## State of Vermont Workers' Compensation Pure Premium and total reported claims

Pure Premium= WC costs (wage replacement, medical and expenses) per \$100 of payroll. This measures claim frequency and severity.

| fiscal year | pure premium | total reported claims |
|-------------|--------------|-----------------------|
|             |              |                       |
| FY 23       | 1.39         | 717                   |
| FY 22       | 1.2          | 1041                  |
| FY21        | 1.31         | 984                   |
| FY 20       | 2.23         | 916                   |
| FY19        | 2.49         | 1094                  |

source: Actuarial Valuation 6/30/2023, State of Vermont Self-Insurance Program prepared by Oliver Wyman Actuarial Consulting, Inc. 9/12/2023