

2021 Workers Compensation Insights

Net written premium increased by **1%**



Reported combined ratios:

CY 2021

87%

AY 2021

102%



\$16B reserve redundancy



Excluding COVID-19 claims:

Claim frequency declined by **1%** since 2019

Indemnity and medical severity changes remain moderate



≈ \$500M reported COVID-19 losses since 2020



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