
7	30	Multiple Upper	11.2%	11.1%	9.6%	8.5%	8.2%	9.3%	8.9%	8.0%	7.2%	6.2%	5.4%	4.7%	4.4%	4.6%
8	39	Wrist and Hand	4.4%	4.9%	5.2%	5.0%	4.1%	3.9%	4.8%	4.9%	5.0%	5.6%	4.2%	4.1%	4.2%	4.1%
9	12	Brain	4.0%	3.6%	2.6%	3.0%	3.5%	2.7%	3.9%	4.1%	3.9%	3.3%	4.7%	4.9%	3.9%	3.3%
10	91	Body Systems	0.9%	1.2%	0.8%	0.9%	0.8%	0.9%	1.5%	1.4%	2.4%	2.8%	3.9%	3.5%	3.4%	4.7%
11	65	Unclassified	3.7%	5.6%	9.5%	7.2%	2.6%	3.1%	2.5%	1.9%	1.9%	1.8%	2.4%	2.2%	3.2%	3.4%
12	53	Knee	2.4%	2.6%	2.6%	2.6%	2.7%	3.7%	2.8%	2.9%	3.4%	3.3%	2.4%	2.8%	2.7%	2.5%
13	25	Soft Tissue (Neck)	0.5%	0.5%	0.5%	0.6%	0.3%	0.4%	0.8%	0.5%	0.8%	1.2%	1.7%	2.4%	1.8%	2.0%
14	32	Elbow	2.2%	2.3%	2.2%	2.0%	1.7%	1.9%	2.4%	1.9%	2.1%	2.4%	1.7%	1.5%	1.4%	2.1%
15	33	Lower Arm	2.2%	2.3%	2.1%	1.9%	1.6%	1.4%	2.1%	2.1%	2.3%	1.6%	1.5%	1.7%	1.4%	1.0%
16	41	Upper Back	1.1%	0.8%	0.8%	0.8%	0.7%	0.7%	1.0%	1.2%	1.1%	1.1%	1.4%	1.2%	1.1%	1.1%
17	10	Multiple Head	0.7%	0.6%	0.6%	0.4%	0.4%	0.3%	0.6%	0.8%	0.5%	0.9%	1.5%	1.3%	1.0%	1.1%
18	36	Finger	1.1%	0.8%	1.1%	1.3%	1.2%	1.7%	1.4%	1.3%	0.9%	0.8%	1.3%	1.3%	1.0%	0.5%
19	20	Multiple Neck	1.0%	0.9%	0.8%	0.7%	0.8%	0.8%	0.6%	0.9%	0.8%	1.0%	1.1%	1.0%	1.0%	1.6%
20	31	Upper Arm	3.0%	2.2%	1.7%	1.5%	1.0%	1.0%	1.1%	1.2%	1.0%	1.1%	0.9%	1.0%	1.0%	0.7%

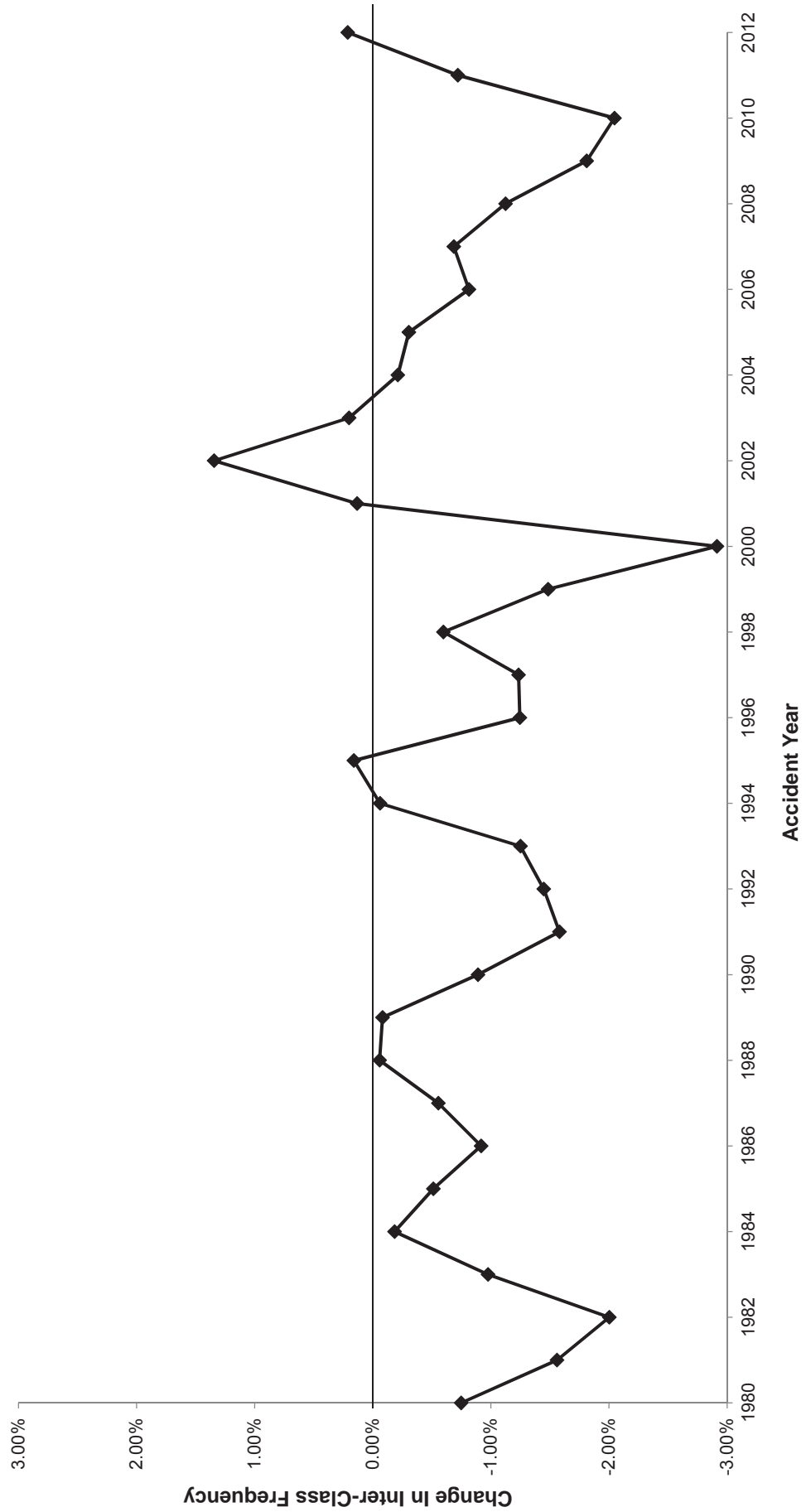
Top 20 Part of Body Codes for Non-Cumulative Injury Indemnity Claims based on AY 2011 Shares

2011 Rank	POB Code	POB Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	18.8%	18.6%	14.9%	12.1%	11.3%	14.2%	16.2%	16.4%	16.2%	17.1%	17.4%	17.2%	16.7%	16.7%
2	90	Multiple Body Parts	12.0%	11.6%	11.7%	14.6%	18.4%	16.5%	13.8%	12.3%	12.1%	11.3%	11.1%	12.0%	13.2%	12.5%
3	53	Knee	8.2%	8.0%	7.6%	7.6%	7.3%	7.6%	8.2%	8.3%	8.5%	8.7%	8.6%	8.5%	8.2%	8.3%
4	38	Shoulder	3.1%	3.4%	4.0%	4.3%	4.3%	4.6%	4.8%	4.9%	5.3%	5.8%	6.2%	6.1%	6.1%	6.2%
5	36	Finger	5.8%	5.8%	5.6%	5.3%	5.6%	5.8%	6.1%	6.4%	6.4%	6.3%	6.0%	5.9%	5.8%	5.8%
6	34	Wrist	4.5%	4.3%	4.2%	5.1%	5.9%	5.5%	5.9%	6.2%	6.2%	5.9%	5.6%	6.0%	5.6%	5.9%
7	35	Hand	4.4%	4.4%	4.2%	4.1%	4.1%	4.3%	4.3%	4.4%	4.5%	4.3%	4.2%	4.3%	4.4%	4.7%
8	55	Ankle	3.7%	3.6%	3.5%	3.4%	3.5%	3.7%	4.2%	4.5%	4.5%	4.5%	4.4%	4.2%	4.2%	4.1%
9	56	Foot	2.5%	2.5%	2.5%	2.6%	2.7%	2.9%	3.2%	3.4%	3.5%	3.1%	3.0%	2.8%	2.9%	2.8%
10	61	Abdomen	1.5%	1.7%	2.0%	2.2%	2.4%	2.5%	2.4%	2.4%	2.5%	2.5%	2.4%	2.1%	2.3%	2.3%
11	31	Upper Arm	3.5%	3.1%	2.1%	1.7%	1.5%	1.7%	1.7%	1.8%	1.8%	1.9%	2.2%	2.3%	2.3%	2.2%
12	33	Lower Arm	1.7%	1.9%	1.4%	1.2%	1.2%	1.6%	1.9%	2.0%	1.9%	2.0%	2.0%	2.0%	2.1%	2.3%
13	30	Multiple Upper	2.8%	2.8%	2.9%	3.0%	3.3%	3.1%	2.7%	2.6%	2.2%	2.0%	2.0%	2.0%	1.9%	1.9%
14	54	Lower Leg	1.7%	1.7%	1.9%	1.8%	1.9%	1.7%	1.9%	2.0%	2.0%	2.0%	1.8%	1.8%	1.8%	1.7%
15	32	Elbow	1.8%	1.7%	1.7%	1.7%	1.6%	1.6%	1.8%	1.9%	1.8%	1.9%	1.8%	1.8%	1.7%	1.8%
16	37	Thumb	1.5%	1.3%	1.1%	1.1%	1.0%	1.3%	1.7%	1.8%	1.8%	1.7%	1.7%	1.5%	1.6%	1.5%
17	41	Upper Back	1.9%	1.9%	1.3%	1.2%	1.1%	1.3%	1.5%	1.5%	1.6%	1.4%	1.4%	1.5%	1.5%	1.5%
18	25	Soft Tissue (Neck)	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.7%	0.7%	0.9%	1.0%	1.3%	1.5%	1.4%	1.4%
19	65	Unclassified	2.9%	3.6%	6.6%	5.7%	1.6%	2.1%	1.8%	1.0%	0.9%	1.1%	1.1%	1.2%	1.2%	1.0%
20	10	Multiple Head	1.0%	1.0%	1.2%	1.1%	1.4%	1.2%	1.1%	1.2%	1.2%	1.2%	1.2%	1.3%	1.2%	1.3%

Note: Figures in italics are based on a partial accident year.
Source: WCIRB unit statistical data



Annual Change in Indemnity Frequency Attributable to Changes in Hazardousness



Indemnity Claim Frequency by NAICS Sector Using NAICS Sector Exposure and Statewide Wages for On-Level

NAICS Sector	NAICS Name	Indemnity Claim Frequency at 1st per \$1M On-Level NAICS Exposure for Accident Year													
		1999	2000	2001	2002	2003	2004	2005	2007	2008	2009	2010	2011	2012	
11&21	Agriculture & Mining	1.177	1.217	1.045	0.996	1.069	0.942	0.797	0.771	0.709	0.680	0.600	0.747	0.793	0.819
23	Construction	1.108	1.104	1.024	0.871	0.898	0.776	0.692	0.645	0.595	0.543	0.512	0.532	0.554	0.558
31	Manufacturing	0.673	0.737	0.697	0.667	0.684	0.576	0.479	0.457	0.446	0.398	0.380	0.407	0.420	0.463
42	Wholesale	1.127	1.266	1.114	1.073	1.097	0.945	0.811	0.768	0.776	0.705	0.692	0.778	0.779	0.842
44	Retail	0.675	0.704	0.674	0.639	0.623	0.548	0.491	0.472	0.470	0.466	0.462	0.518	0.481	0.497
48&22	Transportation & Utilities	1.510	1.453	1.289	1.199	1.219	1.073	1.013	1.012	0.979	0.897	0.786	0.886	0.864	0.846
51	Information	0.345	0.320	0.317	0.286	0.318	0.267	0.213	0.209	0.212	0.218	0.192	0.212	0.195	0.210
52	Finance	0.176	0.202	0.161	0.165	0.128	0.112	0.095	0.079	0.089	0.088	0.093	0.098	0.090	0.084
53	Real Estate	0.353	0.342	0.323	0.327	0.284	0.248	0.210	0.217	0.261	0.258	0.277	0.268	0.272	0.270
54	Prof. Services	0.077	0.077	0.075	0.074	0.075	0.062	0.050	0.047	0.043	0.041	0.037	0.036	0.033	0.029
56	Administrative	1.298	1.422	1.244	1.129	1.161	0.985	0.828	0.830	0.797	0.809	0.800	0.896	0.892	0.905
61	Education	0.372	0.362	0.297	0.324	0.331	0.224	0.198	0.190	0.176	0.180	0.184	0.181	0.179	0.176
62	Health	0.562	0.572	0.493	0.484	0.488	0.388	0.317	0.288	0.299	0.284	0.296	0.315	0.315	0.294
71	Hospitality	0.835	0.948	0.835	0.777	0.759	0.638	0.566	0.569	0.574	0.554	0.544	0.576	0.581	0.596
72	Entertainment	0.916	0.997	0.879	0.837	0.846	0.692	0.584	0.570	0.561	0.545	0.596	0.661	0.687	0.754
81	Other Services	0.581	0.601	0.582	0.569	0.544	0.482	0.408	0.384	0.369	0.358	0.363	0.404	0.403	0.447
8742	Outside Sales	0.092	0.100	0.092	0.093	0.103	0.078	0.061	0.054	0.054	0.048	0.051	0.047	0.047	0.046
8810&92	Clerical & Public Admin	0.099	0.100	0.099	0.100	0.097	0.077	0.058	0.051	0.045	0.045	0.045	0.046	0.041	0.043
All		0.430	0.435	0.397	0.382	0.386	0.327	0.279	0.262	0.252	0.237	0.230	0.245	0.242	0.248
Fixed Exposures (2011)		0.399	0.416	0.380	0.362	0.364	0.306	0.260	0.247	0.240	0.229	0.224	0.243	0.242	0.243
Fixed Frequency (2011)		0.259	0.251	0.250	0.254	0.256	0.258	0.258	0.255	0.253	0.250	0.248	0.244	0.242	0.240

NAICS Sector	NAICS Name	Annual Change													
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
11&21	Agriculture & Mining	---	3.4%	-14.1%	-4.7%	7.4%	-11.8%	-15.4%	-3.3%	-8.1%	-4.1%	-11.7%	24.6%	6.1%	3.2%
23	Construction	---	-0.3%	-7.3%	-15.0%	3.1%	-13.6%	-10.8%	-6.8%	-7.7%	-8.8%	-5.7%	3.9%	4.1%	0.8%
31	Manufacturing	---	9.6%	-5.4%	-4.3%	2.5%	-15.8%	-16.9%	-4.6%	-2.5%	-10.6%	-4.5%	6.9%	3.2%	10.2%
42	Wholesale	---	12.4%	-12.0%	-3.7%	2.2%	-13.9%	-14.1%	-5.4%	1.0%	-9.1%	-1.9%	12.5%	0.1%	8.1%
44	Retail	---	4.2%	-4.2%	-5.2%	-2.5%	-12.0%	-10.4%	-3.9%	-0.3%	-0.9%	-0.9%	12.1%	-7.1%	3.3%
48&22	Transportation & Utilities	---	-3.8%	-11.3%	-6.9%	1.7%	-12.0%	-5.6%	-0.1%	-3.2%	-8.4%	-12.4%	12.8%	-2.5%	-2.1%
51	Information	---	-7.3%	-0.9%	-9.8%	11.3%	-16.3%	-19.9%	-2.1%	1.7%	2.7%	-12.2%	10.8%	-8.3%	7.9%
52	Finance	---	14.8%	-20.4%	2.5%	-22.6%	-11.9%	-15.1%	-17.6%	13.3%	-1.1%	5.6%	4.9%	-7.8%	-6.6%
53	Real Estate	---	-3.1%	-5.5%	1.1%	-13.1%	-12.6%	-15.4%	3.2%	20.5%	-1.1%	7.1%	-3.1%	1.3%	-0.7%
54	Prof. Services	---	0.0%	-2.3%	-1.3%	1.0%	-16.8%	-20.1%	-5.9%	-8.9%	-3.1%	-10.0%	-3.3%	-8.0%	-10.8%
56	Administrative	---	9.6%	-12.5%	-9.3%	2.8%	-15.1%	-15.9%	0.2%	-4.0%	1.5%	-1.1%	12.1%	-0.5%	1.5%
62	Health	---	-2.5%	-18.0%	9.1%	2.1%	-32.4%	-11.7%	-3.9%	-7.5%	2.5%	2.0%	-1.4%	-1.5%	-1.3%
71	Hospitality	---	1.7%	-13.8%	-1.7%	0.8%	-20.6%	-18.2%	-9.1%	3.6%	-4.8%	4.1%	6.3%	0.0%	-6.6%
72	Entertainment	---	13.6%	-12.0%	-7.0%	-2.2%	-16.0%	-11.3%	0.5%	0.9%	-3.4%	-1.7%	5.8%	0.9%	2.7%
81	Other Services	---	8.8%	-11.8%	-4.8%	1.1%	-18.2%	-15.7%	-2.3%	-1.6%	-2.9%	9.4%	10.9%	3.9%	9.9%
8742	Outside Sales	---	3.4%	-3.3%	-2.2%	4.4%	-11.4%	-15.2%	-6.0%	-4.0%	-10.7%	1.4%	11.3%	-0.4%	11.1%
8810&92	Clerical & Public Admin	---	9.1%	-7.7%	1.0%	10.8%	-24.8%	-21.1%	-11.4%	-1.0%	-10.7%	6.8%	-8.0%	-0.4%	-1.9%
All		---	0.6%	-1.4%	1.5%	-3.4%	-20.3%	-24.3%	-12.7%	-11.8%	0.6%	-1.4%	3.4%	-10.6%	5.0%
Fixed Exposures (2011)		---	1.3%	-8.9%	-3.6%	1.1%	-15.4%	-14.7%	-6.0%	-3.7%	-6.2%	-2.8%	6.6%	-1.3%	2.7%
Fixed Frequency (2011)		---	4.1%	-8.6%	-4.7%	0.7%	-16.0%	-15.1%	-5.0%	-2.6%	-4.9%	-2.0%	8.5%	-0.5%	0.4%
Fixed Frequency (2011)		---	-2.9%	-0.6%	1.8%	0.8%	0.6%	0.1%	-1.1%	-1.0%	-1.0%	-0.6%	-1.9%	-0.8%	-0.6%

Note: Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Average Hours Worked by BLS Super Sector

Industry	Calendar Year						
	2007	2008	2009	2010	2011	2012	2013*
Construction	35.4	35.2	35.2	35.1	35.2	36.0	36.6
Manufacturing	39.1	38.8	37.8	38.8	39.3	39.3	39.7
Trade, Transportation, and Utilities	35.6	35.2	34.3	34.0	34.9	34.8	34.7
Information	35.4	35.4	35.7	36.4	37.1	37.5	37.5
Financial Activities	37.0	36.8	36.8	36.7	36.6	36.8	36.4
Professional and Business Services	36.3	35.6	35.2	35.6	36.1	36.0	35.7
Education and Health Services	32.8	33.1	33.6	33.6	33.0	33.6	33.6
Leisure and Hospitality	26.6	26.4	26.1	26.3	26.5	26.7	26.3
Other Services	31.0	30.7	30.6	31.0	31.9	31.5	31.3
Total Private	34.5	34.2	33.8	34.0	34.4	34.4	34.3

Change in Average Hours Worked by BLS Super Sector

Industry	Calendar Year						
	2007	2008	2009	2010	2011	2012	2013*
Construction		-0.6%	0.0%	-0.3%	0.3%	2.3%	2.5%
Manufacturing		-0.8%	-2.6%	2.6%	1.3%	0.0%	1.7%
Trade, Transportation, and Utilities		-1.1%	-2.6%	-0.9%	2.6%	-0.3%	-0.3%
Information		0.0%	0.8%	2.0%	1.9%	1.1%	0.5%
Financial Activities		-0.5%	0.0%	-0.3%	-0.3%	0.5%	-0.7%
Professional and Business Services		-1.9%	-1.1%	1.1%	1.4%	-0.3%	-0.6%
Education and Health Services		0.9%	1.5%	0.0%	-1.8%	1.8%	0.2%
Leisure and Hospitality		-0.8%	-1.1%	0.8%	0.8%	0.8%	-1.8%
Other Services		-1.0%	-0.3%	1.3%	2.9%	-1.3%	-1.3%
Total Private		-0.9%	-1.2%	0.6%	1.2%	0.0%	-0.3%

*Note: Average hours worked for 2013 based on an average of January through August average hours worked.

Source: Bureau of Labor Statistics data for California.

Net Job Added (Gains - Losses) by BLS Sector

Industry	Calendar Year					
	2007	2008	2009	2010	2011	2012
Construction	-72,098	-135,251	-152,413	-31,241	12,539	34,867
Manufacturing	-35,346	-80,533	-140,784	-4,512	-4,373	976
Wholesale Trade	3,707	-32,871	-50,669	8,463	11,064	16,887
Retail Trade	-5,488	-123,222	-76,195	10,695	29,617	32,175
Transportation & Warehousing	2,268	-18,409	-33,997	2,828	3,511	10,901
Information	10,749	-19,018	-27,744	575	-5,175	14,465
Financial Activities	-54,209	-53,376	-47,486	-5,840	-807	16,487
Professional & Business Services	4,187	-113,097	-154,527	44,271	53,648	91,260
Education & Health Services	56,947	41,139	9,392	13,888	42,688	40,143
Leisure & Hospitality	20,639	-43,090	-70,412	21,956	25,732	53,869
Other Services	2,776	-14,026	-25,790	-2,490	5,331	8,848
Total Private*	44,989	-531,768	-748,675	127,256	256,968	377,826

Job Gains by BLS Sector

Industry	Calendar Year					
	2007	2008	2009	2010	2011	2012
Construction	356,904	293,796	242,911	262,961	277,604	287,862
Manufacturing	256,280	232,763	181,071	220,124	210,728	200,239
Wholesale Trade	164,285	140,152	122,419	144,085	143,895	149,411
Retail Trade	462,475	379,170	356,796	374,298	388,939	396,913
Transportation & Warehousing	100,733	84,501	72,752	85,617	86,590	91,249
Information	114,904	105,237	87,024	91,759	84,419	97,558
Financial Activities	205,352	179,877	166,223	172,023	164,887	170,891
Professional & Business Services	665,956	602,361	527,179	602,383	620,889	663,096
Education & Health Services	365,433	359,772	338,923	353,978	363,337	352,195
Leisure & Hospitality	488,051	456,178	393,827	430,344	443,008	458,319
Other Services	135,278	127,157	111,200	119,206	127,005	128,228
Total Private*	3,821,478	3,468,583	3,079,038	3,341,816	3,411,597	3,483,528

Job Losses by BLS Sector

Industry	Calendar Year					
	2007	2008	2009	2010	2011	2012
Construction	429,002	429,047	395,324	294,202	265,065	252,995
Manufacturing	291,626	313,296	321,855	224,636	215,101	199,263
Wholesale Trade	160,578	173,023	173,088	135,622	132,831	132,524
Retail Trade	467,963	502,392	432,991	363,603	359,322	364,738
Transportation & Warehousing	98,465	102,910	106,749	82,789	83,079	80,348
Information	104,155	124,255	114,768	91,184	89,594	83,093
Financial Activities	259,561	233,253	213,709	177,863	165,694	154,404
Professional & Business Services	661,769	715,458	681,706	558,112	567,241	571,836
Education & Health Services	308,486	318,633	329,531	340,090	320,649	312,052
Leisure & Hospitality	467,412	499,268	464,239	408,388	417,276	404,450
Other Services	132,502	141,183	136,990	121,696	121,674	119,380
Total Private*	3,776,489	4,000,351	3,827,713	3,214,560	3,154,629	3,105,702

*Note: Sum of industries does not equal total private.

Source: Bureau of Labor Statistics data for California.

Indemnity Claim Frequency by Geographic Region

Bay Area

Indemnity Claim Frequency per \$100M of Exposure at AY 2010 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	36.87	37.54	37.70	37.73	37.49	1999	---	---	---	---	---
2000	33.23	34.43	34.47	34.26	34.75	2000	-9.9%	-8.3%	-8.6%	-9.2%	-7.3%
2001	29.17	30.20	30.44	30.45	30.23	2001	-12.2%	-12.3%	-11.7%	-11.1%	-13.0%
2002	27.90	29.22	29.76	29.63	29.72	2002	-4.3%	-3.3%	-2.2%	-2.7%	-1.7%
2003	27.27	28.54	28.47	28.61	28.90	2003	-2.3%	-2.3%	-4.3%	-3.5%	-2.8%
2004	23.37	23.67	23.82	24.10	23.88	2004	-14.3%	-17.1%	-16.3%	-15.8%	-17.4%
2005	20.04	20.21	20.50	20.41	20.53	2005	-14.2%	-14.6%	-13.9%	-15.3%	-14.0%
2006	18.86	19.23	19.14	19.24	19.12	2006	-5.9%	-4.8%	-6.6%	-5.7%	-6.9%
2007	17.95	18.07	18.26	18.33	18.38	2007	-4.9%	-6.0%	-4.6%	-4.7%	-3.9%
2008	16.48	16.97	17.11	17.23	17.29	2008	-8.2%	-6.1%	-6.3%	-6.0%	-5.9%
2009	15.18	15.59	15.75	15.83		2009	-7.9%	-8.1%	-8.0%	-8.1%	
2010	15.78	16.40	16.57			2010	4.0%	5.2%	5.2%		
2011	15.25	16.18				2011	-3.4%	-1.3%			
2012	14.92					2012	-2.2%				

Los Angeles/LA Basin

Indemnity Claim Frequency per \$100M of Exposure at AY 2010 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	40.85	42.73	43.02	42.95	43.26	1999	---	---	---	---	---
2000	43.36	45.56	45.41	46.06	46.14	2000	6.2%	6.6%	5.6%	7.2%	6.7%
2001	39.87	41.62	42.53	42.88	43.25	2001	-8.0%	-8.6%	-6.4%	-6.9%	-6.3%
2002	39.15	42.52	43.10	43.47	43.42	2002	-1.8%	2.2%	1.3%	1.4%	0.4%
2003	40.20	41.95	42.19	42.21	42.25	2003	2.7%	-1.3%	-2.1%	-2.9%	-2.7%
2004	33.69	34.55	34.57	34.77	34.99	2004	-16.2%	-17.6%	-18.1%	-17.6%	-17.2%
2005	28.30	29.09	29.45	29.71	30.05	2005	-16.0%	-15.8%	-14.8%	-14.6%	-14.1%
2006	26.74	27.61	28.00	28.34	28.34	2006	-5.5%	-5.1%	-4.9%	-4.6%	-5.7%
2007	25.97	27.07	27.53	27.68	27.76	2007	-2.9%	-2.0%	-1.7%	-2.3%	-2.0%
2008	25.04	26.49	26.94	27.11	27.26	2008	-3.6%	-2.2%	-2.2%	-2.1%	-1.8%
2009	24.84	26.41	26.94	27.36		2009	-0.8%	-0.3%	0.0%	0.9%	
2010	26.89	28.42	29.38			2010	8.3%	7.6%	9.1%		
2011	26.90	29.36				2011	0.1%	3.3%			
2012	29.00					2012	7.8%				

All Other

Indemnity Claim Frequency per \$100M of Exposure at AY 2010 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	51.00	52.68	52.68	52.75	52.63	1999	---	---	---	---	---
2000	52.35	53.62	53.44	53.27	52.77	2000	2.6%	1.8%	1.5%	1.0%	0.3%
2001	48.22	49.31	49.71	49.39	49.17	2001	-7.9%	-8.0%	-7.0%	-7.3%	-6.8%
2002	45.51	48.01	47.57	47.32	47.48	2002	-5.6%	-2.6%	-4.3%	-4.2%	-3.4%
2003	45.28	45.79	45.56	45.62	45.47	2003	-0.5%	-4.6%	-4.2%	-3.6%	-4.2%
2004	38.88	39.36	39.39	39.09	38.54	2004	-14.1%	-14.0%	-13.5%	-14.3%	-15.3%
2005	33.91	34.38	34.17	33.93	34.20	2005	-12.8%	-12.6%	-13.2%	-13.2%	-11.3%
2006	31.55	31.60	31.49	31.65	31.55	2006	-6.9%	-8.1%	-7.8%	-6.7%	-7.7%
2007	30.20	30.51	30.77	30.70	30.86	2007	-4.3%	-3.4%	-2.3%	-3.0%	-2.2%
2008	27.81	28.63	28.80	29.12	29.33	2008	-7.9%	-6.2%	-6.4%	-5.1%	-5.0%
2009	26.93	27.93	28.43	28.74		2009	-3.2%	-2.5%	-1.3%	-1.3%	
2010	28.57	30.00	30.42			2010	6.1%	7.4%	7.0%		
2011	28.43	30.25				2011	-0.5%	0.8%			
2012	27.30					2012	-4.0%				

All Regions

Indemnity Claim Frequency per \$100M of Exposure at AY 2010 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	43.00	44.51	44.68	44.68	44.71	1999	---	---	---	---	---
2000	43.45	45.09	44.98	45.14	45.15	2000	1.0%	1.3%	0.7%	1.0%	1.0%
2001	39.64	40.99	41.56	41.61	41.64	2001	-8.8%	-9.1%	-7.6%	-7.8%	-7.8%
2002	38.26	40.83	41.08	41.12	41.18	2002	-3.5%	-0.4%	-1.2%	-1.2%	-1.1%
2003	38.56	39.80	39.81	39.88	39.92	2003	0.8%	-2.5%	-3.1%	-3.0%	-3.0%
2004	32.70	33.30	33.36	33.42	33.29	2004	-15.2%	-16.3%	-16.2%	-16.2%	-16.6%
2005	27.93	28.46	28.63	28.65	28.91	2005	-14.6%	-14.5%	-14.2%	-14.3%	-13.2%
2006	26.21	26.70	26.82	27.04	26.98	2006	-6.2%	-6.2%	-6.3%	-5.6%	-6.7%
2007	25.22	25.83	26.16	26.22	26.32	2007	-3.8%	-3.3%	-2.5%	-3.0%	-2.5%
2008	23.69	24.71	25.00	25.20	25.34	2008	-6.1%	-4.3%	-4.4%	-3.9%	-3.7%
2009	22.97	24.07	24.50	24.80		2009	-3.0%	-2.6%	-2.0%	-1.6%	
2010	24.48	25.75	26.34			2010	6.6%	7.0%	7.5%		
2011	24.27	26.14				2011	-0.9%	1.5%			
2012	24.71					2012	1.8%				

Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Claim Count Ratios by Region Based on Unit Statistical Data at 1st Report Level

Region	Ratio of Permanent Disability Claims to Indemnity Claims for Accident Year													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	0.376	0.384	0.404	0.396	0.374	0.355	0.305	0.300	0.280	0.292	0.302	0.311	0.321	0.333
Los Angeles	0.473	0.467	0.482	0.484	0.478	0.453	0.392	0.377	0.385	0.401	0.401	0.395	0.401	<i>0.411</i>
All Other	0.407	0.408	0.433	0.434	0.413	0.375	0.319	0.312	0.300	0.317	0.318	0.329	0.325	<i>0.329</i>
All Regions	0.427	0.428	0.448	0.449	0.436	0.407	0.349	0.339	0.335	0.352	0.355	0.358	0.361	<i>0.371</i>

Region	Annual Change													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	---	2.3%	5.1%	-1.9%	-5.5%	-5.3%	-14.1%	-1.7%	-6.4%	4.0%	3.5%	3.0%	3.2%	3.8%
Los Angeles	---	-1.3%	3.3%	0.4%	-1.2%	-5.3%	-13.4%	-3.9%	2.2%	4.0%	0.2%	-1.5%	1.5%	2.7%
All Other	---	0.3%	6.1%	0.2%	-4.9%	-9.3%	-14.8%	-2.4%	-3.8%	5.7%	0.3%	3.6%	-1.2%	1.2%
All Regions	---	0.1%	4.8%	0.2%	-2.9%	-6.7%	-14.1%	-3.0%	-1.1%	4.9%	1.0%	0.8%	0.8%	2.8%

Region	Ratio of Indemnity Claims to Total Claims for Accident Year													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	0.331	0.329	0.336	0.340	0.343	0.306	0.281	0.284	0.288	0.292	0.304	0.314	0.322	0.322
Los Angeles	0.327	0.338	0.346	0.359	0.363	0.331	0.300	0.295	0.302	0.312	0.337	0.352	0.358	0.377
All Other	0.320	0.323	0.334	0.341	0.341	0.311	0.286	0.280	0.283	0.289	0.301	0.316	0.323	0.332
All Regions	0.325	0.331	0.340	0.348	0.351	0.319	0.291	0.287	0.292	0.300	0.318	0.332	0.339	0.351

Region	Annual Change													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	---	-0.4%	2.1%	1.2%	0.9%	-10.8%	-8.2%	1.1%	1.1%	1.5%	4.0%	3.6%	2.6%	<i>-0.2%</i>
Los Angeles	---	3.5%	2.4%	3.5%	1.1%	-8.7%	-9.5%	-1.8%	2.6%	3.1%	8.2%	4.3%	1.7%	5.4%
All Other	---	0.8%	3.4%	2.0%	0.0%	-8.7%	-8.0%	-2.2%	1.2%	2.1%	4.1%	4.9%	2.4%	2.5%
All Regions	---	1.6%	2.7%	2.6%	0.7%	-9.1%	-8.7%	-1.4%	1.8%	2.5%	6.1%	4.5%	2.1%	3.6%

Region	Cumulative Injury Claims per 100 Indemnity Claims for Accident Year													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	5.97	5.99	6.94	7.27	6.67	5.86	4.63	4.19	5.03	5.13	5.41	5.42	5.28	5.02
Los Angeles	6.42	6.66	7.09	7.32	7.83	7.68	5.51	5.26	5.67	5.98	7.23	7.54	7.45	7.80
All Other	4.82	4.72	4.76	5.02	5.15	4.88	3.20	3.18	3.25	3.38	3.93	4.29	4.06	3.76
All Regions	5.73	5.79	6.17	6.45	6.64	6.33	4.50	4.30	4.67	4.91	5.78	6.07	5.91	6.00

Region	Annual Change													
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bay Area	---	0.4%	15.8%	4.8%	-8.4%	-12.1%	-21.0%	-9.4%	20.0%	1.8%	5.5%	0.1%	-2.6%	<i>-4.9%</i>
Los Angeles	---	3.6%	6.5%	3.3%	6.9%	-1.9%	-28.3%	-4.5%	7.9%	5.4%	21.0%	4.3%	-1.2%	4.8%
All Other	---	-2.1%	0.8%	5.6%	2.6%	-5.3%	-34.4%	-0.7%	2.3%	4.0%	16.4%	9.0%	-5.3%	<i>-7.3%</i>
All Regions	---	1.0%	6.6%	4.6%	2.9%	-4.6%	-29.0%	-4.3%	8.6%	5.0%	17.7%	5.0%	-2.7%	1.7%

Figures in italics are based on preliminary partial data.

Top 20 Part of Body Codes for Cumulative Injury Indemnity Claims based on AY 2011 Shares

		Bay Area														
		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	90	Multiple Body Parts	14.8%	16.7%	14.6%	19.1%	23.3%	19.1%	16.4%	17.1%	13.9%	13.1%	13.3%	17.6%	18.7%	17.4%
2	34	Wrist	15.1%	15.0%	15.0%	13.3%	12.1%	11.1%	14.9%	16.2%	13.5%	14.9%	13.5%	10.6%	9.0%	10.2%
3	30	Multiple Upper	17.0%	13.4%	12.3%	9.8%	11.7%	14.2%	12.8%	11.9%	12.3%	9.5%	9.0%	7.5%	7.3%	7.9%
4	39	Wrist and Hand	5.2%	5.2%	4.9%	5.4%	6.1%	4.8%	5.6%	5.9%	5.9%	6.5%	5.0%	5.2%	7.1%	5.5%
5	42	Lower Back	4.9%	5.3%	5.0%	6.7%	4.3%	5.6%	5.8%	4.8%	6.8%	5.5%	7.0%	7.0%	7.0%	9.5%
Other		Other	43.1%	44.4%	48.1%	45.7%	42.6%	45.2%	44.5%	44.1%	47.6%	50.5%	52.2%	52.0%	50.8%	49.6%

Los Angeles/LA Basin

		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	90	Multiple Body Parts	27.8%	25.4%	22.8%	24.9%	34.9%	31.2%	31.1%	29.3%	28.5%	28.6%	30.7%	29.1%	34.2%	37.1%
2	42	Lower Back	4.6%	5.1%	4.1%	4.4%	3.5%	4.9%	6.2%	7.0%	7.3%	7.7%	8.8%	9.8%	9.1%	7.8%
3	34	Wrist	12.3%	11.5%	10.8%	10.7%	8.8%	8.9%	9.7%	11.0%	9.9%	7.8%	5.2%	5.3%	5.9%	6.0%
4	66	Psych	3.6%	3.4%	3.5%	4.0%	4.0%	2.9%	3.2%	3.5%	5.7%	6.5%	5.7%	6.9%	5.5%	4.4%
5	65	Unclassified	4.5%	5.5%	9.9%	8.3%	3.3%	4.2%	3.7%	2.4%	2.5%	2.0%	2.9%	2.7%	4.4%	3.6%
Other		Other	47.2%	49.1%	49.0%	47.7%	45.5%	48.0%	46.1%	46.8%	46.1%	47.4%	46.7%	46.2%	41.1%	41.2%

All Other

		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	90	Multiple Body Parts	14.9%	14.2%	12.9%	17.3%	25.4%	21.0%	16.6%	15.2%	16.1%	15.2%	14.6%	15.8%	19.8%	18.0%
2	42	Lower Back	5.7%	5.9%	5.7%	4.0%	4.3%	5.9%	5.9%	6.3%	7.3%	6.7%	8.9%	8.1%	9.5%	7.7%
3	34	Wrist	17.5%	15.3%	14.6%	14.9%	13.0%	11.1%	14.4%	16.0%	13.8%	13.2%	13.5%	11.6%	9.0%	13.1%
4	38	Shoulder	2.7%	3.5%	3.8%	4.7%	4.6%	5.4%	5.1%	6.1%	6.9%	7.7%	5.1%	6.2%	6.4%	6.1%
5	12	Brain	3.0%	3.6%	2.5%	3.6%	4.7%	3.6%	5.4%	5.2%	4.4%	3.9%	5.7%	7.5%	6.1%	5.1%
Other		Other	56.2%	57.5%	60.5%	55.5%	48.1%	53.1%	52.7%	51.2%	51.5%	53.3%	52.1%	50.9%	49.2%	50.1%

Note: Figures in italics are based on a preliminary partial data.
 Source: WCIRB unit statistical data at first report level

Top 20 Part of Body Codes for Non-Cumulative Injury Indemnity Claims based on AY 2011 Shares

		Bay Area														
		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	20.8%	20.5%	17.2%	13.9%	13.0%	15.0%	16.9%	16.7%	17.0%	17.2%	18.5%	17.6%	17.1%	17.6%
2	90	Multiple Body Parts	10.8%	10.1%	11.1%	13.8%	17.9%	15.8%	13.0%	11.8%	11.1%	10.5%	9.4%	9.9%	11.0%	11.6%
3	53	Knee	8.4%	8.0%	7.6%	7.9%	7.4%	7.7%	8.5%	8.3%	8.9%	9.1%	9.0%	9.0%	8.9%	8.6%
4	38	Shoulder	2.7%	3.4%	4.2%	4.2%	4.1%	4.7%	5.1%	5.0%	6.0%	6.4%	6.5%	6.9%	6.9%	7.2%
5	36	Finger	5.4%	5.4%	5.3%	5.1%	5.1%	5.6%	5.9%	6.4%	6.4%	6.3%	6.2%	6.0%	5.8%	5.9%
Other		Other	51.7%	52.5%	54.5%	55.0%	52.5%	51.2%	50.6%	51.8%	50.6%	50.5%	50.4%	50.7%	50.4%	49.0%

Los Angeles/LA Basin

		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	17.8%	18.0%	15.0%	11.8%	10.8%	13.6%	15.4%	15.9%	15.9%	16.7%	16.9%	17.4%	16.6%	16.2%
2	90	Multiple Body Parts	13.1%	12.3%	12.4%	15.9%	19.8%	17.6%	15.4%	13.6%	13.7%	13.1%	13.1%	13.6%	14.7%	14.9%
3	53	Knee	7.8%	7.6%	7.3%	7.1%	6.8%	7.1%	7.6%	8.0%	7.9%	8.2%	7.9%	8.1%	7.8%	7.7%
4	36	Finger	6.4%	6.4%	6.1%	5.6%	5.8%	6.1%	6.3%	6.5%	6.6%	6.5%	5.9%	5.7%	5.8%	5.5%
5	38	Shoulder	2.9%	3.2%	3.9%	4.0%	4.1%	4.3%	4.5%	4.6%	4.9%	5.4%	6.0%	5.9%	5.6%	5.5%
Other		Other	52.0%	52.5%	55.3%	55.5%	52.8%	51.3%	50.9%	51.4%	51.2%	50.1%	50.2%	49.4%	49.6%	50.0%

All Other

		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	18.5%	18.4%	14.4%	12.1%	11.2%	14.6%	16.8%	16.7%	16.3%	17.5%	17.4%	16.6%	16.6%	17.1%
2	90	Multiple Body Parts	11.1%	10.3%	9.7%	13.2%	17.0%	15.3%	12.2%	11.0%	10.6%	9.3%	9.3%	11.0%	12.4%	9.2%
3	53	Knee	8.6%	8.6%	8.1%	8.1%	8.0%	8.3%	8.8%	8.7%	9.0%	9.2%	9.4%	8.8%	8.5%	9.1%
4	38	Shoulder	3.4%	3.6%	4.3%	4.7%	4.8%	5.0%	5.0%	5.3%	5.5%	6.0%	6.4%	5.9%	6.5%	6.8%
5	34	Wrist	4.5%	4.2%	4.3%	5.3%	6.1%	5.2%	6.3%	6.6%	6.6%	6.4%	6.5%	7.4%	6.4%	6.5%
Other		Other	53.9%	54.8%	59.2%	56.6%	52.9%	51.4%	50.9%	51.8%	51.9%	51.6%	50.9%	50.2%	49.7%	51.4%

Note: Figures in italics are based on a preliminary partial data.
Source: WCIRB unit statistical data at first report level

Top 20 Part of Body Codes for All Indemnity Claims based on AY 2011 Shares

		Bay Area														
		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	19.7%	19.5%	16.2%	13.3%	12.3%	14.4%	16.3%	16.2%	16.4%	16.6%	17.9%	17.0%	16.5%	17.2%
2	90	Multiple Body Parts	11.1%	10.6%	11.4%	14.2%	18.3%	16.0%	13.2%	12.0%	11.3%	10.6%	9.6%	10.3%	11.4%	11.9%
3	53	Knee	8.0%	7.7%	7.2%	7.4%	7.0%	7.6%	8.3%	8.1%	8.7%	9.0%	8.8%	8.7%	8.7%	8.4%
4	38	Shoulder	2.7%	3.4%	4.2%	4.2%	4.1%	4.6%	5.0%	5.0%	6.1%	6.6%	6.6%	6.9%	6.8%	7.1%
5	36	Finger	5.1%	5.1%	5.0%	4.8%	4.8%	5.4%	5.7%	6.1%	6.1%	6.0%	6.0%	5.7%	5.5%	5.7%
Other		Other	53.3%	53.7%	56.0%	56.0%	53.4%	52.0%	51.4%	52.6%	51.4%	51.3%	51.2%	51.3%	51.0%	49.7%

Los Angeles/LA Basin

		Accident Year														
		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	90	Multiple Body Parts	14.2%	13.3%	13.2%	16.7%	21.1%	18.7%	16.3%	14.4%	14.5%	14.1%	14.4%	14.8%	16.1%	16.7%
2	42	Lower Back	16.8%	17.0%	14.1%	11.2%	10.2%	12.8%	14.8%	15.5%	15.4%	16.2%	16.3%	16.8%	16.0%	15.5%
3	53	Knee	7.4%	7.2%	6.9%	6.8%	6.4%	6.7%	7.3%	7.7%	7.6%	7.9%	7.5%	7.6%	7.4%	7.3%
4	38	Shoulder	2.7%	3.1%	3.8%	4.0%	4.0%	4.2%	4.4%	4.6%	4.9%	5.4%	5.9%	5.8%	5.5%	5.5%
5	36	Finger	6.0%	6.0%	5.7%	5.2%	5.4%	5.7%	6.0%	6.3%	6.2%	6.1%	5.5%	5.3%	5.4%	5.1%
Other		Other	52.8%	53.4%	56.3%	56.2%	53.0%	51.8%	51.2%	51.6%	51.5%	50.4%	50.4%	49.7%	49.6%	49.9%

All Other

		Accident Year														
		Accident Year														
2011 Rank	POB Code	POB Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	17.7%	17.7%	13.9%	11.6%	10.8%	14.1%	16.5%	16.3%	16.0%	17.1%	17.1%	16.3%	16.3%	16.7%
2	90	Multiple Body Parts	11.3%	10.6%	9.9%	13.4%	17.5%	15.7%	12.3%	11.1%	10.8%	9.5%	9.5%	11.2%	12.7%	9.6%
3	53	Knee	8.3%	8.3%	7.8%	7.8%	7.7%	8.1%	8.6%	8.5%	8.8%	9.0%	9.1%	8.6%	8.3%	8.8%
4	34	Wrist	5.3%	4.8%	4.9%	5.9%	6.5%	5.6%	6.6%	6.9%	6.9%	6.6%	6.8%	7.6%	6.5%	6.7%
5	38	Shoulder	3.3%	3.6%	4.3%	4.7%	4.8%	5.1%	5.0%	5.3%	5.5%	6.1%	6.4%	5.9%	6.5%	6.7%
Other		Other	54.0%	55.0%	59.3%	56.5%	52.7%	51.5%	51.0%	51.8%	52.0%	51.7%	51.0%	50.4%	49.8%	51.4%

Note: Figures in italics are based on a preliminary partial data.
Source: WCIRB unit statistical data at first report level

Distribution of Indemnity Claims by Region and NAICS Sector

		Bay Area													
NAICS Sector	NAICS Name	Indemnity Claim Distribution for Accident Year at 1st Report													
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
11&21	Agriculture & Mining	1.3%	1.3%	1.2%	1.1%	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%	1.2%	1.5%	1.4%	1.3%
23	Construction	13.7%	14.6%	15.1%	13.4%	14.0%	15.1%	16.1%	16.6%	15.7%	14.9%	12.0%	10.3%	10.8%	10.9%
31	Manufacturing	13.7%	14.5%	12.9%	11.8%	10.4%	11.5%	10.5%	10.6%	11.2%	10.6%	9.5%	10.2%	10.7%	12.8%
42	Wholesale	4.8%	4.9%	4.8%	5.3%	5.1%	5.0%	5.3%	4.5%	5.0%	4.1%	4.0%	4.6%	4.4%	4.8%
44	Retail	9.6%	10.1%	12.0%	12.0%	11.6%	12.7%	13.1%	13.3%	12.9%	13.2%	12.6%	13.2%	12.9%	12.4%
22&48	Utilities & Transportation	13.1%	11.7%	10.5%	10.3%	9.9%	8.9%	9.4%	9.0%	8.9%	8.4%	8.8%	8.9%	8.9%	7.9%
51	Information	1.7%	1.6%	1.8%	1.3%	1.5%	1.0%	0.9%	0.7%	0.6%	0.4%	0.5%	0.4%	0.3%	0.3%
52	Finance	1.2%	1.4%	1.5%	1.3%	1.5%	1.5%	1.6%	1.6%	1.6%	1.7%	1.9%	1.5%	1.3%	1.2%
53	Real Estate	1.9%	2.0%	1.9%	2.3%	2.4%	2.8%	3.1%	2.7%	2.7%	3.0%	3.5%	2.9%	2.8%	2.8%
54	Prof. Services	2.3%	2.5%	2.9%	2.6%	2.6%	2.3%	2.4%	2.5%	2.6%	2.9%	2.7%	2.7%	2.6%	2.7%
56	Administrative	4.4%	4.0%	4.1%	4.1%	4.2%	4.3%	4.7%	5.3%	6.3%	7.1%	7.1%	7.3%	8.0%	7.8%
61	Education	3.3%	3.6%	3.5%	3.5%	2.9%	1.7%	1.8%	1.8%	2.0%	2.1%	2.2%	2.3%	2.6%	2.5%
62	Health	7.9%	5.4%	5.6%	6.8%	8.7%	8.0%	7.3%	6.8%	7.2%	7.4%	9.4%	9.4%	8.9%	7.1%
71	Hospitality	1.5%	1.9%	1.6%	2.1%	2.0%	1.9%	1.7%	1.8%	1.8%	2.0%	2.0%	1.9%	1.9%	1.7%
72	Entertainment	6.6%	6.9%	6.7%	7.3%	7.5%	7.9%	8.0%	8.5%	8.6%	8.9%	10.0%	10.8%	11.4%	12.8%
81	Other Services	3.9%	4.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.2%	3.8%	4.1%	4.3%	4.5%	4.2%	4.2%
8742	Outside Sales	1.6%	1.7%	1.7%	1.7%	1.9%	1.7%	1.5%	1.6%	1.6%	1.5%	1.6%	1.6%	1.5%	1.4%
92&8810	Clerical & Public Admin.	7.5%	7.9%	8.3%	8.9%	8.7%	8.1%	7.2%	7.3%	6.5%	6.7%	6.7%	6.1%	5.4%	5.5%
All		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

		Los Angeles/LA Basin													
NAICS Sector	NAICS Name	Indemnity Claim Distribution for Accident Year at 1st Report													
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
11&21	Agriculture & Mining	2.4%	2.1%	1.9%	2.0%	2.2%	2.3%	2.2%	2.0%	1.8%	1.8%	1.8%	2.2%	2.3%	2.2%
23	Construction	12.1%	12.0%	12.1%	11.5%	11.8%	12.5%	14.1%	14.3%	12.9%	11.3%	9.6%	8.2%	8.5%	8.3%
31	Manufacturing	22.0%	22.1%	21.6%	20.7%	20.8%	20.1%	19.3%	18.4%	18.4%	18.0%	16.9%	16.8%	17.3%	16.7%
42	Wholesale	5.8%	6.1%	6.1%	5.9%	6.3%	6.3%	6.3%	7.0%	6.5%	6.4%	6.0%	6.2%	6.0%	5.6%
44	Retail	8.4%	8.2%	8.5%	8.5%	8.6%	8.8%	9.1%	9.5%	10.3%	10.3%	10.7%	11.2%	11.2%	11.0%
22&48	Utilities & Transportation	5.0%	4.7%	5.2%	5.8%	5.7%	5.8%	6.5%	6.4%	6.2%	6.1%	6.1%	6.1%	5.8%	6.4%
51	Information	3.1%	2.9%	2.6%	2.5%	2.7%	3.0%	2.9%	3.0%	3.2%	3.3%	3.0%	2.8%	2.5%	4.7%
52	Finance	1.6%	1.5%	1.5%	1.6%	1.2%	1.6%	1.8%	1.4%	1.4%	1.4%	1.7%	1.6%	1.9%	1.8%
53	Real Estate	1.8%	1.8%	1.8%	1.8%	1.8%	2.0%	1.9%	2.3%	2.6%	2.2%	2.2%	2.3%	2.3%	2.1%
54	Prof. Services	1.6%	1.5%	1.6%	1.5%	1.6%	1.8%	1.5%	1.6%	1.7%	1.6%	1.5%	1.5%	1.5%	1.5%
56	Administrative	3.6%	3.7%	3.6%	3.7%	4.0%	3.8%	4.0%	4.5%	4.4%	4.9%	5.3%	5.5%	5.2%	5.0%
61	Education	3.7%	4.0%	4.1%	3.6%	2.1%	1.2%	1.2%	1.2%	1.3%	1.5%	1.7%	1.6%	1.6%	1.5%
62	Health	6.8%	7.2%	6.5%	7.2%	7.1%	7.0%	6.7%	6.6%	7.5%	7.9%	8.7%	9.3%	9.5%	8.6%
71	Hospitality	1.6%	1.7%	1.8%	1.7%	1.6%	1.6%	1.9%	1.9%	2.1%	2.3%	2.1%	2.1%	2.0%	2.0%
72	Entertainment	7.2%	7.1%	6.9%	7.4%	8.1%	7.7%	7.4%	7.7%	8.0%	8.5%	9.4%	10.4%	10.7%	12.2%
81	Other Services	4.2%	4.2%	4.5%	4.6%	4.5%	4.7%	4.5%	4.4%	4.4%	4.7%	4.9%	4.9%	4.8%	5.0%
8742	Outside Sales	1.6%	1.6%	1.7%	1.9%	2.2%	2.1%	1.7%	1.6%	1.6%	1.6%	1.8%	1.4%	1.4%	1.3%
92&8810	Clerical & Public Admin.	7.4%	7.4%	7.9%	8.2%	7.7%	7.6%	6.7%	6.2%	5.7%	6.2%	6.5%	6.3%	5.5%	5.3%
All		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

		Other Regions													
NAICS Sector	NAICS Name	Indemnity Claim Distribution for Accident Year at 1st Report													
		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
11&21	Agriculture & Mining	10.5%	9.7%	8.2%	8.6%	9.7%	10.2%	10.1%	10.3%	10.1%	11.0%	11.6%	11.8%	13.3%	14.6%
23	Construction	15.0%	14.5%	15.9%	14.9%	15.1%	16.2%	17.2%	16.5%	14.8%	12.6%	10.5%	9.0%	9.0%	9.9%
31	Manufacturing	14.4%	14.5%	14.1%	13.2%	13.1%	12.9%	12.5%	12.8%	12.6%	11.3%	11.4%	11.8%	12.1%	11.3%
42	Wholesale	4.2%	4.3%	4.0%	4.1%	3.8%	4.1%	4.4%	3.9%	4.3%	4.2%	4.4%	4.6%	4.7%	5.4%
44	Retail	9.4%	9.3%	8.8%	9.8%	10.0%	10.5%	10.6%	10.3%	10.8%	11.2%	11.6%	11.8%	10.0%	10.7%
22&48	Utilities & Transportation	6.4%	6.8%	6.5%	5.9%	6.4%	7.3%	7.5%	8.5%	8.8%	8.9%	8.1%	8.1%	7.7%	6.6%
51	Information	0.8%	0.7%	0.9%	1.0%	1.0%	0.9%	0.8%	1.0%	1.1%	1.2%	1.3%	1.3%	1.4%	1.1%
52	Finance	0.9%	0.8%	0.9%	1.1%	0.9%	0.8%	0.7%	0.6%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%
53	Real Estate	1.8%	1.6%	1.6%	1.7%	1.8%	2.0%	2.2%	1.9%	2.1%	2.3%	2.2%	2.1%	2.1%	2.3%
54	Prof. Services	1.4%	1.6%	1.5%	1.7%	1.6%	1.5%	1.6%	1.7%	1.6%	1.9%	1.8%	1.7%	1.8%	1.9%
56	Administrative	3.6%	3.9%	4.1%	4.6%	4.7%	4.7%	4.4%	4.6%	4.3%	4.4%	4.3%	4.3%	4.6%	4.8%
61	Education	5.0%	4.9%	4.4%	3.6%	2.0%	0.8%	0.8%	0.9%	0.8%	1.0%	1.1%	1.1%	1.0%	1.0%
62	Health	7.4%	7.4%	7.8%	8.1%	8.2%	7.9%	7.7%	7.6%	8.4%	9.4%	10.4%	10.8%	10.8%	9.3%
71	Hospitality	1.5%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.5%	1.5%	1.6%	1.7%	1.7%	1.8%	1.6%
72	Entertainment	7.0%	7.6%	7.4%	7.5%	7.3%	7.1%	7.3%	7.4%	7.6%	7.9%	8.5%	8.5%	9.0%	9.9%
81	Other Services	3.6%	3.3%	3.6%	3.9%	3.6%	3.8%	3.9%	3.9%	4.0%	3.8%	3.9%	3.9%	3.9%	4.4%
8742	Outside Sales	1.5%	1.6%	1.7%	1.7%	2.1%	1.8%	1.8%	1.7%	1.8%	1.7%	1.7%	1.6%	1.6%	1.7%
92&8810	Clerical & Public Admin.	5.6%	6.2%	7.0%	7.3%	7.3%	6.1%	5.2%	4.9%	4.7%	5.0%	4.9%	5.0%	4.4%	4.0%
All		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Note: Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Indemnity Share of Total Claim Counts as of June 30, 2013 Experience

Proportion of Total Indemnity Counts to Total Counts by Accident Year and Age (No Insurer Mix Adjustment)

AY	6	12	18	24	30	36	42	48	54	60	66	72	78	84
1998														33.5%
1999														31.4%
2000												33.5%	31.2%	31.2%
2001														33.5%
2002														33.2%
2003														29.7%
2004														28.5%
2005		29.5%	27.8%	31.7%	29.5%	35.8%	32.8%	36.0%	32.9%	33.5%	31.3%	33.5%	31.5%	31.5%
2006	29.8%	28.2%	27.6%	27.5%	28.0%	27.6%	28.0%	27.9%	27.9%	27.9%	27.9%	27.9%	28.2%	28.2%
2007	30.1%	30.4%	29.4%	29.4%	29.5%	29.5%	29.6%	29.6%	29.8%	29.8%	29.7%	29.7%	29.7%	29.7%
2008	30.4%	29.2%	29.8%	30.1%	30.4%	30.5%	30.5%	30.6%	30.6%	30.6%	30.6%	30.6%	30.6%	30.6%
2009	31.0%	31.0%	31.7%	32.2%	32.5%	32.6%	32.7%	32.8%	32.8%	32.8%	32.8%	32.8%	32.8%	32.8%
2010	31.4%	32.1%	33.2%	33.9%	34.2%	34.4%	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%
2011	32.3%	33.4%	34.6%	35.3%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%
2012	33.5%	33.7%	35.1%	35.3%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%
2013	33.4%	33.7%	35.1%	35.3%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%

Proportion of Total Indemnity Counts to Total Counts by Accident Year and Age (Insurer Mix Adjusted to 2012 Pure Premium Level)

AY	6	12	18	24	30	36	42	48	54	60	66	72	78	84
1998														29.9%
1999														29.3%
2000														30.5%
2001														32.3%
2002														34.0%
2003														30.0%
2004														27.6%
2005		27.4%	27.1%	30.2%	29.7%	34.5%	33.3%	33.2%	32.3%	31.1%	30.5%	30.8%	29.3%	29.3%
2006	29.0%	27.6%	26.9%	26.8%	27.1%	27.1%	27.3%	27.2%	27.3%	27.2%	27.2%	27.3%	27.3%	27.3%
2007	28.5%	29.3%	28.2%	28.2%	28.3%	28.4%	28.4%	28.5%	28.5%	28.4%	28.4%	28.4%	28.4%	28.4%
2008	29.4%	28.4%	29.5%	29.7%	30.0%	30.1%	30.2%	30.2%	30.3%	30.3%	30.4%	30.4%	30.4%	30.4%
2009	30.1%	30.0%	31.0%	31.5%	31.8%	32.0%	32.1%	32.2%	32.3%	32.3%	32.3%	32.3%	32.3%	32.3%
2010	30.5%	31.8%	33.2%	33.8%	34.2%	34.3%	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%
2011	31.9%	32.9%	34.3%	35.0%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%
2012	32.8%	33.3%	34.9%	35.0%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%
2013	33.5%	33.3%	34.9%	35.0%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%

Source: WCIRB aggregate data calls

Incremental Indemnity Claim Counts and Medical-Only Claim Counts

Calendar Quarter Evaluation	Statewide Incremental Number of Indemnity Claims	Change from Same Quarter at Prior Calendar Year	Four-Quarter Total Incremental Number of Indemnity Claims	Change from Same Quarter at Prior Calendar Year
3/31/2006	38,425	---	---	---
6/30/2006	38,714	---	---	---
9/30/2006	39,108	---	---	---
12/31/2006	37,191	---	153,438	---
3/31/2007	37,515	-2.4%	152,528	---
6/30/2007	34,751	-10.2%	148,565	---
9/30/2007	39,236	0.3%	148,693	---
12/31/2007	32,192	-13.4%	143,694	-6.4%
3/31/2008	35,334	-5.8%	141,513	-7.2%
6/30/2008	33,379	-3.9%	140,141	-5.7%
9/30/2008	31,720	-19.2%	132,625	-10.8%
12/31/2008	26,954	-16.3%	127,387	-11.3%
3/31/2009	25,831	-26.9%	117,884	-16.7%
6/30/2009	28,641	-14.2%	113,146	-19.3%
9/30/2009	29,156	-8.1%	110,582	-16.6%
12/31/2009	27,450	1.8%	111,078	-12.8%
3/31/2010	27,701	7.2%	112,948	-4.2%
6/30/2010	29,765	3.9%	114,072	0.8%
9/30/2010	31,144	6.8%	116,060	5.0%
12/31/2010	29,507	7.5%	118,117	6.3%
3/31/2011	28,182	1.7%	118,598	5.0%
6/30/2011	29,441	-1.1%	118,274	3.7%
9/30/2011	32,154	3.2%	119,284	2.8%
12/31/2011	30,887	4.7%	120,664	2.2%
3/31/2012	28,495	1.1%	120,977	2.0%
6/30/2012	31,873	8.3%	123,409	4.3%
9/30/2012	34,031	5.8%	125,286	5.0%
12/31/2012	30,815	-0.2%	125,214	3.8%
3/31/2013	27,262	-4.3%	123,981	2.5%
6/30/2013	33,631	5.5%	125,739	1.9%

Calendar Quarter Evaluation	Statewide Incremental Number of Medical-Only Claims	Change from Same Quarter at Prior Calendar Year	Four-Quarter Total Incremental Number of Medical-Only Claims	Change from Same Quarter at Prior Calendar Year
3/31/2006	---	---	---	---
6/30/2006	88,810	---	---	---
9/30/2006	84,401	---	---	---
12/31/2006	80,203	---	---	---
3/31/2007	84,338	---	337,752	---
6/30/2007	76,862	-13.5%	325,804	---
9/30/2007	85,419	1.2%	326,822	---
12/31/2007	64,617	-19.4%	311,236	---
3/31/2008	71,835	-14.8%	298,733	-11.6%
6/30/2008	74,714	-2.8%	296,585	-9.0%
9/30/2008	70,364	-17.6%	281,530	-13.9%
12/31/2008	62,389	-3.4%	279,302	-10.3%
3/31/2009	52,024	-27.6%	259,491	-13.1%
6/30/2009	54,529	-27.0%	239,306	-19.3%
9/30/2009	58,640	-16.7%	227,582	-19.2%
12/31/2009	52,638	-15.6%	217,831	-22.0%
3/31/2010	49,818	-4.2%	215,625	-16.9%
6/30/2010	54,149	-0.7%	215,245	-10.1%
9/30/2010	55,557	-5.3%	212,162	-6.8%
12/31/2010	54,753	4.0%	214,277	-1.6%
3/31/2011	48,140	-3.4%	212,599	-1.4%
6/30/2011	49,357	-8.8%	207,807	-3.5%
9/30/2011	54,822	-1.3%	207,072	-2.4%
12/31/2011	50,441	-7.9%	202,760	-5.4%
3/31/2012	47,249	-1.9%	201,869	-5.0%
6/30/2012	49,356	0.0%	201,868	-2.9%
9/30/2012	56,783	3.6%	203,829	-1.6%
12/31/2012	49,122	-2.6%	202,510	-0.1%
3/31/2013	43,902	-7.1%	199,163	-1.3%
6/30/2013	50,997	3.3%	200,804	-0.5%

Source: WCIRB aggregate data calls

Claim Count Distribution by Injury Type at 1st Unit Statistical Report Level

Injury Type	Distribution of Claims for Accident Year											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012*
PT/Death	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Permanent Partial	44.7%	44.8%	43.3%	40.5%	34.9%	33.8%	33.4%	35.1%	35.5%	35.8%	36.1%	37.0%
Temporary	55.0%	55.0%	56.4%	59.1%	64.8%	65.8%	66.3%	64.6%	64.2%	64.0%	63.7%	62.7%
Indemnity	33.9%	35.1%	35.2%	31.8%	29.1%	28.6%	29.2%	30.0%	31.8%	33.2%	33.9%	35.1%
Med Only	66.1%	64.9%	64.8%	68.2%	70.9%	71.4%	70.8%	70.0%	68.2%	66.8%	66.1%	64.9%

Injury Type	Percent Change in Distribution of Claims for Accident Year											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012*
PT/Death	---	-13.4%	19.0%	12.7%	-14.0%	23.2%	-11.2%	-22.6%	-11.0%	-15.3%	8.7%	12.2%
Permanent Partial	---	0.1%	-3.2%	-6.5%	-13.9%	-3.2%	-1.1%	5.2%	1.1%	0.9%	0.8%	2.6%
Temporary	---	0.0%	2.5%	4.9%	9.6%	1.6%	0.6%	-2.5%	-0.5%	-0.4%	-0.5%	-1.5%
Indemnity	---	3.6%	0.4%	-9.6%	-8.6%	-1.6%	2.1%	2.5%	6.1%	4.5%	2.0%	3.6%
Med Only	---	-1.9%	-0.2%	5.2%	4.0%	0.7%	-0.8%	-1.0%	-2.6%	-2.1%	-1.0%	-1.8%

Note: PT/Death, permanent partial, and temporary claims compared to total indemnity count. Indemnity and med-only claims compared to total count. Figures in italics are based on preliminary partial data.

Indemnity Claim Count Distribution by Part of Body Code

Top 20 Part of Body Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	POB Code	POB Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	17.9%	17.7%	14.1%	11.6%	10.8%	13.6%	15.7%	15.9%	15.8%	16.6%	16.9%	16.7%	16.2%	16.2%
2	90	Multiple Body Parts	12.6%	12.2%	12.2%	15.1%	19.2%	17.1%	14.3%	12.8%	12.6%	11.8%	11.9%	12.8%	14.1%	13.5%
3	53	Knee	7.8%	7.6%	7.3%	7.3%	7.0%	7.4%	7.9%	8.0%	8.2%	8.4%	8.3%	8.1%	7.9%	8.0%
4	38	Shoulder	3.0%	3.3%	4.0%	4.3%	4.3%	4.6%	4.7%	4.9%	5.3%	5.8%	6.2%	6.0%	6.1%	6.2%
5	34	Wrist	5.2%	4.9%	4.9%	5.6%	6.2%	5.8%	6.2%	6.5%	6.4%	6.1%	5.8%	6.1%	5.7%	6.1%
6	36	Finger	5.5%	5.4%	5.3%	5.0%	5.2%	5.5%	5.9%	6.1%	6.1%	6.0%	5.7%	5.6%	5.5%	5.5%
7	35	Hand	4.5%	4.6%	4.3%	4.1%	4.2%	4.4%	4.3%	4.5%	4.5%	4.3%	4.2%	4.3%	4.4%	4.6%
8	55	Ankle	3.5%	3.4%	3.2%	3.2%	3.3%	3.5%	4.0%	4.3%	4.3%	4.3%	4.2%	3.9%	4.0%	3.9%
9	56	Foot	2.4%	2.4%	2.4%	2.4%	2.6%	2.8%	3.1%	3.3%	3.4%	3.0%	2.9%	2.7%	2.8%	2.7%
10	61	Abdomen	1.5%	1.7%	1.9%	2.1%	2.3%	2.4%	2.4%	2.4%	2.4%	2.4%	2.3%	2.0%	2.2%	2.2%
11	31	Upper Arm	3.4%	3.0%	2.1%	1.7%	1.5%	1.7%	1.7%	1.8%	1.8%	1.9%	2.1%	2.2%	2.2%	2.1%
12	33	Lower Arm	1.8%	1.9%	1.4%	1.3%	1.2%	1.6%	1.9%	2.0%	1.9%	2.0%	2.0%	1.9%	2.1%	2.2%
13	30	Multiple Upper	3.4%	3.4%	3.4%	3.5%	3.6%	3.6%	3.0%	2.8%	2.4%	2.2%	2.2%	2.2%	2.0%	2.1%
14	54	Lower Leg	1.6%	1.6%	1.8%	1.7%	1.8%	1.6%	1.8%	1.9%	1.9%	1.9%	1.7%	1.7%	1.7%	1.6%
15	32	Elbow	1.8%	1.7%	1.7%	1.7%	1.6%	1.7%	1.8%	1.9%	1.8%	1.9%	1.8%	1.8%	1.7%	1.9%
16	37	Thumb	1.4%	1.3%	1.0%	1.0%	0.9%	1.3%	1.6%	1.8%	1.7%	1.7%	1.6%	1.5%	1.5%	1.5%
17	25	Soft Tissue (Neck)	0.4%	0.4%	0.4%	0.5%	0.4%	0.5%	0.7%	0.7%	0.9%	1.0%	1.4%	1.6%	1.5%	1.4%
18	41	Upper Back	1.8%	1.8%	1.2%	1.2%	1.1%	1.3%	1.5%	1.5%	1.6%	1.4%	1.4%	1.5%	1.4%	1.5%
19	65	Unclassified	2.9%	3.7%	6.8%	5.8%	1.6%	2.1%	1.8%	1.1%	0.9%	1.1%	1.2%	1.3%	1.3%	1.2%
20	10	Multiple Head	1.0%	1.0%	1.1%	1.1%	1.3%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.3%	1.2%	1.3%

Percent Change of the Top 20 Part of Body Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	POB Code	POB Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	42	Lower Back	---	-0.8%	-20.1%	-18.3%	-6.7%	26.0%	15.5%	1.3%	-0.6%	4.9%	1.7%	-1.1%	-2.9%	0.1%
2	90	Multiple Body Parts	---	-3.4%	-0.2%	23.9%	27.7%	-10.9%	-16.7%	-10.4%	-1.6%	-5.9%	0.5%	7.3%	10.6%	-4.1%
3	53	Knee	---	-2.5%	-4.8%	-0.3%	-3.8%	5.5%	7.9%	1.2%	2.3%	2.7%	-2.2%	-1.4%	-2.9%	1.1%
4	38	Shoulder	---	11.9%	19.7%	6.9%	0.5%	6.9%	2.8%	3.9%	8.4%	9.6%	5.6%	-2.0%	0.3%	2.0%
5	34	Wrist	---	-5.8%	-1.0%	15.3%	10.5%	-6.8%	7.3%	4.5%	-0.5%	-5.2%	-5.2%	5.1%	-7.1%	7.4%
6	36	Finger	---	-0.7%	-3.5%	-5.4%	5.6%	4.4%	7.5%	4.3%	-0.6%	-1.1%	-5.0%	-2.0%	-2.2%	-0.4%
7	35	Hand	---	1.2%	-6.2%	-3.4%	1.9%	4.5%	-1.0%	2.4%	1.1%	-3.9%	-3.5%	2.9%	2.0%	5.9%
8	55	Ankle	---	-3.2%	-3.3%	-1.6%	2.8%	5.6%	16.7%	5.9%	-0.5%	0.1%	-2.2%	-5.7%	1.7%	-3.4%
9	56	Foot	---	0.9%	-1.5%	3.2%	4.5%	8.8%	11.8%	7.0%	1.6%	-10.9%	-3.8%	-6.7%	4.0%	-4.9%
10	61	Abdomen	---	12.9%	16.0%	11.3%	9.5%	2.4%	-1.3%	0.7%	0.9%	0.2%	-4.9%	-10.4%	9.7%	-2.7%
11	31	Upper Arm	---	-11.0%	-32.5%	-16.3%	-15.3%	15.7%	0.5%	5.3%	0.0%	5.1%	12.8%	5.7%	-2.1%	-4.2%
12	33	Lower Arm	---	9.5%	-25.9%	-10.3%	-3.0%	27.9%	16.5%	6.7%	-2.0%	1.1%	0.4%	-1.8%	8.4%	7.1%
13	30	Multiple Upper	---	-1.6%	1.8%	0.9%	5.6%	-2.1%	-15.4%	-7.1%	-13.2%	-8.5%	-2.5%	0.4%	-6.1%	1.0%
14	54	Lower Leg	---	-0.8%	9.7%	-5.4%	6.3%	-7.2%	10.4%	5.0%	-0.5%	-0.5%	-10.2%	-1.7%	3.5%	-5.8%
15	32	Elbow	---	-5.2%	1.3%	-0.8%	-6.9%	3.2%	8.4%	3.8%	-1.6%	2.2%	-4.9%	-1.4%	-6.0%	11.4%
16	37	Thumb	---	-10.2%	-18.6%	0.0%	-11.0%	37.6%	29.1%	9.1%	-3.4%	-2.0%	-4.5%	-9.6%	2.8%	-1.4%
17	25	Soft Tissue (Neck)	---	-4.7%	-1.1%	10.9%	-3.9%	8.8%	39.4%	7.2%	22.3%	16.8%	32.2%	14.5%	-7.1%	-2.2%
18	41	Upper Back	---	-3.3%	-30.5%	-7.0%	-3.7%	16.0%	14.0%	2.9%	2.7%	-9.9%	3.1%	2.3%	-1.7%	3.2%
19	65	Unclassified	---	27.4%	80.5%	-14.0%	-71.8%	29.9%	-14.5%	-42.3%	-11.6%	18.7%	9.3%	4.1%	4.7%	-10.4%
20	10	Multiple Head	---	-2.3%	12.9%	-2.2%	19.1%	-12.9%	-3.6%	3.7%	-0.9%	2.5%	4.7%	6.1%	-9.0%	7.8%

Note: Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Indemnity Claim Count Distribution by Nature of Injury Code

Top 20 Nature of Injury Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	NOI Code	NOI Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	52	Strain or Tear	42.9%	42.2%	38.8%	36.0%	34.0%	33.6%	33.3%	32.7%	29.7%	29.8%	30.6%	31.0%	30.5%	29.6%
2	49	Sprain or Tear	7.2%	6.8%	7.3%	8.1%	8.1%	8.2%	8.9%	9.8%	11.4%	12.7%	14.0%	14.2%	14.1%	13.9%
3	59	All Other Specific	8.8%	10.2%	12.2%	13.3%	13.2%	12.5%	11.8%	11.8%	14.5%	13.6%	12.2%	12.5%	13.3%	14.2%
4	10	Contusion	8.0%	7.0%	6.4%	6.3%	6.3%	6.7%	7.1%	7.8%	7.8%	7.9%	7.8%	7.9%	7.4%	7.1%
5	28	Fracture	6.2%	5.8%	5.4%	5.2%	5.4%	6.2%	7.5%	8.0%	7.8%	7.7%	7.0%	6.6%	6.5%	6.1%
6	40	Laceration	5.5%	6.0%	5.5%	4.9%	5.0%	5.7%	6.2%	6.6%	6.4%	6.4%	5.9%	5.7%	5.8%	5.9%
7	80	All Other Cumulative	4.6%	4.8%	6.6%	9.3%	11.1%	9.6%	7.4%	5.5%	5.0%	4.3%	4.3%	4.3%	4.5%	4.7%
8	90	Multiple Physical	1.7%	2.1%	3.0%	2.4%	2.5%	2.7%	2.3%	2.1%	1.8%	1.7%	2.2%	2.3%	2.6%	3.0%
9	37	Inflammation	1.9%	1.9%	2.0%	2.3%	2.3%	2.5%	2.6%	2.6%	2.7%	2.7%	2.6%	2.6%	2.6%	2.8%
10	34	Hernia	1.9%	2.0%	1.7%	1.6%	1.6%	1.7%	1.9%	1.9%	1.8%	1.7%	1.6%	1.4%	1.5%	1.4%
11	77	Mental Stress	1.4%	1.5%	1.4%	1.5%	1.5%	1.2%	1.1%	1.1%	1.1%	1.3%	1.5%	1.6%	1.4%	1.3%
12	4	Burn	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	1.1%	1.1%
13	16	Dislocation	0.6%	0.6%	0.8%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.4%	1.2%	1.1%	1.0%	1.1%
14	78	Carpal Tunnel	1.8%	1.6%	1.7%	1.8%	1.6%	1.6%	1.5%	1.3%	1.3%	1.2%	1.1%	1.1%	1.0%	1.1%
15	13	Crushing	1.2%	1.3%	1.0%	0.9%	0.8%	0.9%	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	0.9%
16	43	Puncture	1.2%	1.2%	0.9%	0.8%	0.8%	0.9%	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%	0.9%
17	91	Physical and Psych	0.2%	0.3%	0.5%	0.5%	0.6%	0.5%	0.4%	0.3%	0.4%	0.5%	0.7%	0.7%	0.8%	0.8%
18	25	Foreign Body	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%	0.6%	0.6%	0.5%	0.6%	0.4%
19	46	Rupture	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.5%	0.4%
20	2	Amputation	0.7%	0.6%	0.6%	0.5%	0.4%	0.5%	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%

Percent Change of the Top 20 Nature of Injury Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	NOI Code	NOI Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	52	Strain or Tear	---	-1.7%	-7.9%	-7.4%	-5.4%	-1.3%	-0.8%	-1.9%	-9.1%	0.3%	2.8%	1.4%	-1.6%	-2.9%
2	49	Sprain or Tear	---	-5.3%	6.9%	11.1%	-0.4%	1.8%	8.1%	10.9%	15.9%	11.3%	10.8%	0.9%	-0.3%	-2.0%
3	59	All Other Specific	---	15.4%	20.1%	8.9%	-0.7%	-5.4%	-6.0%	-0.1%	23.5%	-6.3%	-10.3%	2.4%	6.4%	6.9%
4	10	Contusion	---	-13.0%	-7.7%	-2.5%	0.4%	7.0%	5.9%	8.9%	0.7%	1.0%	-1.7%	2.1%	-6.1%	-5.1%
5	28	Fracture	---	-6.6%	-6.0%	-4.0%	2.8%	14.8%	21.0%	6.7%	-1.5%	-1.9%	-8.6%	-6.5%	-1.6%	-5.4%
6	40	Laceration	---	10.4%	-8.8%	-10.7%	2.7%	12.2%	10.1%	6.2%	-2.7%	-1.5%	-7.2%	-2.7%	1.2%	0.9%
7	80	All Other Cumulative	---	5.2%	37.2%	41.3%	19.2%	-13.5%	-22.4%	-26.2%	-9.7%	-13.6%	0.7%	-0.3%	4.8%	4.7%
8	90	Multiple Physical	---	19.5%	46.0%	-19.8%	0.8%	9.7%	-15.5%	-9.8%	-13.8%	-5.2%	28.8%	6.2%	11.7%	17.3%
9	37	Inflammation	---	0.3%	7.0%	14.3%	2.2%	8.7%	1.3%	2.1%	4.1%	-0.3%	-3.3%	-3.2%	-0.3%	8.4%
10	34	Hernia	---	4.6%	-16.7%	-1.6%	-0.3%	6.7%	6.0%	2.9%	-5.6%	-3.3%	-7.1%	-15.0%	7.8%	-5.3%
11	77	Mental Stress	---	2.0%	-0.6%	5.4%	-1.4%	-20.9%	-5.6%	-4.6%	5.6%	11.5%	23.1%	2.4%	-9.2%	-11.3%
12	4	Burn	---	1.2%	-2.3%	-4.8%	4.3%	8.1%	15.6%	0.7%	-7.2%	-0.5%	-0.4%	-3.0%	3.5%	7.5%
13	16	Dislocation	---	4.8%	23.9%	-4.7%	5.3%	11.7%	17.2%	10.7%	4.9%	16.0%	-12.7%	-5.6%	-6.7%	5.6%
14	78	Carpal Tunnel	---	-8.1%	4.2%	4.1%	-11.5%	2.9%	-7.4%	-10.6%	-6.8%	-3.5%	-8.9%	-2.5%	-7.2%	11.8%
15	13	Crushing	---	10.5%	-25.2%	-13.6%	-1.4%	11.6%	16.3%	4.2%	-1.2%	0.6%	-2.8%	-12.7%	-1.7%	-2.9%
16	43	Puncture	---	-4.9%	-22.9%	-13.2%	4.1%	14.8%	12.1%	0.5%	-6.1%	-0.9%	-3.7%	-0.8%	-2.3%	2.7%
17	91	Physical and Psych	---	36.3%	45.4%	13.8%	6.9%	-21.8%	-13.5%	-14.0%	20.5%	21.8%	51.7%	-6.9%	9.0%	11.7%
18	25	Foreign Body	---	0.4%	-5.7%	-5.0%	7.0%	3.2%	12.9%	3.2%	-7.8%	3.0%	5.0%	-10.0%	7.4%	-25.5%
19	46	Rupture	---	28.0%	-16.0%	-15.7%	-11.7%	-1.9%	18.8%	-9.4%	11.2%	17.1%	2.8%	14.3%	4.0%	-20.0%
20	2	Amputation	---	-11.2%	-3.3%	-13.9%	-18.8%	28.8%	17.0%	2.8%	-7.0%	-5.5%	-8.2%	-10.0%	-14.2%	6.1%

Note: Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Indemnity Claim Count Distribution by Cause of Injury Code

Top 20 Cause of Injury Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	COI Code	COI Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	56	Strain - Lifting	15.8%	14.6%	14.3%	14.1%	14.1%	14.4%	13.9%	13.5%	13.4%	13.5%	13.4%	13.5%	13.2%	12.7%
2	99	Other - NOC	7.2%	8.5%	10.4%	12.6%	12.5%	9.0%	8.7%	8.4%	7.5%	6.7%	7.4%	7.8%	8.5%	9.6%
3	60	Strain - NOC	8.5%	8.1%	8.5%	8.5%	8.7%	8.3%	7.9%	8.0%	8.4%	8.8%	8.9%	8.3%	8.5%	8.8%
4	31	Fall Slip or Trip - NOC	5.4%	5.2%	5.8%	5.6%	5.4%	5.6%	5.8%	6.0%	6.6%	6.8%	6.6%	6.1%	5.7%	5.5%
5	98	Cumulative - NOC	5.1%	4.9%	5.2%	5.7%	6.0%	6.0%	5.3%	4.9%	4.2%	4.5%	4.8%	5.1%	5.4%	6.2%
6	97	Strain - Repetitive Motion	5.2%	5.2%	5.4%	5.5%	5.1%	4.9%	4.2%	4.3%	4.5%	4.6%	5.1%	5.4%	5.4%	5.6%
7	29	Fall - On Same Level	3.7%	3.5%	3.4%	3.8%	3.9%	4.3%	4.6%	4.7%	4.8%	4.8%	4.8%	5.5%	5.2%	4.9%
8	57	Strain - Pushing or Pulling	4.3%	5.8%	5.2%	3.9%	4.0%	4.4%	4.3%	4.4%	4.3%	4.5%	4.6%	4.6%	4.7%	4.4%
9	75	Struck - Falling Object	2.4%	2.4%	2.3%	2.3%	2.4%	2.8%	3.0%	3.1%	3.2%	3.2%	3.0%	3.0%	3.0%	2.7%
10	25	Fall - Different Level	2.9%	2.6%	2.6%	2.5%	2.5%	2.8%	3.1%	3.0%	2.8%	2.7%	2.5%	2.3%	2.4%	2.3%
11	26	Fall - Ladder	2.3%	2.2%	2.3%	2.2%	2.3%	2.7%	2.9%	2.9%	2.7%	2.7%	2.3%	2.3%	2.2%	1.9%
12	53	Strain - Twisting	0.9%	1.1%	1.1%	1.3%	1.5%	1.6%	1.8%	1.7%	1.8%	2.0%	2.2%	2.1%	2.2%	2.1%
13	55	Strain - Holding or Carrying	2.1%	2.2%	1.8%	1.8%	1.8%	1.9%	1.8%	1.8%	1.7%	1.6%	1.5%	1.7%	1.8%	2.0%
14	81	Struck By - NOC	1.8%	1.6%	1.5%	1.4%	1.3%	1.5%	1.6%	1.6%	1.9%	1.8%	1.7%	1.5%	1.6%	1.8%
15	79	Struck - Handled Object	1.5%	1.6%	1.4%	1.2%	1.3%	1.4%	1.6%	1.7%	1.7%	1.6%	1.5%	1.6%	1.5%	1.5%
16	27	Fall - Spills	1.7%	1.8%	1.7%	1.6%	1.6%	1.7%	1.6%	1.5%	1.7%	1.7%	1.6%	1.7%	1.5%	1.4%
17	68	Struck - Stationary Object	1.2%	1.1%	1.1%	1.1%	1.2%	1.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
18	45	Motor Vehicle Collision	2.1%	1.9%	1.8%	1.8%	1.6%	1.7%	1.6%	1.7%	1.6%	1.5%	1.5%	1.4%	1.4%	1.3%
19	19	Cut Puncture Scrape	1.4%	1.4%	1.4%	1.3%	1.2%	1.3%	1.5%	1.6%	1.6%	1.6%	1.5%	1.3%	1.4%	1.2%
20	58	Strain - Reaching	1.1%	1.1%	1.0%	1.0%	1.0%	1.1%	1.2%	1.1%	1.2%	1.2%	1.3%	1.3%	1.3%	1.5%

Percent Change of the Top 20 Cause of Injury Codes for Indemnity Claims based on AY 2011 Shares

2011 Rank	COI Code	COI Description	Accident Year													
			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	56	Strain - Lifting	---	-7.6%	-1.9%	-1.2%	-0.4%	2.1%	-2.9%	-3.0%	-1.0%	0.5%	-0.6%	1.0%	-2.7%	-3.4%
2	99	Other - NOC	---	16.6%	23.1%	20.7%	-0.2%	-27.9%	-4.3%	-2.6%	-10.6%	-10.8%	10.1%	6.0%	9.0%	12.6%
3	60	Strain - NOC	---	-4.4%	5.4%	-0.2%	2.1%	-4.0%	-5.2%	1.3%	5.5%	4.2%	0.7%	-6.3%	2.6%	3.7%
4	31	Fall Slip or Trip - NOC	---	-3.6%	12.6%	-4.0%	-3.2%	4.5%	3.2%	2.3%	10.1%	3.3%	-2.4%	-7.9%	-6.2%	-3.9%
5	98	Cumulative - NOC	---	-3.3%	5.5%	9.5%	6.3%	0.3%	-12.0%	-7.0%	-15.4%	6.9%	8.7%	6.1%	5.8%	13.1%
6	97	Strain - Repetitive Motion	---	0.4%	3.8%	3.0%	-8.7%	-2.8%	-13.7%	1.7%	3.6%	3.8%	9.1%	5.7%	0.4%	4.6%
7	29	Fall - On Same Level	---	-4.5%	-3.4%	13.0%	3.3%	8.2%	6.9%	3.0%	3.2%	-0.1%	-0.2%	13.2%	-4.5%	-5.8%
8	57	Strain - Pushing or Pulling	---	34.0%	-10.9%	-24.5%	2.0%	10.2%	-2.6%	2.1%	-1.3%	3.7%	2.4%	1.2%	0.1%	-4.7%
9	75	Struck - Falling Object	---	-2.4%	-2.1%	-2.2%	6.5%	16.7%	5.9%	3.6%	3.3%	-0.2%	-6.6%	0.5%	0.3%	-9.8%
10	25	Fall - Different Level	---	-10.9%	1.0%	-4.7%	0.4%	10.9%	10.9%	-4.0%	-6.1%	-2.9%	-6.1%	-8.1%	4.7%	-4.9%
11	26	Fall - Ladder	---	-7.0%	6.7%	-3.9%	5.3%	13.1%	9.5%	-1.4%	-4.6%	-1.9%	-14.3%	1.0%	-4.9%	-15.0%
12	53	Strain - Twisting	---	18.1%	5.3%	16.7%	10.7%	11.3%	8.2%	-5.7%	9.0%	8.3%	9.6%	-4.5%	4.5%	-1.7%
13	55	Strain - Holding or Carrying	---	6.7%	-19.4%	-0.9%	3.7%	1.0%	-2.1%	-1.2%	-8.4%	-5.7%	-1.0%	12.5%	6.4%	9.5%
14	81	Struck By - NOC	---	-7.5%	-7.3%	-7.0%	-6.8%	15.5%	3.8%	2.3%	15.4%	-3.8%	-6.8%	-9.3%	4.4%	16.1%
15	79	Struck - Handled Object	---	9.8%	-17.5%	-8.6%	7.3%	7.3%	9.1%	6.1%	5.4%	-8.7%	-3.2%	1.3%	-1.8%	-0.4%
16	27	Fall - Spills	---	3.2%	-4.1%	-8.2%	1.2%	5.2%	-3.8%	-5.1%	11.9%	-4.0%	-1.2%	0.9%	-10.5%	-3.8%
17	68	Struck - Stationary Object	---	-9.7%	-4.9%	6.4%	11.0%	7.9%	0.6%	1.0%	-0.7%	0.3%	5.9%	-3.3%	3.1%	-3.1%
18	45	Motor Vehicle Collision	---	-7.9%	-2.8%	-1.2%	-10.4%	2.8%	-5.4%	3.9%	-4.0%	-5.3%	-1.6%	-3.1%	-1.3%	-5.6%
19	19	Cut Puncture Scrape	---	-3.7%	1.8%	-10.1%	-2.0%	3.0%	17.7%	5.7%	3.0%	-1.8%	-6.6%	-15.3%	11.1%	-12.0%
20	58	Strain - Reaching	---	-3.5%	-8.4%	3.2%	-4.3%	12.8%	6.7%	-9.2%	6.6%	3.7%	5.1%	3.7%	1.4%	10.7%

Note: Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Employee Average and Median Tenure at Date of Injury - Insured System

Median Tenure in Years at Date of Injury						Average Tenure in Years at Date of Injury					
AY/AQ	1	2	3	4	Annual	AY/AQ	1	2	3	4	Annual
2008	1.9	1.9	1.9	2.1	1.9	2008	4.8	4.7	4.6	4.9	4.8
2009	2.4	2.4	2.4	2.6	2.5	2009	5.2	5.2	5.2	5.3	5.2
2010	2.8	2.8	2.8	2.9	2.8	2010	5.5	5.4	5.3	5.4	5.4
2011	3.1	2.9	2.7	2.9	2.9	2011	5.7	5.5	5.3	5.5	5.5
2012	3.0	2.7	2.5	2.5	2.6	2012	5.8	5.5	5.3	5.5	5.5
2013	2.4	2.2	2.0		2.2	2013	5.4	5.2	4.9		5.2

Change in Median Tenure						Change in Average Tenure					
AY/AQ	Quarterly Change				Annual Change	AY/AQ	Quarterly Change				Annual Change
	1	2	3	4		1	2	3	4		
2008						2008					
2009	14.3%	0.0%	0.0%	10.5%	31.6%	2009	5.8%	-2.7%	-1.2%	6.2%	9.7%
2010	7.7%	0.0%	0.0%	8.3%	12.0%	2010	4.4%	0.4%	-1.4%	2.8%	3.8%
2011	6.9%	0.0%	0.0%	3.6%	3.6%	2011	5.4%	-1.8%	-2.5%	2.6%	1.3%
2012	3.4%	-6.5%	-6.9%	7.4%	-10.3%	2012	4.5%	-4.1%	-4.1%	4.8%	0.9%
2013*	-4.0%	-10.0%	-7.4%		-15.4%	2013*	-1.5%	-3.8%	-3.7%		-5.6%

*Note: 2013 annual change in average tenure is the change from the first three quarters of 2012 to the first three quarters of 2013.

Source: DWC Data Extract

Distribution of Years of Tenure at Date of Injury - Insured System

Accident Year	Years																Median	Average
	0	0.5	1	2	3	4	5	6	7	8	9	10	15	20	30	40		
2008	22.9%	12.1%	15.7%	9.5%	6.3%	4.5%	3.4%	2.8%	3.0%	2.6%	2.3%	6.2%	3.6%	3.9%	1.0%	0.1%	1.9	4.8
2009	18.1%	10.7%	15.7%	10.8%	7.6%	5.3%	4.0%	3.1%	2.8%	3.0%	2.5%	7.1%	3.7%	4.1%	1.2%	0.2%	2.5	5.2
2010	19.0%	9.1%	13.0%	10.8%	8.5%	6.4%	4.6%	3.5%	2.8%	2.6%	2.7%	7.7%	3.6%	4.4%	1.4%	0.2%	2.8	5.4
2011	20.3%	10.1%	12.1%	8.3%	7.9%	6.5%	5.3%	3.8%	2.9%	2.3%	2.3%	8.4%	3.6%	4.5%	1.4%	0.2%	2.9	5.5
2012	21.0%	10.6%	13.2%	7.5%	5.7%	6.1%	5.4%	4.2%	3.2%	2.5%	2.1%	8.7%	3.7%	4.6%	1.4%	0.2%	2.6	5.5
2013	23.0%	11.5%	13.5%	8.0%	4.7%	4.5%	5.1%	4.3%	3.6%	2.6%	2.0%	8.0%	3.9%	4.0%	1.2%	0.2%	2.2	5.2

Source: DWC Data Extract

Average and Median Tenure at Date of Injury by NAICS - Insured System

NAICS Sector	NAICS Name	Median Tenure in Years for Accident Year						NAICS Sector	NAICS Name	Average Tenure in Years for Accident Year					
		2008	2009	2010	2011	2012	2013			2008	2009	2010	2011	2012	2013
11	Agriculture	1.0	1.5	1.9	1.6	1.5	1.4	11	Agriculture	3.9	4.4	4.7	4.6	4.5	4.4
23	Construction	1.5	1.9	1.9	1.6	1.2	1.1	23	Construction	3.4	4.0	4.1	4.1	3.7	3.6
31	Manufacturing	2.7	3.5	3.8	3.7	3.6	2.5	31	Manufacturing	6.5	7.2	7.2	7.0	6.8	5.8
42	Wholesale	1.8	2.3	2.8	2.4	1.9	1.8	42	Wholesale	4.2	4.8	5.1	4.8	4.8	4.3
44	Retail	1.8	2.3	2.8	2.9	2.9	2.6	44	Retail	4.0	4.4	4.7	4.9	5.0	5.1
48	Transportation	2.5	3.4	3.6	4.0	4.6	3.3	48	Transportation	6.2	7.1	7.3	7.5	8.2	7.4
56	Administrative	1.4	1.7	2.0	2.0	1.9	1.8	56	Administrative	3.7	3.8	4.0	4.1	4.2	4.4
62	Health	2.2	2.4	2.8	3.0	3.2	3.0	62	Health	4.7	4.8	5.0	5.2	5.3	5.5
72	Entertainment	1.4	1.9	2.1	2.0	1.8	1.6	72	Entertainment	3.7	4.1	4.1	4.2	4.2	4.1
8810	Clerical	2.4	3.3	3.3	3.6	3.9	2.8	8810	Clerical	5.3	6.0	6.0	6.1	6.5	5.6
Other	All Other	2.1	2.5	3.0	3.3	3.2	2.9	Other	All Other	5.1	5.4	5.6	5.9	6.0	5.9
All		1.9	2.5	2.8	2.9	2.6	2.2	All		4.8	5.2	5.4	5.5	5.5	5.2

NAICS Sector	NAICS Name	Change in Median Tenure for Accident Year						NAICS Sector	NAICS Name	Change in Average Tenure for Accident Year					
		2008	2009	2010	2011	2012	2013			2008	2009	2010	2011	2012	2013
11	Agriculture	50.0%	26.7%	-15.8%	-6.3%	-6.7%		11	Agriculture	12.5%	7.1%	-3.0%	-1.5%	-2.9%	
23	Construction	26.7%	0.0%	-15.8%	-25.0%	-8.3%		23	Construction	19.3%	1.8%	0.6%	-10.8%	-2.4%	
31	Manufacturing	29.6%	8.6%	-2.6%	-2.7%	-30.6%		31	Manufacturing	10.7%	-0.2%	-2.7%	-1.9%	-14.7%	
42	Wholesale	27.8%	21.7%	-14.3%	-20.8%	-5.3%		42	Wholesale	13.3%	6.4%	-5.3%	-0.4%	-10.3%	
44	Retail	27.8%	21.7%	3.6%	0.0%	-10.3%		44	Retail	10.8%	7.1%	3.7%	1.5%	2.5%	
48	Transportation	36.0%	5.9%	11.1%	15.0%	-28.3%		48	Transportation	13.8%	2.9%	2.5%	9.9%	-10.1%	
56	Administrative	21.4%	17.6%	0.0%	-5.0%	-5.3%		56	Administrative	0.8%	7.1%	2.3%	2.0%	4.0%	
62	Health	9.1%	16.7%	7.1%	6.7%	-6.3%		62	Health	1.8%	6.1%	2.3%	2.3%	4.4%	
72	Entertainment	35.7%	10.5%	-4.8%	-10.0%	-11.1%		72	Entertainment	10.8%	2.2%	0.3%	1.1%	-3.2%	
8810	Clerical	37.5%	0.0%	9.1%	8.3%	-28.2%		8810	Clerical	12.7%	-0.2%	2.1%	5.4%	-13.3%	
Other	All Other	19.0%	20.0%	10.0%	-3.0%	-9.4%		Other	All Other	4.8%	4.3%	5.8%	1.9%	-1.4%	
All		31.6%	12.0%	3.6%	-10.3%	-15.4%		All		9.7%	3.8%	1.3%	0.9%	-5.6%	

Source: DWC Data Extract

Distribution of Insured and Self-Insured Claims

Distribution of Insurance Type by Accident Year

Type of Insurance	Accident Year					
	2008	2009	2010	2011	2012	2013
Insured	76.9%	78.3%	77.9%	77.1%	77.2%	78.6%
Self-Insured	23.1%	21.7%	22.1%	22.9%	22.8%	21.4%

Annual Change

Type of Insurance	Accident Year					
	2008	2009	2010	2011	2012	2013*
Insured		1.4%	-0.4%	-0.7%	0.1%	1.4%
Self-Insured		-1.4%	0.4%	0.7%	-0.1%	-1.4%

Notes: 2013 change in insurance type is the change from the first three quarters of 2012 to the first three quarters of 2013. Self-Insured claims exclude the State of California.

Source: DWC Data Extract

Self-Insured Employers - Claim Frequency

Private Self-Insured Employers

CY	Number of Cases Reported During Year			Indemnity /Total	Annual Change	Private Employees	Total Frequency	Total Freq.	Indemnity Frequency	Ind. Freq Annual Change
	Medical-Only	Indemnity	Total					Annual Change		
2001	73,527	46,596	120,123	0.388	---	2,049,611	0.059	---	0.023	---
2002	72,130	46,218	118,348	0.391	0.7%	1,968,800	0.060	2.6%	0.023	3.3%
2003	69,761	46,477	116,238	0.400	2.4%	2,474,025	0.047	-21.8%	0.019	-20.0%
2004	70,630	42,455	113,085	0.375	-6.1%	2,595,470	0.044	-7.3%	0.016	-12.9%
2005	66,467	40,102	106,569	0.376	0.2%	2,814,083	0.038	-13.1%	0.014	-12.9%
2006	69,395	35,570	104,965	0.339	-9.9%	2,681,843	0.039	3.4%	0.013	-6.9%
2007	61,432	30,247	91,679	0.330	-2.6%	2,295,155	0.040	2.1%	0.013	-0.6%
2008	59,764	32,631	92,395	0.353	7.0%	2,393,095	0.039	-3.3%	0.014	3.5%
2009	51,916	29,557	81,473	0.363	2.7%	2,173,519	0.037	-2.9%	0.014	-0.3%
2010	50,039	29,036	79,075	0.367	1.2%	2,145,570	0.037	-1.7%	0.014	-0.5%
2011	48,360	29,026	77,386	0.375	2.1%	2,111,065	0.037	-0.5%	0.014	1.6%
2012	49,492	28,065	77,557	0.362	-3.5%	2,122,757	0.037	-0.3%	0.013	-3.8%

Public Self-Insured Employers

FY	Number of Cases Reported During Year			Indemnity /Total	Annual Change	Public Employees	Total Frequency	Total Freq.	Indemnity Frequency	Ind. Freq Annual Change
	Medical-Only	Indemnity	Total					Annual Change		
2000/2001	65,103	56,168	121,271	0.463	---	1,379,977	0.088	---	0.041	---
2001/2002	65,372	60,688	126,060	0.481	3.9%	1,504,119	0.084	-4.6%	0.040	-0.9%
2002/2003	69,985	65,043	135,028	0.482	0.1%	1,646,055	0.082	-2.1%	0.040	-2.1%
2003/2004	68,563	64,214	132,777	0.484	0.4%	1,804,405	0.074	-10.3%	0.036	-9.9%
2004/2005	69,739	56,265	126,004	0.447	-7.7%	1,764,198	0.071	-2.9%	0.032	-10.4%
2005/2006	66,405	52,524	118,929	0.442	-1.1%	1,670,607	0.071	-0.3%	0.031	-1.4%
2006/2007	65,564	50,664	116,228	0.436	-1.3%	1,842,017	0.063	-11.4%	0.028	-12.5%
2007/2008	70,784	57,618	128,402	0.449	2.9%	1,939,483	0.066	4.9%	0.030	8.0%
2008/2009	68,184	57,595	125,779	0.458	2.0%	2,095,055	0.060	-9.3%	0.027	-7.5%
2009/2010	64,031	57,322	121,353	0.472	3.2%	2,040,413	0.059	-0.9%	0.028	2.2%
2010/2011	61,806	57,201	119,007	0.481	1.8%	1,920,695	0.062	4.2%	0.030	6.0%
2011/2012	61,151	57,461	118,612	0.484	0.8%	1,898,064	0.062	0.9%	0.030	1.7%

All Self-Insured Employers

CY	Number of Cases Reported During Year			Indemnity /Total	Annual Change	All Self-Ins. Employees	Total Frequency	Total Freq.	Indemnity Frequency	Ind. Freq Annual Change	Insured System	
	Medical-Only	Indemnity	Total					Annual Change			AY	Annual Change
2001	138,765	105,024	243,789	0.431	---	3,491,659	0.070	---	0.030	---	2001	-6.8%
2002	139,809	109,084	248,892	0.438	1.7%	3,543,887	0.070	0.6%	0.031	2.3%	2002	-1.4%
2003	139,035	111,106	250,141	0.444	1.3%	4,199,255	0.060	-15.2%	0.026	-14.0%	2003	-2.7%
2004	139,781	102,695	242,476	0.424	-4.6%	4,379,772	0.055	-7.1%	0.023	-11.4%	2004	-16.8%
2005	134,539	94,497	229,036	0.413	-2.6%	4,531,486	0.051	-8.7%	0.021	-11.1%	2005	-13.4%
2006	135,380	87,164	222,544	0.392	-5.1%	4,438,155	0.050	-0.8%	0.020	-5.8%	2006	-6.6%
2007	129,606	84,388	213,994	0.394	0.7%	4,185,905	0.051	2.0%	0.020	2.6%	2007	-1.9%
2008	129,248	90,238	219,486	0.411	4.3%	4,410,364	0.050	-2.7%	0.020	1.5%	2008	-4.0%
2009	118,024	87,016	205,039	0.424	3.2%	4,241,253	0.048	-2.9%	0.021	0.3%	2009	-1.6%
2010	112,958	86,298	199,255	0.433	2.1%	4,126,124	0.048	-0.1%	0.021	1.9%	2010	6.7%
2011	109,839	86,357	196,196	0.440	1.6%	4,020,445	0.049	1.1%	0.021	2.7%	2011	-1.9%

Notes: Fiscal Year Public data prorated to CYs 50%/50%.

Insured System AY 2011 change is based on a comparison of 2011 accidents on 2010 policies to 2010 accidents on 2009 policies.

Sources: California Department of Industrial Relations
WCIRB Indemnity Claim Frequency Model for insured system

**2012 Accident Year Indemnity Claim Frequency Model
As of PY 2010 1st Set & September 2013 UCLA
Tempered Constant**

AY	Annual %	Annual Log Differences						
	Changes Intra-	Intra-Class Indemnity Frequency			AY+1		Economic	CalOSHA
	Class Ind Freq	per \$M Exposure at PY 2014 Level			Benefit Level	Cumulative	Variables	Dummy
Total	Total	Cumulative	Non-cum.	Injury Index	Injury Index	(1st Prin. Comp.)	Variable	
1979	0.5%	0.005	-0.053	0.007	0.000	-0.060	0.134	0.000
1980	-6.5%	-0.068	-0.132	-0.066	0.033	-0.066	-0.078	0.000
1981	-3.5%	-0.036	-0.028	-0.036	0.000	0.008	-0.078	0.000
1982	-1.6%	-0.016	0.153	-0.022	0.352	0.175	-0.292	0.000
1983	6.2%	0.060	0.214	0.054	0.081	0.160	0.029	0.000
1984	9.5%	0.091	0.235	0.084	0.000	0.151	0.221	0.000
1985	2.0%	0.020	0.138	0.014	0.000	0.124	0.080	0.000
1986	-2.4%	-0.024	0.039	-0.028	0.000	0.067	0.078	0.000
1987	1.5%	0.015	0.053	0.013	0.000	0.041	0.150	0.000
1988	0.7%	0.007	0.104	0.000	0.000	0.104	0.088	0.000
1989	2.5%	0.024	0.212	0.009	0.046	0.203	0.045	0.000
1990	9.0%	0.087	0.337	0.061	0.071	0.276	-0.119	0.000
1991	0.3%	0.003	0.166	-0.018	0.023	0.184	-0.290	0.000
1992	-11.1%	-0.118	-0.272	-0.098	0.013	-0.174	-0.185	0.068
1993	-14.9%	-0.162	-0.240	-0.153	-0.057	-0.088	-0.022	0.464
1994	-12.7%	-0.135	-0.549	-0.099	0.061	-0.450	0.106	0.173
1995	-5.0%	-0.052	0.005	-0.056	0.053	0.061	0.092	0.295
1996	-6.1%	-0.063	-0.146	-0.057	0.096	-0.088	0.074	0.000
1997	-3.3%	-0.033	-0.006	-0.035	0.066	0.029	0.137	0.000
1998	-4.2%	-0.043	-0.059	-0.042	0.058	-0.017	0.078	0.000
1999	1.4%	0.014	0.067	0.010	0.040	0.057	0.127	0.000
2000	4.3%	0.042	0.061	0.041	-0.003	0.020	0.066	0.000
2001	-7.0%	-0.072	-0.041	-0.074	-0.007	0.033	-0.091	0.000
2002	-2.7%	-0.028	-0.020	-0.028	0.060	0.009	-0.211	0.000
2003	-2.9%	-0.029	0.009	-0.032	-0.065	0.041	-0.022	0.000
2004	-16.6%	-0.182	-0.213	-0.179	-0.398	-0.034	0.094	0.000
2005	-13.2%	-0.141	-0.318	-0.129	0.051	-0.189	0.142	0.000
2006	-5.8%	-0.060	-0.055	-0.060	0.016	0.005	0.101	0.000
2007	-1.1%	-0.012	0.034	-0.015	0.049	0.049	-0.083	0.000
2008	-2.8%	-0.028	0.044	-0.033	0.006	0.078	-0.302	0.000
2009	0.2%	0.002	0.158	-0.010	0.066	0.168	-0.452	0.000
2010	8.9%	0.085	0.134	0.081	0.012	0.053	-0.086	0.000
2011*	-0.9%	-0.009	-0.030	-0.007	0.003	-0.023	0.048	0.000
2012	-0.8%	-0.008	-0.008	-0.008	-0.008	0.000	0.121	0.000
2013	1.3%	0.012	0.012	0.012	0.074	0.000	0.167	0.000
2014	-0.6%	-0.006	-0.006	-0.006	0.004	0.000	0.120	0.000
2015	-0.5%	-0.005	-0.005	-0.005	0.004	0.000	0.135	0.000

Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency

Constant	-0.020			
Std Err of Y Est	0.042			
R Squared	0.588			
No. of Observations	33			
Degrees of Freedom	28			
X Coefficient(s)	0.196	0.258	0.107	-0.154
Std Err of Coef.	0.076	0.061	0.050	0.080

Notes:

Indemnity Benefit Level variable is leading. The benefit level change for AY 2004 is related to the AY 2003 change in non-cumulative frequency. The Indemnity Benefit Level change for Ogilvie & Almaraz / Guzman in 2009-2010 is not leading. The Indemnity Benefit Level variable excludes indemnity benefit utilization, changes in the death benefit, and changes in the permanent total benefit. The Indemnity Benefit Level variable has been revised due to on-leveling reassessments. See Actuarial Committee item AC09-03-03. Economic variables are historical through 2012; June 2013 UCLA Anderson Forecasts for 2013 on. Regression is over AY 1979 through AY 2011. AY 2012 through AY 2015 are projections. The constant term, -0.020, consists of measured offsets that recognize annual changes in real benefit levels relative to nominal benefit levels and long-term economic growth. Without these offsets, the indemnity benefit level and economic variables would project frequency to increase without bound.

*AY 2011 change is based on a comparison of 2011 accidents on 2010 policies to 2010 accidents on 2009 policies.

Indemnity Claim Frequency by Layer of Incurred Medical at USR 1st

Indemnity Claim Frequency per \$1M of Exposure at 2010 Wage Level

Accident Year	Layer of Incurred Medical											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
1999	0.0053	0.0644	0.0478	0.0561	0.0511	0.0761	0.0470	0.0482	0.0272	0.0059	0.0018	0.4308
2000	0.0052	0.0582	0.0458	0.0541	0.0491	0.0750	0.0481	0.0534	0.0360	0.0083	0.0021	0.4352
2001	0.0044	0.0456	0.0387	0.0449	0.0416	0.0641	0.0451	0.0563	0.0432	0.0101	0.0025	0.3964
2002	0.0033	0.0382	0.0357	0.0423	0.0378	0.0584	0.0433	0.0569	0.0501	0.0127	0.0029	0.3816
2003	0.0032	0.0348	0.0349	0.0445	0.0395	0.0592	0.0443	0.0604	0.0513	0.0117	0.0026	0.3864
2004	0.0029	0.0334	0.0311	0.0380	0.0336	0.0527	0.0419	0.0503	0.0342	0.0067	0.0020	0.3269
2005	0.0028	0.0304	0.0277	0.0353	0.0296	0.0429	0.0351	0.0404	0.0269	0.0057	0.0021	0.2789
2006	0.0022	0.0268	0.0255	0.0338	0.0270	0.0402	0.0314	0.0380	0.0286	0.0064	0.0023	0.2621
2007	0.0022	0.0219	0.0239	0.0335	0.0247	0.0366	0.0299	0.0369	0.0319	0.0080	0.0027	0.2522
2008	0.0018	0.0179	0.0205	0.0305	0.0221	0.0330	0.0283	0.0368	0.0341	0.0090	0.0027	0.2366
2009	0.0015	0.0157	0.0182	0.0292	0.0214	0.0318	0.0285	0.0361	0.0346	0.0100	0.0030	0.2299
2010	0.0019	0.0160	0.0192	0.0306	0.0221	0.0347	0.0311	0.0385	0.0375	0.0103	0.0031	0.2450
2011	0.0022	0.0172	0.0197	0.0299	0.0214	0.0345	0.0301	0.0371	0.0361	0.0103	0.0031	0.2417
2012	0.0022	0.0177	0.0204	0.0300	0.0217	0.0346	0.0308	0.0371	0.0390	0.0119	0.0034	0.2489

Accident Year	Annual Change											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
2000	-2.5%	-9.7%	-4.1%	-3.5%	-3.8%	-1.3%	2.4%	10.7%	32.4%	40.2%	15.8%	1.0%
2001	-15.4%	-21.5%	-15.6%	-17.0%	-15.4%	-14.6%	-6.3%	5.5%	20.2%	21.4%	20.3%	-8.9%
2002	-23.7%	-16.3%	-7.8%	-5.8%	-8.9%	-8.9%	-3.9%	1.1%	15.9%	25.7%	15.4%	-3.7%
2003	-2.8%	-8.9%	-2.3%	5.1%	4.4%	1.3%	2.4%	6.1%	2.4%	-7.7%	-7.7%	1.3%
2004	-9.5%	-3.9%	-10.7%	-14.4%	-15.0%	-11.0%	-5.4%	-16.7%	-33.4%	-42.7%	-22.9%	-15.4%
2005	-3.0%	-9.1%	-11.1%	-7.3%	-11.8%	-18.6%	-16.3%	-19.7%	-21.2%	-15.0%	4.8%	-14.7%
2006	-22.1%	-11.8%	-7.8%	-4.3%	-8.8%	-6.2%	-10.5%	-5.9%	6.2%	11.6%	6.4%	-6.0%
2007	0.1%	-18.1%	-6.3%	-0.8%	-8.7%	-8.8%	-4.8%	-3.0%	11.7%	25.9%	18.3%	-3.8%
2008	-19.0%	-18.5%	-14.2%	-9.0%	-10.6%	-9.9%	-5.4%	-0.4%	6.9%	12.6%	1.4%	-6.2%
2009	-14.3%	-11.9%	-11.5%	-4.3%	-3.1%	-3.8%	0.7%	-1.8%	1.5%	11.5%	8.1%	-2.8%
2010	21.4%	1.7%	5.6%	5.0%	3.6%	9.1%	9.2%	6.7%	8.4%	2.6%	4.7%	6.6%
2011	19.1%	7.7%	2.9%	-2.5%	-3.4%	-0.5%	-3.3%	-3.5%	-3.7%	0.4%	1.2%	-1.3%
2012	-0.7%	2.8%	3.5%	0.3%	1.6%	0.3%	2.5%	-0.1%	8.0%	15.3%	8.0%	3.0%

Accident Year	Percent of Annual Change Attributable to Each Layer											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
2000	0.0%	-1.4%	-0.5%	-0.5%	-0.5%	-0.2%	0.3%	1.2%	2.0%	0.6%	0.1%	1.0%
2001	-0.2%	-2.9%	-1.6%	-2.1%	-1.7%	-2.5%	-0.7%	0.7%	1.7%	0.4%	0.1%	-8.9%
2002	-0.3%	-1.9%	-0.8%	-0.7%	-0.9%	-1.4%	-0.4%	0.2%	1.7%	0.7%	0.1%	-3.7%
2003	0.0%	-0.9%	-0.2%	0.6%	0.4%	0.2%	0.3%	0.9%	0.3%	-0.3%	-0.1%	1.3%
2004	-0.1%	-0.3%	-1.0%	-1.7%	-1.5%	-1.7%	-0.6%	-2.6%	-4.4%	-1.3%	-0.2%	-15.4%
2005	0.0%	-0.9%	-1.1%	-0.9%	-1.2%	-3.0%	-2.1%	-3.0%	-2.2%	-0.3%	0.0%	-14.7%
2006	-0.2%	-1.3%	-0.8%	-0.5%	-0.9%	-1.0%	-1.3%	-0.9%	0.6%	0.2%	0.0%	-6.0%
2007	0.0%	-1.9%	-0.6%	-0.1%	-0.9%	-1.4%	-0.6%	-0.4%	1.3%	0.6%	0.2%	-3.8%
2008	-0.2%	-1.6%	-1.3%	-1.2%	-1.0%	-1.4%	-0.6%	-0.1%	0.9%	0.4%	0.0%	-6.2%
2009	-0.1%	-0.9%	-1.0%	-0.6%	-0.3%	-0.5%	0.1%	-0.3%	0.2%	0.4%	0.1%	-2.8%
2010	0.1%	0.1%	0.4%	0.6%	0.3%	1.3%	1.1%	1.1%	1.3%	0.1%	0.1%	6.6%
2011	0.1%	0.5%	0.2%	-0.3%	-0.3%	-0.1%	-0.4%	-0.6%	-0.6%	0.0%	0.0%	-1.3%
2012	0.0%	0.2%	0.3%	0.0%	0.1%	0.0%	0.3%	0.0%	1.2%	0.7%	0.1%	3.0%

Indemnity Claim Count Distribution*

Accident Year	Layer of Incurred Medical											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
1999	1.2%	14.9%	11.1%	13.0%	11.9%	17.7%	10.9%	11.2%	6.3%	1.4%	0.4%	100.0%
2000	1.2%	13.4%	10.5%	12.4%	11.3%	17.2%	11.1%	12.3%	8.3%	1.9%	0.5%	100.0%
2001	1.1%	11.5%	9.8%	11.3%	10.5%	16.2%	11.4%	14.2%	10.9%	2.5%	0.6%	100.0%
2002	0.9%	10.0%	9.3%	11.1%	9.9%	15.3%	11.3%	14.9%	13.1%	3.3%	0.8%	100.0%
2003	0.8%	9.0%	9.0%	11.5%	10.2%	15.3%	11.5%	15.6%	13.3%	3.0%	0.7%	100.0%
2004	0.9%	10.2%	9.5%	11.6%	10.3%	16.1%	12.8%	15.4%	10.4%	2.0%	0.6%	100.0%
2005	1.0%	10.9%	9.9%	12.6%	10.6%	15.4%	12.6%	14.5%	9.6%	2.0%	0.8%	100.0%
2006	0.8%	10.2%	9.7%	12.9%	10.3%	15.3%	12.0%	14.5%	10.9%	2.4%	0.9%	100.0%
2007	0.9%	8.7%	9.5%	13.3%	9.8%	14.5%	11.9%	14.6%	12.7%	3.2%	1.1%	100.0%
2008	0.8%	7.6%	8.7%	12.9%	9.3%	14.0%	12.0%	15.5%	14.4%	3.8%	1.2%	100.0%
2009	0.7%	6.8%	7.9%	12.7%	9.3%	13.8%	12.4%	15.7%	15.1%	4.4%	1.3%	100.0%
2010	0.8%	6.5%	7.8%	12.5%	9.0%	14.2%	12.7%	15.7%	15.3%	4.2%	1.3%	100.0%
2011	0.9%	7.1%	8.2%	12.4%	8.8%	14.3%	12.4%	15.4%	14.9%	4.3%	1.3%	100.0%
2012	0.9%	7.1%	8.2%	12.1%	8.8%	13.9%	12.4%	15.0%	15.7%	4.8%	1.4%	100.0%

Note: Figures in italics are based on a partial accident year.

*Solid line represents the layer in which the median claim severity resides.

Indemnity Claim Frequency by Layer of Incurred Medical at USR 1st

Incurred Indemnity per Indemnity Claim

Accident Year	Layer of Incurred Medical											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
1999	5,153	480	763	1,706	3,748	8,863	16,552	25,058	37,724	55,912	119,908	10,706
2000	4,885	551	837	1,745	3,718	8,364	15,721	24,393	37,761	56,023	114,167	11,758
2001	7,382	666	843	1,860	3,699	7,943	14,891	23,725	36,588	54,746	115,205	13,288
2002	7,619	651	839	1,733	3,484	7,314	13,452	21,758	34,432	52,180	106,095	13,690
2003	6,851	707	803	1,840	3,539	7,612	13,927	22,343	34,517	52,481	131,882	14,096
2004	12,608	849	893	2,065	3,883	7,778	13,729	21,212	32,337	49,601	129,747	12,408
2005	8,417	748	945	2,039	3,568	6,759	10,804	17,063	26,539	43,975	99,560	9,991
2006	15,169	968	1,119	2,136	3,510	6,242	10,491	16,383	25,788	43,057	104,791	10,329
2007	16,157	1,016	916	1,883	3,761	6,013	9,997	15,944	25,852	43,185	100,467	11,039
2008	14,533	1,059	988	1,876	3,387	6,155	9,458	15,542	26,024	43,758	92,897	11,726
2009	19,149	685	899	1,896	3,440	5,905	9,412	15,077	25,677	42,548	102,687	12,197
2010	9,172	1,087	978	1,866	3,705	5,970	9,113	15,233	24,978	42,121	87,264	11,878
2011	13,654	1,037	1,067	2,133	4,162	6,265	9,434	15,190	25,465	42,894	110,759	12,395
2012	17,272	1,141	1,119	2,306	4,277	6,391	9,926	15,700	25,751	45,793	89,422	12,803

Accident Year	Annual Change											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
2000	-5.2%	14.8%	9.7%	2.3%	-0.8%	-5.6%	-5.0%	-2.7%	0.1%	0.2%	-4.8%	9.8%
2001	51.1%	21.0%	0.6%	6.6%	-0.5%	-5.0%	-5.3%	-2.7%	-3.1%	-2.3%	0.9%	13.0%
2002	3.2%	-2.2%	-0.4%	-6.8%	-5.8%	-7.9%	-9.7%	-8.3%	-5.9%	-4.7%	-7.9%	3.0%
2003	-10.1%	8.5%	-4.3%	6.2%	1.6%	4.1%	3.5%	2.7%	0.2%	0.6%	24.3%	3.0%
2004	84.0%	20.1%	11.1%	12.2%	9.7%	2.2%	-1.4%	-5.1%	-6.3%	-5.5%	-1.6%	-12.0%
2005	-33.2%	-11.9%	5.8%	-1.3%	-8.1%	-13.1%	-21.3%	-19.6%	-17.9%	-11.3%	-23.3%	-19.5%
2006	80.2%	29.4%	18.4%	4.8%	-1.6%	-7.7%	-2.9%	-4.0%	-2.8%	-2.1%	5.3%	3.4%
2007	6.5%	5.0%	-18.1%	-11.8%	7.2%	-3.7%	-4.7%	-2.7%	0.3%	0.3%	-4.1%	6.9%
2008	-10.0%	4.2%	7.8%	-0.4%	-9.9%	2.4%	-5.4%	-2.5%	0.7%	1.3%	-7.5%	6.2%
2009	31.8%	-35.3%	-8.9%	1.1%	1.6%	-4.1%	-0.5%	-3.0%	-1.3%	-2.8%	10.5%	4.0%
2010	-52.1%	58.5%	8.7%	-1.6%	7.7%	1.1%	-3.2%	1.0%	-2.7%	-1.0%	-15.0%	-2.6%
2011	48.9%	-4.5%	9.2%	14.3%	12.3%	4.9%	3.5%	-0.3%	1.9%	1.8%	26.9%	4.3%
2012	26.5%	10.0%	4.8%	8.1%	2.8%	2.0%	5.2%	3.4%	1.1%	6.8%	-19.3%	3.3%

Incurred Medical per Indemnity Claim

Accident Year	Layer of Incurred Medical											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
1999	0	283	709	1,590	3,597	7,184	12,111	18,947	33,178	64,662	299,704	9,688
2000	0	287	710	1,595	3,588	7,155	12,123	19,058	33,454	65,190	334,190	11,221
2001	0	291	714	1,605	3,612	7,228	12,193	19,208	33,659	65,183	300,354	13,157
2002	0	300	724	1,617	3,598	7,236	12,235	19,324	33,896	64,946	319,628	15,022
2003	0	302	722	1,615	3,582	7,242	12,255	19,352	33,735	64,904	333,316	14,910
2004	0	293	705	1,596	3,618	7,280	12,205	19,268	33,162	65,606	315,581	13,138
2005	0	297	720	1,604	3,614	7,252	12,140	19,193	33,292	65,518	332,813	13,217
2006	0	296	721	1,602	3,601	7,220	12,117	19,276	33,455	65,367	340,210	14,221
2007	0	303	722	1,604	3,600	7,234	12,085	19,346	33,761	65,754	296,009	15,491
2008	0	308	726	1,615	3,611	7,266	12,049	19,391	34,031	65,676	302,303	16,992
2009	0	310	728	1,626	3,607	7,273	12,013	19,401	34,169	65,654	287,682	17,863
2010	0	306	731	1,622	3,598	7,287	12,019	19,402	34,133	65,763	263,864	17,533
2011	0	308	726	1,614	3,605	7,287	11,993	19,369	34,163	65,716	302,583	17,941
2012	0	304	730	1,612	3,618	7,274	11,952	19,346	34,071	65,406	263,951	17,991

Accident Year	Annual Change											All Claims
	0	1	500	1,000	2,500	5,000	10,000	15,000	25,000	50,000	100,000 & Over	
2000	1.1%	0.1%	0.3%	-0.3%	-0.4%	0.1%	0.6%	0.8%	0.8%	0.8%	11.5%	15.8%
2001	1.6%	0.5%	0.7%	0.7%	1.0%	0.6%	0.6%	0.8%	0.6%	0.0%	-10.1%	17.3%
2002	2.8%	1.5%	0.7%	-0.4%	0.1%	0.3%	0.6%	0.7%	-0.4%	6.4%	14.2%	
2003	0.7%	-0.2%	-0.1%	-0.5%	0.1%	0.2%	0.1%	-0.5%	-0.1%	4.3%	-0.7%	
2004	-2.9%	-2.4%	-1.2%	1.0%	0.5%	-0.4%	-0.4%	-1.7%	1.1%	-5.3%	-11.9%	
2005	1.5%	2.1%	0.5%	-0.1%	-0.4%	-0.5%	-0.4%	0.4%	-0.1%	5.5%	0.6%	
2006	-0.5%	0.2%	-0.1%	-0.4%	-0.4%	-0.2%	0.4%	0.5%	-0.2%	2.2%	7.6%	
2007	2.4%	0.1%	0.1%	0.0%	0.2%	-0.3%	0.4%	0.9%	0.6%	-13.0%	8.9%	
2008	1.7%	0.6%	0.7%	0.3%	0.4%	-0.3%	0.2%	0.8%	-0.1%	2.1%	9.7%	
2009	0.5%	0.3%	0.7%	-0.1%	0.1%	-0.3%	0.1%	0.4%	0.0%	-4.8%	5.1%	
2010	-1.0%	0.5%	-0.2%	-0.3%	0.2%	0.0%	0.0%	-0.1%	0.2%	-8.3%	-1.8%	
2011	0.5%	-0.7%	-0.5%	0.2%	0.0%	-0.2%	-0.2%	0.1%	-0.1%	14.7%	2.3%	
2012	-1.3%	0.5%	-0.1%	0.4%	-0.2%	-0.3%	-0.1%	-0.3%	-0.5%	-12.8%	0.3%	

Note: Figures in italics are based on a partial accident year.

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