WASHINGTON STATE DEPARTMENT OF LABOR & INDUSTRIES

Report Supporting the Statement of Actuarial Opinion on the Loss and Loss Adjustment Expense Reserves as of June 30, 2023

Deloitte Consulting LLP
November 16, 2023

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November 16, 2023

Mr. Steve Wendling
Audit Manager
Washington State Auditor's Office
3200 Capitol Boulevard
P.O. Box 40031
Olympia, WA 98504

Dear Mr. Wendling:

Deloitte Consulting LLP is pleased to submit the actuarial report regarding our analysis of Washington State Department of Labor & Industries' (the "Department") unpaid loss and loss adjustment expenses (LAE) associated with the workers' compensation insurance programs as of June 30, 2023. This actuarial report supports the findings expressed in the Statement of Actuarial Opinion. Fiscal-accident year XX is the period running from 7/1/XX-1 to 6/30/XX (e.g., fiscal-accident year 2023 runs from 7/1/22 to 6/30/23).

In accordance with instructions promulgated by the National Association of Insurance Commissioners (NAIC), a copy of this report should be retained by the Department's offices for a seven-year period in support of the loss and LAE reserves contained in the June 30, 2023 statutory annual statement.

Rod Morris and Mike Green are members of the Casualty Actuarial Society and the American Academy of Actuaries and meet the qualification standards to issue this actuarial report.

We have enjoyed working with the Department and the Washington State Auditor's Office on this analysis. If you have any questions after reviewing this report, please do not hesitate to contact us.

Sincerely,

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I. OVERVIEW

Deloitte Consulting LLP ("Deloitte Consulting", "us", "we" or "our") was retained by the Washington State Auditor's Office to provide a Statement of Actuarial Opinion regarding the reasonableness of the Washington State workers' compensation programs carried loss and loss adjustment expense (LAE) reserves as of June 30, 2023. We were also retained to provide an independent estimate of statutory unpaid loss and LAE associated with the workers' compensation exposures. This report has been created to support that opinion and to document our independent analysis.

This report discusses our approach and presents the results of our June 30, 2023 review. Our unpaid claim estimates are presented on an undiscounted basis and discounted basis using the Department's selected average combined annual interest rate of 2.90%. The basis of the unpaid claim estimates considered in our analysis was selected to meet the requirements of statutory financial statements. All information presented in this report is as of June 30, 2023 and displayed in thousands of US dollars unless otherwise stated.

BACKGROUND

Department of Labor & Industries

During the early 1900's, state legislatures throughout the United States recognized the need for a system of workers' compensation insurance. The Industrial Revolution had dramatically increased the number and severity of work-related injuries, and injured workers were unable to receive medical benefits and wage compensation. Civil lawsuits against employers took years to settle and employees often ended up dependent on welfare or the charity of others.

In 1911, the State of Washington's "Workers' Compensation Act" established the industrial insurance system which covered only those working in hazardous work environments. In 1923, Washington became the only state workers' compensation fund where the employees pay a significant portion of the insurance premiums. In 1971, there was a major overhaul in the workers' compensation system to expand coverage to virtually all workers and allowing large employers to self-insure.

The Department is the state agency responsible for administering the Washington State workers' compensation system and providing medical and limited wage-replacement coverage to workers who

suffer job-related injuries or illnesses. The Department operates as an exclusive state workers' compensation fund, one of only four remaining in the U.S. The Department offers enforcement programs ensuring that workers are paid the amounts they are owed, limiting the work hours of children and teens, and protecting consumers from unsound building practices. The Department also administers the workplace safety and health program within the state.

The State's workers' compensation funds (the "Funds") are administered by the Department. The Funds include the Accident Fund, Medical Aid Fund, Pension Reserve Fund, Supplemental Pension Fund, Second Injury Fund, the Self-Insured Employer Overpayment and Reimbursement Fund, and the Industrial Insurance Rainy Day Fund. The Accident, Medical Aid, and Pension Reserve Funds make up the Workers' Compensation Program Basic Plan and write approximately $2.1 billion of premium annually. The Workers' Compensation Program Basic Plan Funds are required by law to be actuarially fully funded. However, the Supplemental Pension Fund is a pay-as-you-go fund.

A summary of the Funds within the Workers' Compensation Program Basic Plan and the Supplemental Pension Fund is included below.

- Accident Fund

  This Fund pays compensation directly to the injured workers for lost wages related to temporary disability and permanent partial disability awards and for costs of retraining. In addition, the Fund pays the Pension Reserve Fund an amount equal to the present value of pensions awarded to survivors of fatally injured workers and to workers who are permanently and totally disabled. Revenues from this Fund are from employer-paid premiums. Lastly, retrospectively rated premium adjustments also are run through the Accident Fund.

- Medical Aid Fund

  This Fund pays for the cost of medical and vocational rehabilitation services to injured workers. Revenues for this Fund come from equal contributions from employers and employees. Revenue and costs related to the Stay-At-Work program are run through the Medical Aid Fund.

- Pension Reserve Fund

  This Fund pays survivor benefits to dependents of fatally injured workers and wage replacement and dependent benefits to all permanently total disabled pensioners, including pensioners from disabled employees of self-insured employers, their dependents, and

survivors. Revenues from this Fund are generated from transfers from the Accident Fund and reimbursement payments from self-insured employers.

- Supplemental Pension Fund
  This Fund provides for supplemental cost of living adjustments to injured workers and their dependents receiving disability payments. The Fund is run on a pay-as-you-go basis and is funded through assessments that are paid 50% by employers (both employers insured through State Fund and self-insured employers) and 50% through deductions from employees' wages. In fiscal year 2023, Supplemental Pension Fund premiums were approximately $934 million.

In addition, the Department maintains three additional funds: Second Injury Fund, Self-Insured Employer Overpayment Reimbursement Fund, and the Industrial Insurance Rainy Day Fund. The Second Injury Fund was created for the purpose of making benefit payments to workers already partially disabled who subsequently experience a work-related injury, which together, render them totally disabled. The Self-Insured Employer Overpayment Reimbursement Fund was established in 2008 to account for the reimbursements due to self-insured employers for workers' compensation benefits overpaid during the pendency of board or court appeals in which the self-insured employer prevails and has not recovered such amounts. The Industrial Insurance Rainy Day Fund, created in 2011, was intended to provide a tool to help minimize significant premium changes that may otherwise be needed during future difficult economic times. Furthermore, it requires that transfers to the Fund be considered whenever the Accident and Medical Aid Funds assets exceed ten percent of funded liabilities.

Washington State requires all employers, unless exempted, to secure coverage for job-related injuries and illnesses either by paying insurance premiums to the Department or by self-insuring. Direct private insurance is not authorized, although self-insurers are permitted to reinsure up to 80% of their obligations.

The Funds also participate in the Washington United States Longshore and Harbor Workers' Compensation Act Assigned Risk Plan ("WARP") which was established to provide United States Longshore and Harbor ("USL&H") workers' compensation insurance coverage for employers unable to purchase it through the normal private insurance market. The Funds pay assessments to WARP and participate in any underwriting losses or surpluses incurred by WARP. To date, no assessments have been made.

Reinsurance Background

The Funds only write direct insurance business and does not assume any reinsurance. Use of ceded reinsurance is minimal and is limited to catastrophic events and terrorism coverage at high limits in older years and once again purchased effective February 1, 2019 and subsequent. The current reinsurance program consists of two excess of loss contracts. The first excess of loss contract covers catastrophic or terrorism events that exceed $200 million up to $500 million per occurrence. The second excess of loss contract covers catastrophic or terrorism events that exceed $500 million up to $1.0 billion per occurrence. All reinsurers are rated A or better by AM Best. As of June 30, 2023, the Department has informed us that it is not aware of any catastrophic events that would trigger a reinsurance recovery. Therefore, there are currently no ceded reserves recorded as of June 30, 2023, and no reinsurance collectability problems. With respect to loss and loss adjustment expense reserves net of ceded reinsurance, we have not anticipated any contingent liability which could arise if any of the reinsurers prove unable to meet their loss and loss adjustment expense obligations under the terms and conditions of their contracts with the Funds. We note that in certain years the Funds have retained a portion of the losses within each layer of reinsurance but do not retain any liability within these layers in the reinsurance contracts over the past two years.

Claims Handling

The Department administers the workers' compensation claims arising out of its book of business internally. The Department establishes case reserves beginning at the second month and through the first seven years of the life of the claim. These case reserves are used almost exclusively for experience rating and retrospective rating adjustments. Since case reserves are not available for older fiscal-accident years, a complete case incurred triangle is not available. Therefore, we have not relied upon any actuarial methodologies utilizing case incurred losses to derive our estimates of the unpaid loss and LAE claims.

Loss Adjustment Expenses

For the Department, most LAE represent typical unallocated loss adjustment expenses. These include costs such as the Claims Administration program, Washington State Assistant Attorneys General, internal legal services, Office of the Medical Director, Health Services Analysis, and internal vocational rehabilitation counselors. The one related cost which would fall under typical allocated loss adjustment expenses is the cost related to utilization review for medical treatments which can be allocated to specific claims.

Beginning in fiscal year 2020, the Department initiated a Workers' Compensation System Modernization (WCSM) project to update its policy, administration, and claim systems. It is estimated that a total of $30.4 million has already been spent as of June 30, 2023 of which none has been currently allocated to CAE payments. The anticipated future cost of WCSM is approximately $340.6 million over the next ten fiscal years. The Department assumes that approximately 2/3 of the cost will be claims related and will expense the allocated State Fund costs (i.e. excluding costs allocated to self-insureds) through its claims administration expense (CAE). The CAE related cost has been distributed to both future and historical fiscal-accident years. The estimated amount allocated to fiscal-accident years 2023 and prior and included in the reserves as of June 30, 2023 totals $51.2 million on a discounted basis and $63.6 million on an undiscounted basis.

Case Law – Tobin Decision

On August 12, 2010, the State's Supreme Court confirmed the Court of Appeals decision in "Tobin v. Department of Labor & Industries", which concluded that "pain and suffering constitutes non-economic damages that workers' compensation statutes do not compensate for." The result of the decision is that future recoveries from injured workers due to their third-party claim awards are expected to be significantly lower than historical recoveries since the amount of "pain and suffering" awarded can no longer be used to offset the past or future workers' compensation payments to that injured worker. The Department and Deloitte Consulting at this point have assumed that the impact is now reflected in the paid data and have removed additional explicit adjustments related to the Tobin Decision.

2011 Reforms – SSB 5801 and EHB 2123

During 2011, the State of Washington passed two bills (SSB 5801 and EHB 2123) that promote quality health care of injured workers, keep them engaged in the workforce, and implemented other changes that impacted costs.

The Department and Deloitte Consulting have assumed that the costs/benefits of these reforms are included in the data and have removed additional explicit adjustments related to the reforms.

Consistent with prior analyses, an additional breakout has been included in the actuarial analyses to separately track estimates of Voluntary Settlement costs.

Stay-at-Work Program

The Stay-at-Work Program was introduced as a part of EHB 2123 and launched in January 2012. This program supports quick and efficient return to work approaches through the provision of wage subsidies and other reimbursements to employers who bring workers back to light duty or modified jobs following an injury. Employers are reimbursed for a variety of costs including:

- Half of wages for up to 66 days within a 24-month period, and up to $10,000
- Training fees or materials up to $1,000 per claim
- Special tools or equipment up to $2,500 per claim
- Clothing up to $400 per claim

Per EHB 2123, employers will not be experience rated nor retrospectively rated based on losses or premiums from this program. For experience rating ("ER"), the Stay-at-Work Program premiums for an individual employer are adjusted by the ER factor calculated based on Accident Fund and Medical Aid Fund experience only, and the result is then split evenly between all employers and workers. The Stay-at-Work Program is administered with premium collections and benefit payments made through the Medical Aid Fund. However, premium collections and benefit payments will be accounted for separately from the remainder of the Medical Aid Fund. The overall rate is based on the actual experience and other industry assumptions. The overall rate is then allocated to each individual classification code as a percentage of the Accident Fund expected losses since the Department expects the reimbursement benefits to correlate with the Accident Fund losses. We have accepted the Department's estimates of its costs related to the Stay-at-Work Program.

Preferred Worker Program

The Preferred Worker Program is another return-to-work incentive program in which the Department certifies a worker with permanent medical restrictions as a preferred worker. This certification enables an employer to receive financial incentives and premium relief to eligible employers who create medically-appropriate, long-term jobs for these preferred workers. We have accepted the Department's estimates of its costs related to the Preferred Worker Program.

Other Reforms and Rule Changes

During 2018 and 2019, Washington State passed two bills (SSB 6214 and HB 1913) that relate to firefighters and police officers. SSB 6214 allows industrial insurance coverage for posttraumatic stress

disorders (PTSD) affecting law enforcement officers and firefighters. HB 1913 adds medical conditions to the presumption of occupational diseases and extends the presumption to certain publicly employed firefighters, investigators, and law enforcement officers. In 2020, HB 2758 was passed which added 911 dispatchers to the individuals for whom PTSD is presumed to be work-related. The effect on the unpaid claims of these bills should be minimal and no explicit adjustment has been made for the passage of these bills.

Effective May 15, 2019, there was a rule change (WAC 296-20-1101) that caused an increase in the estimate of unpaid hearing loss claims. The rule change required the replacement of hearing aids upon request five years after the issue date of the current hearing aid and battery replacement for the life of the hearing aid. Previously, the Department or self-insurer was only required to bear the cost of repairing or replacing the hearing aid due to normal wear and tear at its discretion. The rule change caused the average hearing loss claims per active claim to increase more than expected as more claimants requested hearing aids rather than other (less expensive) services. In addition, the general injured worker population has become more aware of both the ability to request new hearing aids, and to request hearing aid replacements, as opposed to a repair.

Report Sections

This report is comprised of the following sections:

- Overview – provides a general introduction and overview of the engagement;
- Scope – describes the work and reports that Deloitte Consulting has performed and produced;
- Conditions and Limitations – details the limitations that apply to this engagement's work product, report and results;
- Summary of Results – provides our estimates of the unpaid claims including relevant comments that discuss the areas of note observed throughout our analysis;
- Actuarial Methodology – describes the approach underlying the results of our estimates of unpaid claims;
- Disclosures – discusses certain disclosures required by Actuarial Standards of Practice pertaining to the estimation of property/casualty unpaid claims;
- Exhibits – describes the contents of the exhibits included in this report.

II. SCOPE

In 2005, the Washington State Legislature passed a law (RCW 51.44.115) requiring the State Auditor's Office to conduct annual audits of the workers' compensation program. A portion of the required audit includes an actuarial opinion on whether the loss and LAE reserves for the Accident Fund, Medical Aid Fund, and Pension Reserve Fund (combined referred to as the "Basic Plan") are consistent with actuarial standards of practice as issued by the Actuarial Standards Board.

Deloitte Consulting serves as an independent consultant to the State Auditor's Office under an agreement between the State and Deloitte Consulting. Our role under such engagement is to evaluate the reasonableness of the carried loss and LAE reserves of the Industrial Insurance Fund provide a Statement of Actuarial Opinion, and a report supporting the conclusions. We do not explicitly advise the Department in the reserve-setting process. The Statement of Actuarial Opinion was issued on October 27, 2023.

Rod Morris is a Member of the American Academy of Actuaries (MAAA) and a Fellow of the Casualty Actuarial Society (FCAS). These organizations have professional standards that, among other provisions, require an actuary perform only assignments for which he or she is qualified. Rod Morris prepared and supervised the various analyses contained in this report that supports the findings expressed in the Statement of Actuarial Opinion. Rod Morris meets the qualification standards promulgated by the American Academy of Actuaries and is appropriately qualified to perform these procedures and issue Statements of Actuarial Opinion. Mike Green is a Member of the American Academy of Actuaries and an Associate of the Casualty Actuarial Society (ACAS) and performed a peer review of this work. Rod Morris and Mike Green have attested compliance with the Casualty Actuarial Society's Continuing Education Policy as of December 31, 2022 to perform actuarial services in 2023.

The scope of work is to perform the following:

- Review the Department's actuarial indicated estimates of the Accident, Medical Aid, and Pension Reserve Funds to assess the reasonableness of the estimates and their consistency with actuarial standards of practice.

- Prepare an independent actuarial estimate of the unpaid claims as of June 30, 2023, for each of the Accident Fund, Medical Aid Fund, and Pension Reserve Fund. Our review and opinion regarding the Supplemental Pension Fund is included within a separate report.

- Provide a Statement of Actuarial Opinion regarding the reasonableness of the Department's carried loss and LAE reserves as of June 30, 2023.

The estimates contained in this report provide for loss and LAE and do not include any provisions for other expenses such as:

- Administrative expenses
- Brokerage or reinsurance costs including commissions
- Risk management fees
- Loss control fees
- Legal fees (other than claim defense costs)
- Actuarial fees
- Assessments

"Actuarial central estimate" is defined by actuarial literature as "an estimate that represents an expected value over the range of reasonably possible outcomes." Our range of unpaid claim estimates provided in this report is a range of actuarial central estimates. We want to emphasize that the endpoints of the range are not meant to be a "best" and "worst" case scenario, but rather endpoints of a reasonable range. We have provided a range of estimates based on our judgment after consideration of the results of multiple actuarial methods and varying assumptions within those actuarial methods.

The services we performed in this actuarial analysis do not constitute an audit, review, examination, or other form of attestation as those terms are defined by the American Institute of Certified Public Accountants (AICPA). Any use of the word "review" within this report should be interpreted in the common use of that term, and not the definition of "review" promulgated by the AICPA.

Deloitte Consulting affirms, to the best of our knowledge, that it presently has no interest, direct or indirect, which would conflict with the performance of services for this analysis.

Independent Calculations

We performed independent calculations for approximately 99% of the workers' compensation loss and LAE unpaid claims falling within the Accident Fund and Medical Aid Fund. For these funds, we have reviewed the losses by benefit type. Below is a brief summary of the benefit type and breakouts that we

reviewed in our analysis. More detailed explanations of these benefit types are provided in the "Actuarial Methodology" section.

- Accident Fund – Total Permanent Disability Awards
- Accident Fund – Permanent Partial Disability
- Accident Fund – Time Loss Payments
- Accident Fund – Fatals
- Accident Fund – Miscellaneous Benefits
- Accident Fund – Voluntary Settlements
- Accident Fund – Loss Adjustment Expenses
- Medical Aid Fund – Medical Excluding Vocational Rehabilitation and Hearing Loss
- Medical Aid Fund – Medical Hearing Loss Claims
- Medical Aid Fund – Vocational Rehabilitation
- Medical Aid Fund – Loss Adjustment Expenses

Review of Department Calculations

The independent calculations discussed above include approximately 99% of the total workers' compensation loss and LAE unpaid claims as of June 30, 2023, for the Accident Fund and the Medical Aid Fund. For the remaining 1%, we reviewed the Department's analysis for reasonableness with respect to methodologies and assumptions and have accepted the Department's estimate of the unpaid claims for these exposures. The unpaid claim estimates falling in this category include provisions for Vocational Rehabilitation Option 2 claims (defined later in the report), costs associated with the Preferred Workers Program, and the costs associated with the Stay-At-Work program as part of the Medical Aid Fund.

Pension Reserve Fund

The Pension Reserve Fund retains the liabilities for known (or already awarded) pension cases for permanently total disabled employees and employee fatalities. The Pension Reserve Fund includes Washington State Fund cases as well as self-insured employer cases. We understand that the self-insured employer cases are pre-funded by the individual self-insurer or partially pre-funded by the Second Injury Fund and that the Department retains no risk related to these cases. We note that although the U.S. Department of Energy is self-insured, its pensions are not included in the Pension Reserve Fund. Additionally, non-prefunded self-insured employer cases are not included in the Pension Reserve Fund.

The unpaid claim estimates for the known pension cases are calculated on a tabular basis. The calculations use annuity values based on mortality tables. The calculations are performed on the Department's mainframe system and vary based on Social Security offset conditions, spousal benefits in the case of a pensioner's death and remarriage of widows, date of injury, etc. We have reviewed the Department's assumptions and methodology by comparing the results to indications using alternative mortality assumptions.

Department's Actuarial Analyses

In addition to performing our own independent analysis of the unpaid claims, we have also reviewed the documentation, analysis, assumptions, and calculations that have been performed by the Department's actuarial team. We also held conversations with the actuarial team to discuss their analyses and the rationale behind various assumptions. The objective of this review was to assess the reasonableness of the assumptions and methodologies used by the actuarial team to estimate the unpaid claims.

In attempting to perform our own independent analysis, the goal was not to recreate the analyses performed by the Department's actuarial team but rather to consider alternative actuarial methodologies and produce indications to help us assess the reasonableness of the results of the Department's actuarial analyses and to provide an opinion on the overall reasonableness of the Department's carried loss and LAE reserves as of June 30, 2023.

III. CONDITIONS AND LIMITATIONS

Due to the inherent uncertainty in projecting the ultimate costs of claims, no assurance can be offered that any particular range of unpaid claim estimates will be adequate. We believe, however, that the actuarial techniques and assumptions used in our analysis are reasonable.

In estimating unpaid loss and LAE, it is necessary to project the future payments of unpaid loss and LAE. It is certain that actual future payments of loss and LAE will not develop exactly as projected by any actuarial technique and may, in fact, vary significantly from the projections. No warranty is expressed or implied that such variance will not occur.

Further, our projections make no provision for the broadening of coverage by legislative action or judicial interpretation or for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in the Company's historical database or which are not yet quantifiable.

DISTRIBUTION AND USE

This analysis has been prepared solely for the internal use of the Washington State Auditor's Office and as documentation supporting our unpaid claim estimates as of June 30, 2023. The report may be provided to other parties ("Recipient"), for the purpose of the review of the Department's reserves provided the following conditions are met:

- Deloitte Consulting is provided a list of Recipients to whom this report is provided.
- This report is being provided to the Recipient solely for its information and cannot and shall not be relied upon by the Recipient. The Recipient agrees that access to the report is not a substitute for the Recipient undertaking appropriate inquires and procedures in relation to its assignment.
- The Recipient agrees not to reference or distribute the report to any other party.
- The determination of the recorded reserves in the Department's financial statements is solely the responsibility of Department management. In addition, the Department is solely responsible for providing accurate and complete information requested by Deloitte Consulting, and Deloitte Consulting has no responsibility for the accuracy or completeness of the information provided by, or on behalf of, the Department, even if Deloitte Consulting had reason to know of or should have known of such incompleteness.

- Deloitte Consulting has no responsibility to advise the Recipient of other services or procedures that might be performed and makes no representation as to the sufficiency or appropriateness of this report for the purposes of the Recipient.

- The Recipient acknowledges that the Department and the State Auditor's Office have participated in the preparation of this report and the information, including, without limitation, by reviewing and commenting on prior drafts of this report and the information, and such participation may have resulted in the addition, modification or deletion of information which might be considered material by the Recipient.

- The Recipient acknowledges that Deloitte Consulting is currently providing and may in the future provide professional services to the Department, and the Recipient agrees that Deloitte Consulting and its personnel shall have no responsibility to the Recipient relating to such services nor any responsibility to use or disclose information that Deloitte Consulting possesses by reason of such services or otherwise, whether or not such information might be considered material by the Recipient.

- The Recipient acknowledges and agrees that the Recipient does not acquire any rights as a result of access to this report and Deloitte Consulting does not assume any duties or obligations as a result of access to this report.

- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose this report, the Recipient may disclose this report without liability hereunder, provided that the Recipient gives Deloitte Consulting prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to get confidential treatment of this report under a protective order or other appropriate mechanism. Furthermore, the Recipient may reference or disclose this report without liability hereunder in the event that such reference or distribution is required by professional standards bodies.

- By retaining a copy of this report, the Recipient understands that such Recipient is deemed to have accepted these terms and conditions.

Deloitte Consulting shall have no liability, regardless of form, to any third parties (an entity other than the State Auditor's Office and the Department) for any action taken or omitted to be taken by such parties in respect of this except for matters that are finally judicially determined to be caused by Deloitte Consulting's own bad faith or willful misconduct. Third parties should recognize that the furnishing of this report is not a substitute for their own diligence and should place no reliance on this report or data contained herein that would result in the creation of any duty or liability by Deloitte Consulting to the third party. Any release or distribution of this report to any third party must include the report in its entirety (with discussions and exhibits).

This report has been prepared for use by individuals who have a degree of technical competence in insurance matters. This report should be studied in its entirety before any judgments are made about the conclusions in the report. Deloitte Consulting personnel are available to discuss any questions or concerns regarding this report.

DATA RELIANCE

Deloitte Consulting has relied upon data provided by the Department for this review. A specific audit to verify the accuracy or completeness of the data is beyond the scope of this engagement. While we have reviewed the data with regard to its reasonableness and consistency, we have relied on such data without audit or verification and our conclusions are based on the assumption that it is accurate and complete. If the underlying information provided is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

IV. SUMMARY OF RESULTS

Based on our actuarial analysis, we have estimated the discounted unpaid claims for the Department's Basic Plan (Accident, Medical Aid, and Pension Reserve Funds combined) to be from $14.5 billion to $17.5 billion as of June 30, 2023, with the midpoint at approximately $16.0 billion. In comparison, the Department's carried loss and LAE reserves as of June 30, 2023 for the Basic Plan totals $16.2 billion. The Department's carried reserves have been set equal to its indicated actuarial unpaid claim estimates and are approximately 1.5% higher than our midpoint estimate and within our reasonable range. Therefore, we conclude that the Basic Plan's loss and LAE reserve carried by the Department as of June 30, 2023 is reasonable. For reference, the Department's carried reserves were approximately 1.4% lower than our midpoint estimate as of June 30, 2022.

The unpaid claim estimates referenced above are discounted to reflect the time value of money. The amount of discount is based on an actuarially derived projected payment pattern and annual interest rates selected by the Department as follows:

- For the Medical Aid Fund, the Department's selected interest rate is 1.5%.
- For "state fund pensions" within the Pension Reserve Fund, the Department's selected interest rate is 4.0%.
- For "self-insured pre-funded pensions" within the Pension Reserve Fund, the Department's selected interest rate is 5.6% according to the Washington administrative code rule WAC 296-14-8810. The rates selected for self-insured pre-funded pensions is allowed to be different from the rate selected for state fund pensions according to SB6393.
- For the Accident Fund, combinations of interest rates are used to discount the reserves. The future total permanent disability and fatal transfers made to the Pension Reserve Fund assume interest discounts based on an annual rate of 4.0%. The actual transfer payments and all other payments are discounted using a Department selected rate of 1.5%.
- The average combined interest rate for the Basic Plan is approximately 2.90%.

The discounted loss and LAE unpaid claim estimates are for the Department's workers' compensation claims occurring on or prior to June 30, 2023. The table below displays our estimates for the loss and LAE

unpaid claims on a discounted basis and compares these amounts to the amounts carried by the Department. The amounts are net of recoveries.

Summary of Unpaid Claim Estimates as of June 30, 2023

Amounts in $000s - Net of Recoveries

	Unpaid Claim Estimates Discounted						
	Deloitte Consulting Low	Deloitte Consulting Mid-Point	Deloitte Consulting High	Department Carried	Carried Less Deloitte Consulting Low	Carried Less Deloitte Consulting Mid-Point	Carried Less Deloitte Consulting High
Accident Fund	5,366,044	5,799,014	6,231,985	6,002,456	636,412	203,441	(229,529)
Medical Aid Fund	3,785,289	4,186,424	4,587,559	4,290,012	504,723	103,588	(297,547)
Pension Reserve Fund	5,373,430	6,004,571	6,635,712	5,930,706	557,276	(73,865)	(705,006)
Total Basic Plan	14,524,763	15,990,009	17,455,256	16,223,173	1,698,411	233,164	(1,232,082)

Below is a more detailed summary of Deloitte Consulting's estimates by payment benefit type compared to the amounts estimated by the Department. The estimates at the midpoint of our range are displayed on both an undiscounted and discounted basis and are net of recoveries.

	Unpaid Claim Estimates Undiscounted			Unpaid Claim Estimates Discounted		
	Deloitte Consulting Mid-Point	Deparment Carried	Carried Less Deloitte	Deloitte Consulting Mid-Point	Deparment Carried	Carried Less Deloitte
Accident Fund						
Total Permanent Disability Awards *	3,249,719	3,485,237	235,519	2,956,343	3,201,464	245,121
Permanent Partial Disability	296,657	237,370	(59,287)	283,361	226,933	(56,428)
Time Loss Payments	2,057,665	2,068,166	10,501	1,926,523	1,940,229	13,706
Fatals *	88,726	61,351	(27,375)	81,086	56,843	(24,243)
Miscellaneous Benefits	40,498	43,097	2,599	37,093	39,246	2,153
Vocational Rehabilitation - Option 2	57,343	57,343	0	54,293	54,293	0
Voluntary Structured Settlements	186,865	160,887	(25,977)	174,525	154,603	(19,921)
Preferred Worker Program	6,038	6,038	0	5,730	5,730	0
Loss Adjustment Expenses	303,185	351,226	48,040	280,061	323,115	43,053
Total Accident Fund	6,286,696	6,470,715	184,019	5,799,014	6,002,456	203,441
Medical Aid Fund						
Medical Excluding Voc. Rehab. and Hearing Loss Claims	3,988,330	3,997,766	9,435	3,051,781	2,982,880	(68,901)
Medical Hearing Loss Benefits	490,936	489,396	(1,541)	384,490	377,899	(6,591)
Vocational Rehabilitation	266,349	299,651	33,302	250,172	281,079	30,906
Loss Adjustment Expenses	617,718	757,708	139,990	483,953	632,127	148,174
Stay-at-Work Costs	16,198	16,198	0	16,027	16,027	0
Total Medical Aid Fund	5,379,531	5,560,718	181,187	4,186,424	4,290,012	103,588
Accident + Medical Aid Fund	11,666,227	12,031,433	365,206	9,985,439	10,292,468	307,029
Pension Reserve Fund	9,093,305	8,981,444	(111,861)	6,004,571	5,930,706	(73,865)
Basic Plan Loss & LAE Unpaid Claim Estimates	20,759,532	21,012,877	253,345	15,990,009	16,223,173	233,164

* The undiscounted amounts for the Accident Fund shown above are net of the tabular discounting in future pension payments. The discount rates are 4.0% for the remaining quarters.

Based on this review and our independent analysis, we conclude that the actuarial team used appropriate actuarial methods and reasonable factors and assumptions in its analysis of the unpaid claims for the Accident, Medical Aid, and Pension Reserve Funds. We also note that the documentation provided to us

to review the actuarial team's analyses was appropriate and sufficient. A more detailed display of our unpaid loss and LAE estimates is presented on the Summary of the supporting exhibits.

The unpaid loss and LAE estimates provided above make provisions for:

- Unpaid amounts associated with known claims.
- Incurred but not reported claims (IBNR); claims not yet reported and not recorded in the loss system, which are expected to arise from accidents that have already occurred.
- "Pipeline" claims; claims known but not yet recorded in the loss system.
- Reopened claims; future reopened claims which should be coded to the year the claim was originally incurred.

We note that the Department does not maintain case reserves or claims adjuster estimates for known claims beyond seven years. The Department does create case reserves for experience rating and retrospective rating purposes, but unfortunately does not create and maintain them for use in setting overall loss and LAE reserves. Case reserves are not maintained after seven years (since all retrospectively rated policies have been fully adjusted and closed by this time).

RELEVANT COMMENTS

Covid-19 Impact

The COVID-19 pandemic has impacted the number and severity of reported claims over the past 39 months. There has been a total of 11,312 compensable claims reported as of June 30, 2023. These claims represent 10.9% of the compensable claims for fiscal-accident year 2023, 21.2% of the compensable claims for fiscal-accident year 2022, 10.3% of the compensable claims for fiscal-accident year 2021, and 5.4% of the compensable claims for fiscal-accident year 2020. The total case incurred value of the COVID-19 claims as of June 30, 2023 is $62.2 million of which $50.8 million has been paid. The majority of these claims are very small in nature with only a handful of larger claims. However, there is some initial evidence that many of these claims may become TPD pension claims as discussed previously. The resultant shutdowns and economic downturn had an initial effect on the medical treatment, legal processes, and business operations but we believe that most of these indirect effects of the pandemic have stabilized as of June 30, 2023. In our analysis, we have separated out the COVID-19 claims performing the analysis excluding these claims and then adding in a provision for unpaid COVID-19 claims. We have not incorporated estimated adjustments to the actuarial assumptions in consideration of the effects of the pandemic. However, we caution that the volatility and uncertainty of our projections are increased due to the potential future effects of the pandemic.

Emergence: Actual versus Expected Paid from our June 30, 2022 Analysis

In order to test our assumptions and selections from our prior analysis as of June 30, 2022, we performed emergence tests on paid losses by benefit type. The emergence tests compare expected payments during fiscal year 2023 to actual payments for all claims occurring on or prior to June 30, 2022.

Below is a summary of the results for the Accident Fund by benefit type and in total.

	Retrospective Test on Paid Loss Amounts					Change in Ultimate Loss		
	Expected Paid Low	Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Deloitte Low	Deloitte High	L&I Selected
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
TPD	271,465	313,380	321,064	49,599	7,684	113,020	60,075	273,796
Fatals	12,784	14,798	9,986	(2,798)	(4,812)	2,065	71	(15,659)
PPD	89,178	108,783	68,625	(20,553)	(40,157)	(33,392)	(54,293)	(36,068)
Time Loss	393,806	441,135	413,897	20,091	(27,238)	49,048	(15,774)	(18,342)
VSS Costs	22,988	28,130	25,622	2,635	(2,508)	7,127	2,850	26,437
Misc.	7,716	9,289	5,865	(1,851)	(3,425)	(4,236)	(6,254)	(5,143)
Voc Option 2	10,399	10,399	9,296	(1,103)	(1,103)	(10,476)	(10,476)	(10,476)
Preferred Worker Program						(1,112)	(1,112)	(1,112)
Total 2022 & Prior	808,336	925,914	854,355	46,019	(71,559)	122,043	(24,913)	213,433

Note: Amounts are stated in thousands

The emergence tests above indicate that total paid losses for the Accident Fund over the past year came in better than our expected range. Our estimates on an undiscounted basis increased $122 million at the low end of the range and decreased $25 million at the high end of the range (midpoint increased $49 million). This represents a 0.9% increase on the June 30, 2022 unpaid claim loss estimates at the midpoint, driven by a $63 million increase to our COVID-19 provision. Our change in estimates excluding this COVID-19 related increase is consistent with the emergence over the past year. The Department's estimates have increased significantly more than Deloitte Consulting's estimates. This has resulted for two main reasons. First, the Department's estimates are more dependent on current duration which has increased over the past year while Deloitte Consulting gives some weight to methods that are not dependent on duration. Second, the Department has increased its COVID-19 provision more than Deloitte Consulting. The Department increased its estimate of the number of total permanent disability claims (TPD or pension claims) after claim administration staff identified several COVID-19 claims that indicated a strong potential to result in a TPD pension. To account for this, the Department increased the number of TPD pension claims for the accident periods impacted by COVID-19 (beginning April 1, 2020 to present) by 6.58%. The adjustment resulted in an additional 212 TPD pensions and approximately $100 million. Deloitte Consulting's TPD pension claim estimate assumes the same percentage of compensable claims will become TPD pensions.

Below is a summary of the results for the Medical Aid Fund by benefit type and in total.

	Retrospective Test on Paid Loss Amounts					Change in Ultimate Loss		
	Expected Paid Low	Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Deloitte Low	Deloitte High	L&I Selected
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Medical Other	329,492	399,544	301,071	(28,421)	(98,473)	(117,962)	(202,390)	243,369
Medical Hearing Loss	17,752	21,470	13,928	(3,824)	(7,542)	(68,953)	(86,358)	(43,763)
Voc. Rehab.	47,303	57,120	60,093	12,790	2,973	26,257	17,532	(9,421)
Stay-at-Work Costs						93	93	93
Total 2022 & Prior	394,547	478,135	375,091	(19,456)	(103,043)	(160,565)	(271,124)	190,278

Note: Amounts are stated in thousands

The emergence tests above indicate that total paid losses for the Medical Aid Fund over the past year came in below the low end of our expected range. Our estimates on an undiscounted basis decreased $161 million at the low end of the range and decreased $271 million at the high end of the range (midpoint decreased $216 million). This represents a 4.5% decrease on the June 30, 2022 unpaid claim loss estimates at the midpoint.

For the most part, our change in estimates is consistent with the emergence over the past year. Medical payments over the past couple of years have been lower due to a reduction in reported medical only claims. The Department's estimates have increased significantly more than Deloitte Consulting's estimates. This has resulted for two main reasons. First, the Department's estimates are more dependent on current duration which has increased over the past year while Deloitte Consulting gives some weight to methods that are not dependent on duration. Second, the Department has changed the assumed future medical growth rate from 4.0% as of June 30, 2022 to 4.5% as of June 30, 2023. The effect of the change in the medical growth rate assumption this year was an increase in the discounted reserve in the Medical Aid Account of $265.0 million. We note that we have yet to see any significant increase in medical trend. We have assumed a long-term medical trend assumption of 5.7% to account for both the potential for higher future medical trend and to stabilize our results from year to year.

Frequency and Claim Count Reporting

As mentioned previously, the compensable frequency patterns of the non-COVID 19 claims changed during the pandemic as fiscal-accident year 2020 compensable claim frequency declined nearly 7.5%. Compensable claim frequency rebounded during fiscal-accident year 2021. Fiscal-accident years 2022 and 2023 appear to reflect more than the normal slight downward annual trend that was observed prior to

the pandemic and is currently estimated to be down 9.5% compared to the frequency in fiscal year accident year 2019., and down 0.1% compared to the frequency in fiscal year 2022.

Compensable frequency levels have seen a flattening of the pre-pandemic declining frequency curve.

The following table displays the number of compensable claims, total on-level earned premium (proxy for measure of exposure to losses), selected rate of compensable claims per $1,000 of on-level earned premium, and the change in that rate. The table also displays the rate of compensable claims per $1000 of on-level earned premium at 12 months maturity for each fiscal-accident year. The table removes the compensable COVID-19 claims so that the overall frequency is not distorted for the high level of very small COVID-19 claims experienced over the past 39 months. We have also provided a graphical view of the table below.

Compensable Claim Frequency

Fiscal Accident Year	Selected Ultimate Compensable Claims	Total On-Level EP	Selected Compensable Claims Per $1,000 OLEP	Selected Frequency Change	Compensable Claims Per $1,000 OLEP @12 Mon	Frequency Change @12 Mon
2012	23,062	1,545,329	14.9		11.4	
2013	23,009	1,609,862	14.3	-4.2%	10.9	-4.5%
2014	23,821	1,687,537	14.1	-1.2%	11.0	0.3%
2015	23,689	1,782,932	13.3	-5.9%	10.5	-4.0%
2016	23,712	1,865,100	12.7	-4.3%	10.2	-3.1%
2017	23,687	1,950,175	12.1	-4.5%	9.8	-3.6%
2018	23,556	2,018,058	11.7	-3.9%	9.5	-3.8%
2019	23,004	2,060,486	11.2	-4.4%	8.8	-6.9%
2020 x Covid	20,749	2,009,174	10.3	-7.5%	8.4	-4.4%
2021 x Covid	21,555	2,017,191	10.7	3.5%	9.5	12.3%
2022 x Covid	21,233	2,097,781	10.1	-5.3%	8.5	-9.9%
2023 x Covid	22,019	2,178,594	10.1	-0.1%	8.2	-4.0%
2019-2023				-9.5%		-7.2%

Kept-On-Salary ("KOS") Claims

A KOS claim occurs when an employer decides to pay the injured workers full salary during the time of disability versus having the Department make time loss payments to the injured workers. The full salary payments occur regardless of whether the worker comes back to work at all or even on modified duties. An employer incentive may exist to keep its claim free discount or to improve future adjustments for retrospectively rated employers. In fact, the increase in KOS claims is higher for retrospectively rated policyholders. The Department has expressed concern that these claims may eventually convert to making time loss payments and the ultimate cost of time loss payments will increase. We note that the usage of KOS claims appeared to peak in 2021 with a decline in 2022, and now an increase in 2023. Since the KOS claims are included in the compensable count total but excluded from the active time-loss total, the observed duration increase might be an indicator that these KOS claims are starting to convert to time loss payments.

Duration (Number of Active Time-Loss Claims)

In our analysis, we noticed that the indemnity payment patterns have changed over the years. Specifically, we noticed that the duration of claims (i.e., average time that a claim remains open) was increasing through fiscal-accident year 2009 (or claim closure patterns have been decreasing). Subsequent to fiscal-accident year 2009, the duration continued to decrease each year but began to stabilize about five years ago. Over the past year, duration appears to be increasing.

The table below provides a comparison by fiscal-accident year of the number of active time loss claims as a percentage of total compensable claims at similar evaluation points.

Fiscal Accident Year	Active Time Loss Claims / Compensable Claims Months from the Beginning of the Fiscal Accident Year							
	12	24	36	48	60	72	84	96
2009	39.2%	17.8%	11.3%	8.4%	6.3%	4.6%	3.5%	2.6%
2010	39.0%	16.9%	10.6%	7.7%	6.0%	4.4%	3.1%	2.3%
2011	38.9%	16.0%	10.0%	7.3%	5.3%	4.0%	2.9%	2.2%
2012	38.2%	16.1%	10.1%	7.0%	5.1%	3.7%	2.7%	2.0%
2013	38.0%	16.3%	10.2%	7.3%	5.4%	3.9%	2.9%	2.1%
2014	37.1%	15.9%	9.9%	6.8%	5.0%	3.7%	2.7%	2.1%
2015	34.8%	14.9%	9.0%	6.2%	4.6%	3.4%	2.8%	2.2%
2016	34.9%	14.2%	8.7%	5.9%	4.4%	3.6%	2.6%	2.1%
2017	33.7%	13.4%	8.4%	6.0%	4.8%	3.8%	3.1%	
2018	33.0%	13.5%	8.4%	6.6%	5.2%	4.2%		
2019	31.7%	14.0%	9.8%	7.5%	6.1%			
2020 x Covid	31.7%	15.0%	10.2%	7.6%				
2021 x Covid	31.9%	14.2%	9.5%					
2022 x Covid	31.4%	14.2%						
2023 x Covid	30.7%							

Medical Trend

A major assumption in our unpaid claim analysis for the Medical Aid Fund is the selection of a long-term trend factor to apply to future medical payments. Estimating medical loss trends can be difficult for a variety of reasons. Below are some of the considerations:

- The medical trend factor accounts for changes in medical utilization, duration, and future medical inflation, as well as increases in use of new and expensive technologies and procedures.
- Medical trend is highly volatile and occasionally reaches double digit numbers nationally and in the state of Washington.
- Over the past 30+ years, workers' compensation medical trend has averaged just under 6% annually for the Department. Although in more recent years, the trend has averaged much lower than the long-term average.
- While long-term historical averages would point towards a future medical trend of nearly 6%, some economists and health care professionals suggest that it is more likely that future legislation and reform will decrease medical inflation and utilization to maintain the stability of the economy.
- Others suggest that long term medical inflation and/or utilization will continue to be 6% or more, and overall general inflation will increase to compensate for medical costs becoming a larger portion of the gross national product.

There is a high degree of variability associated with the Department's Medical Aid Fund reserves due to the uncertainty surrounding future medical trends. We have assumed an average future medical trend assumption of 5.7% this year, which is what we selected last year.

Discounting

The interest rates used to discount the reserves were provided to Deloitte Consulting by the Department. The use of these rates does not imply that Deloitte Consulting is expressing an opinion on the appropriateness of the rates.

Although Deloitte Consulting is not providing an opinion on the interest rates used to discount the reserves, we note that when discounted reserves are carried, typically long-term yield rates for risk-free assets are used, and the investment term is set equal to the average duration of the loss and LAE payments. The current risk free interest rate matching the duration of these liabilities was 3.95% as of June 30, 2023, 3.20% as of June 30, 2022, 1.76% as of June 30, 2021 and 0.95% as of June 30, 2020. We recommend that the Department continue to review its policy for selecting the interest rates used to discount the reserves. The total discount amount is $7.549 billion as of June 30, 2023.

The interest rates used for the self-insured pre-funded pensions within the Pension Reserve Fund changed from 5.7% last year to 5.6% this year. The interest rates used for the "state fund pensions" within the Pension Reserve Account remained the same at 4.0% this year. The interest rates used for the actual transfer payments and all other Accident Account and Medical Aid Account payments changed from 1.0% last year to 1.5% this year. The effect of change in the interest rate assumptions this year was a decrease in the discounted reserve of $414.6 million.

The Department's selected interest rate for non-pension liabilities has been selected to equal a benchmark risk-free rate less a risk adjustment percentage. This rate is then rounded to the nearest half percentage point. The current benchmark rate is the five-year average of the 20-Year U. S. Treasury yield. The duration of the 20-Year US Treasury is closer to the duration of the liabilities than other benchmark US Treasury bonds. This five-year average is 2.504% as of June 30, 2023. The five-year averaging provides a balance between stability of the selection and responsiveness to economic conditions. The department uses daily data from the US Federal Reserve for this calculation. The risk adjustment for the non-pension liabilities is two percentage points when the benchmark rate is over 4.0% and half the benchmark rate when the benchmark rate is under 4.0%. The indicated rate for the June 30, 2023 liabilities in the

Accident Fund and Medical Aid Fund is 1.5% (2.504% - ½ x 2.504% =1.2502% = 1.5% after rounding to the nearest half percent), an increase from 1.0% last year. The change this year decreased the non-pension liabilities by $420.7 million.

In the 2018 the legislature passed Senate Bill 6393, which permitted the department to use separate pension interest rates for State Fund and Self Insured pension liabilities in the Pension Fund. After discussion with finance committee members from the labor community and state fund and self-insured businesses, the department lowered the 6.1% pension interest rate to 4.5% for State Fund pensions and 6.0% for self-insured pensions effective April 1, 2019. Since then, the Department has lowered the interest rate for self-insured pensions by 0.1% each year, effective on April 1. Continuing this policy, the department lowered the interest rate for self-insured pensions from 5.7% to 5.6% effective April 1, 2023. The change at April 1, 2023 increased the pre-funded portion of the Self-Insured pension liabilities by $6.1 million.

V. Actuarial Methodology

Data

We have performed only a very limited review of the data used in our analysis to check for reasonableness and consistency with prior years. We have not found any material inconsistencies from this review.

Below is a listing of data items that we consider to be significant to our analysis. A data item or attribute normally would be considered to be "significant" to our analysis of loss and LAE reserves, if, in our professional judgment, the correctness of the data item or attribute in the loss reserve analysis is likely to have a material effect on the opinion.

The Department provided us with electronic data files of loss, claim, exposure, and premium information. Below is a summary of the significant data items we were provided and relied upon.

I. Historical paid loss and claim count data triangles
   A. Quarterly valuation dates
   B. Fiscal-accident years 1940-2023 for losses, 1987-2023 for claim counts
   C. Paid losses – data splits
      1. Total Permanent Disability Awards
      2. Permanent Partial Disability Claims
      3. Time Loss Payments
      4. Fatal Awards
      5. Miscellaneous Benefits
      6. Vocational Rehabilitation – Option 2
      7. Voluntary Settlement Costs
      8. Preferred Worker Program Costs
      9. Medical Excluding Vocational Rehabilitation and Hearing Loss
      10. Vocational Rehabilitation
      11. Medical Hearing Loss Benefits
   D. Claim counts – data splits
      1. Total Compensable Claims
      2. Active Time Loss Claims
      3. Hearing Loss Claims

4. Active Hearing Loss Claims
5. Total Permanent Disability Awards

II. On-Level Earned Premium by quarter

III. Premiums earned and on-leveled earned premium by fiscal-accident year separately for the Medical Aid Fund and the Accident Fund

IV. Paid LAE by fiscal-year separated by the Accident Fund and Medical Aid Fund

The decision to designate the items listed in this section as "significant" was based upon our professional judgment and our understanding of the Department's operations at this time as represented to us by the Department's management. This listing does not indicate in any way that all of these items will, in fact, prove to be significant to the Department's loss and LAE reserves or that additional items not specified here will not be identified at some time in the future as having been a significant influence on the Department's reserves.

UNPAID LOSS AND LAE

During the course of our analysis, Deloitte Consulting considered the following:

- Historical paid loss development patterns by type of claim and any recent changes in these patterns;
- Historical reported and active time loss claim count development patterns and any recent changes in these patterns;
- Historical loss adjustment expense costs.

Several actuarial methods may be used for estimating ultimate losses and LAE. The methods used by each exposure item are applied based on the credibility of the historical data, changes in Department operations affecting the historical data (e.g., changes in claim reporting), the characteristics of the payment types (e.g., long versus short tail of development), and actuarial judgment. The paragraphs below describe the mechanics of the various methods and outline the underlying assumptions for each method.

General assumptions may include, but not be limited to, the following items:

- Loss development factors, including age-to-age, age-to-ultimate, and "tail" development factors
- Loss trends, including severity trend, frequency trend, and loss cost trend
- Loss cost amounts

- Benefit-level changes for workers compensation claims
- Premium trend
- Rate changes
- Exposure trends
- Mortality assumptions

LOSS METHODS

To estimate the ultimate losses for the Department's workers' compensation exposures, we applied several commonly accepted actuarial methodologies to the reported paid loss data as of June 30, 2023. A brief description of each method follows. Note that not all methods are used for each benefit type reviewed. So, in our discussion below, we identify which methods are used for each benefit type.

- Paid Loss Development Method (Paid LDF)

  The paid loss development method is a multiplicative method in which paid losses are projected to an ultimate level based on historical paid loss development patterns. The method assumes that claim payment and settlement patterns have remained stable over time and, as such, is heavily dependent on consistent patterns and closure rates. In this analysis, paid loss development history for certain benefit types, specifically permanent total disability and fatal awards, have been adjusted to account for historical changes in discount factors, mortality tables, and certain benefit changes that have affected the amount of the pension award transfers to the Pension Reserve Fund.

- Frequency x Severity Method

  The frequency x severity method separately estimates the ultimate number of claims and the average ultimate loss cost per claim (i.e., claim severity). This method begins with selecting the ultimate number of claims. For the majority of our analyses, we rely upon the number of compensable claims (i.e., time lost claims). In certain cases, we chose to rely on a smaller subset of claims when deemed necessary (e.g., permanent total disability awards, fatal awards, permanent partial disability claims, hearing loss claims, miscellaneous claims, etc.). The ultimate number of compensable claims is estimated usually through a claim count development approach similar to the paid LDF method described above. In addition, for the more recent years, we rely upon alternative methods that rely upon historical claim frequency rates (claims per on-level earned premium).

The ultimate claim severities are determined after consideration of the results from the paid LDF and other approaches, adjusted for historical trend and benefit level adjustments. Here, the initial trended ultimate losses by fiscal-accident year are divided by selected ultimate number of compensable claims to determine a set of possible claim severities. Using the indicated claim severities and actuarial judgment, a final selected claim severity is chosen for use in this methodology.

The estimated ultimate loss equals the selected ultimate number of claims multiplied by the selected severity for each fiscal-accident year.

- Expected Loss Ratio Method

In this method, we review the indicated loss ratios – losses per on-level earned premium – for historical/older fiscal-accident years in order to determine an expected loss ratio for the more recent (i.e., less mature) fiscal-accident years. In order to reflect the current benefit levels, wage levels and medical costs, the historical loss ratios are adjusted to compensate for the change in benefit levels, medical cost inflation, wage trends, etc.

- Bornhuetter-Ferguson Paid Loss Method (Paid BF)

The Bornhuetter-Ferguson method blends the paid LDF with an initial expected loss estimate by splitting expected losses into two distinct pieces: expected paid losses and expected unpaid losses. As a fiscal-accident year matures, the expected paid losses are replaced with actual paid losses plus expected unpaid losses. In order to use this method, one must estimate both an initial ultimate expected losses and an expected loss payment pattern. Initial ultimate expected losses are selected from the results of the frequency x severity method and the expected loss ratio method discussed above.

Expected loss payment patterns are developed from the paid loss development factors. The payment patterns are applied to the initial loss estimates to produce expected unpaid losses which when added to paid losses to date yield projected ultimate losses.

- Incremental Paid, based on Ultimate Claims

  This incremental paid method also separately estimates the ultimate number of claims and ultimate claim severity. However, for this methodology, the ultimate claim severity is derived using historical incremental losses rather than using full fiscal-accident year losses. Here, the process begins by first allocating historical paid losses into certain age increments (i.e., age of development) and then dividing the incremental paid losses by the estimated ultimate number of claims. These incremental claim severities are then used to project an expected claim severity for each age increment. For a given fiscal-accident year, the estimated ultimate claim severity equals the sum of the actual incremental claim severities through June 30, 2023, and the expected claim severities for each future increment beyond June 30, 2023. The estimated ultimate loss payments are computed as product of the estimated ultimate number of claims for that year and the respective estimated ultimate claim severity.

  In order to estimate an expected claim severity for each age increment, we analyzed the residual trends in average loss payment over time. Based on these trends, we selected annual trend factors for the past calendar years as well as for future years. The incremental claim severities are trended to 2023 dollars and an average trended payment was selected for each increment. The selected 2023 average payment per ultimate claim is then trended down each age incremental to project average claim payments for subsequent development stages.

- Incremental Paid, based on On-Level Earned Premium

  We also performed a second incremental paid method, similar to the one described above except that we utilized on-level earned premium (exposure units) in place of ultimate numbers of claims. In this incremental paid method, the average incremental loss payment per on-level earned premium (i.e., an incremental loss rate) is estimated instead of the average incremental payments per ultimate number of claims (i.e., incremental claim severity). An average incremental payment per claim is projected forward in the same fashion as described in the previous incremental paid method outlined above.

- Incremental Paid, Active Time Loss Claims

  In order to adjust for potential distortions due to the increasing duration discussed previously in this report, we performed a third incremental paid method. In this incremental paid method, average incremental payments per active time loss claims is estimated instead of average incremental payments per ultimate number of claims. The number of active time loss claims is estimated into the future for each fiscal-accident year and evaluation period assuming an increase in claim duration of 2.5% per year through fiscal-accident year 2009. An average payment per active time loss claim is projected forward in the same fashion as described above the previous incremental paid methods. We have also extended the duration for several of the most recent fiscal-accident years under the assumption duration will stabilize.

- Incremental Paid, Available Claims (TPD and Fatal Awards Only)

  In this incremental paid method, average incremental payments per TPD or Fatal award is estimated based on assumed benefit level, age distribution, and mortality and interest discounts at 4.0%. The incremental TPD awards are estimated by relying on historical ratios of the number of TPD awards per available claim. An available claim is estimated as the number of active claims at the beginning of the period plus the number of estimated reported claims during the period. The number of active claims at the end of each period is estimated as the number of claims reported less the number of TPD awards less the number of claims that have closed. The number of claims closed is based on historical ratios of incremental closed claims to available claims. We include a variation of this method using historical persistency ratios (% reduction in active claims) to estimate the future active claims or available claims.

- Berquist-Sherman Paid Loss Development Method

  This method is a development methodology similar to the paid LDF method. However, historical paid losses are restated based on current closure rate patterns or duration patterns. This method is utilized in the time loss payment analysis to adjust for the significant increase in duration mentioned previously in this report.

  This approach projects losses to ultimate using assumptions similar to those underlying the reported loss development method, except paid losses are analyzed rather than reported losses. This method is appropriate when claim handling processes have been stable but are independent of the case reserving methods used by the company given the reliance only on paid losses.

MEDICAL PAID LOSS TAIL

One of the more significant assumptions in the reserve study for the Medical Aid Fund is the assumed medical paid loss development tail factor. As analyzed in this report, the paid loss development tail estimates the Department's future medical payments for a given fiscal-accident year after 384 months (or 32 years). In the paid LDF and the incremental paid methods discussed above, the methods only estimate expected payments up to 384 months. Therefore, an assumption is needed to estimate expected payments for a given fiscal-accident year subsequent to 384 months of age.

In this analysis, we relied upon several different approaches to estimate the Medical paid loss development tail:

- Trending Historical Calendar Year Payments

  We used recent calendar year loss payments (2009 through 2023) grouped by fiscal-accident year from 1940 to 1991 as a proxy for future payments after 384 months. These loss payments were adjusted for both historical and future medical trend.

  A potential shortcoming of this approach is that an exposure adjustment must be applied to the historical loss payments in order to recognize the growth in the book of business from fiscal-accident years 1940-1991 to current fiscal-accident years. Such exposure adjustments can be difficult to select. In this analysis, we have relied upon a 3% exposure adjustment to account for these changes. Another major assumption is the assumed medical loss trend factor used to on-level the loss payments to 2023 dollars. For this approach, we selected a medical trend factor of 7% to on-level the payments.

  Because of the difficulty in estimating the exposure adjustment and the medical trend assumption, we have used this approach more as a benchmark for other approaches.

- Inverse Power Curve

  One of the more common methods for tail loss development estimation when only limited information is available is the inverse power curve. The inverse power curve assumes there is a relationship between the decay in the past age-to-age paid loss development factors ("link ratios") and the future decay to the link ratios falling in the tail. Given the length of the Department's medical tail and the apparent reasonable decay in the historical link ratios, we

believe that utilizing an inverse power curve would produce a reasonable tail factor for the Medical Aid Fund. Therefore, we fit the medical loss age-to-age link ratios for the first 30 development periods.

- Link Ratio Decay Method

This method also utilizes the historical calendar year loss payments mentioned above. However, this approach examines how calendar year payments in one period decline or decay as a percentage of the previous calendar year payments. If a relationship exists over time between the two payments, then future loss payments are estimated as a function (i.e., decay) of the previous calendar year payments.

In our analysis, we reviewed the weighted average of 12 fiscal-accident years to evaluate a reasonable decay ratio. These incremental decay ratios were then accumulated, and implied tail factors were calculated for several fiscal-accident years. An advantage to this approach is that changes in exposure do not necessarily affect the decay relationship between calendar year payments within a given fiscal-accident year, rather it assumes that relationship holds regardless of the exposure level.

- Paid Loss Development Method

The method calculates a paid loss development tail based on the historical paid loss development experience for fiscal-accident years 1940-1991, similar to how we derived paid loss development factors for earlier ages of development. However, we understand that the Department's computer system does not have complete loss information for these older fiscal-accident years. Unfortunately at the time the system was implemented, it did not maintain records for any payments made prior to the implementation and therefore, a portion of the paid losses are not included in the loss history. As such, this payment history unadjusted would produce a distorted the tail development factor and would likely overestimate the true tail.

In order to compensate for the lack of complete data, the Department created a "Ballast" amount for each fiscal-accident year to estimate the missing loss payments, that is, they estimate the payments made prior to the computer system implementation. Relying upon this "Ballast" amount and performing a traditional paid LDF method, we derive an additional indication of the medical tail.

After reviewing the results of the various methods discussed above, we selected a tail factor of 1.14 at 384 months. The 1.14 tail factor means that we expect that the medical loss payments will grow an additional 14% after 384 months of development. The selection is approximately the average of the several indications discussed above.

Loss Adjustment Expense Methods

For the Department, LAE expenses include certain claims management costs such as the costs for the Washington State Assistant Attorneys General, internal legal services, the Office of the Medical Director, Health Services Analysis, internal vocational rehabilitation counselors, and utilization review.

In estimating the unpaid LAE for both the Accident Fund and the Medical Aid Fund, we relied upon the calendar year paid LAE and performed a traditional paid-to-paid methodology.

- Paid to Paid Ratio

  This is the traditional 50/50 method which assumes that fifty percent of LAE costs are paid when a claim is opened and fifty percent of the LAE costs are paid over the life of a claim. Based on discussions with the Department, we believe that a more appropriate split for these Funds would be 46/54 in that slightly less LAE costs are incurred at claim opening and more LAE costs occur over the life of the claim. We have reviewed the historical calendar year LAE-to-loss ratio by Fund and applied 54% of the ratio to the non-Pure-IBNR reserves and the full ratio to the pure-IBNR reserves.

  The average historical ratios of LAE to Loss are approximately 7.1% in the Accident Fund and 15.5% in the Medical Aid Fund. With the introduction of the reforms in 2011, the Department increased its focus and staffing of the claims department. This has been reflected in the most recent several years of LAE. For example, the five most recent fiscal year LAE to Loss ratios (19.0%, 20.3%, 21.4%, 21.9%, and 22.0% respectively) for the Medical Aid Fund, have been much larger than the historical average. In addition, we have held discussions with the Department and understand that since 2019 there has been significant increase in claims staff which is why the ratios were much higher in the 2019 fiscal year and subsequent. The fiscal year 2020 ratio was 20.3% but may have been distorted high because of the missing medical payments related to the COVID-19 shutdowns, although the 2021 through 2023 ratios were even higher than the 2020 ratio. We selected an LAE ratio to loss reflecting the latest years ratios rather than the longer-

term average. These selected ratios were 8.3% for the Accident Fund and 21.8% for the Medical Aid Fund.

As discussed previously, beginning in fiscal year 2020, the Department initiated a Workers' Compensation System Modernization (WCSM) project to update its policy, administration, and claim systems. It is estimated that a total of $30.4 million has already been spent as of June 30, 2023, of which none has been currently allocated to CAE payments. The anticipated future cost of WCSM is approximately $340.6 million over the next ten fiscal years. The Department assumes that approximately 2/3 of the cost will be claims related and will expense the allocated State Fund costs (i.e. excluding costs allocated to self-insureds) through its claims administration expense (CAE). The CAE related cost has been distributed to both future and historical fiscal-accident years. The estimated amount allocated to fiscal-accident years 2023 and prior and included in the reserves as of June 30, 2023 totals $51.2 million on a discounted basis and $63.6 million on an undiscounted basis.

Analysis by Benefit Type

The following sections of the report provide additional descriptions and details of our analysis by benefit type. Please refer to the Table of Contents at the beginning of this report for the specific section where the detail analysis of each benefit type can be found.

Accident Fund – Total Permanent Disability Awards (TPD)

Paid losses in this benefit type represent discounted pension or life annuity payments expected to be transferred to the Pension Reserve Fund over time for claims incurred prior to June 30, 2023. The expected pension payments are based on the benefit amount at the time of each injury, and any cost-of-living adjustment payments is expected to be paid from the Supplemental Pension Fund. Historical paid losses are adjusted to reflect the current interest rate and mortality assumptions when pension payments are made.

Methods Applied to Benefit Type*:*	*Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium, Incremental Paid on Available Claims*

The Frequency x Severity method uses total TPD awards as the number of claims. In addition, the Incremental paid on claims method is slightly altered in that the number of future TPD awards is estimated by fiscal-accident year and evaluation period and used instead of the number of ultimate TPD awards. The incremental future TPD awards are estimated by relying upon the most recent averages of incremental TPD awards to on-level earned premium. The most recent averages are used to reflect the fact that the number of TPD awards appears to be increase with the duration increases that have been observed.

The undiscounted liabilities displayed in this section represent the nominal lump sum annuity payments to the Pension Reserve Fund. Therefore, they are gross of the discount from the date of the future lump sum payment back to June 30, 2023 but net of the selected pension fund transfer interest range in the lump sum award to the Pension Reserve Fund. The selected pension fund transfer interest rate is 4.0%.

Accident Fund – Permanent Partial Disability (PPD)

These benefits are generally lump sum payments made to the injured worker that is severely and permanently injured but still able to work to some extent. Disability is determined based on impairment that is "expectedly an unchangeable existence." The dollar value of the award is based on the schedule in effect at the time of injury. We understand that awards in excess of three times the current state average monthly wage are paid out over time.

Methods Applied to Benefit Type*:*	*Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium*

The Frequency x Severity method uses total PPD awards as the number of claims. In addition, the Incremental paid on claims method is slightly altered in that the number of future PPD awards is estimated by fiscal-accident year and evaluation period and used instead of the number of ultimate PPD awards. The incremental future PPD awards are estimated by relying upon averages of incremental PPD awards to on-level earned premium.

Accident Fund – Time Loss Payments

Paid losses in this benefit type represent partial wage replacement benefits provided to injured workers prior to returning to work, death, or being deemed permanently disabled. The payments are a percentage of the workers total earnings at time of injury, adjusted for marital and dependent status and

limited to 120% of the state average monthly wage for the calendar year proceeding the fiscal-accident year of injury. Cost of living adjustment payments are not paid out of the Accident Fund but are paid from the Supplement Pension Fund.

Methods Applied to Benefit Type*:* *Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium, Incremental Paid on Active Time Loss Claims, Berquist-Sherman Paid LDF*

The Frequency x Severity method uses total compensable claims as the number of claims. Many of the methods relied upon in the analysis of this benefit type are to adjust for the significant duration increase previously discussed in this report.

Accident Fund – Fatals

Paid losses in this benefit type represent discounted pension or life annuity payments transferred to the Pension Reserve Fund. When a worker dies from a work-related injury, a pension is awarded to the surviving spouse or dependents. The pension payment is based on the benefit amount at the time of death and any cost-of-living adjustment payments are paid from the Supplement Pension Fund. Historical paid losses are adjusted to reflect the current interest rate and mortality assumptions when pension payments are made.

Methods Applied to Benefit Type*:* *Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium*

The Frequency x Severity method uses total fatal awards as the number of claims. In addition, the Incremental paid on claims method is slightly altered in that the number of future fatal awards is estimated by fiscal-accident year and evaluation period and used instead of the number of ultimate fatal awards. The incremental future fatal awards are estimated by relying upon averages of incremental fatal awards to on-level earned premium.

The undiscounted liabilities displayed in this section represent the nominal lump sum annuity transfers to the Pension Reserve Fund. Therefore, they are gross of the discount from the date of the future lump sum payment back to June 30, 2023, but net of the selected pension fund transfer interest range in the lump sum award to the Pension Reserve Fund. The selected pension fund transfer interest rate is 4.0%.

Accident Fund – Miscellaneous Benefits

Paid losses in this benefit type include burial expenses, reimbursed travel costs by injured claimants, and tuition for vocational rehabilitation. In 2010, the Department implemented a rule to reimburse only vocational retraining related claimant travel above 15 miles each way. Effective August 1, 2015, the Department will reimburse claimant travel associated with vocational retraining from the first mile (i.e. removing the minimum of 15 miles).

Methods Applied to Benefit Type*:* *Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium*

The Frequency x Severity method uses total Miscellaneous counts as the number of claims.

Accident Fund – Vocational Rehabilitation Option 2

This benefit type represents a pilot program instituted by the legislature. Under the pilot program, an eligible injured worker receives a fixed benefit amount equal to six months of time loss and a fixed amount of vocational training in exchange for claim closure. The payment is made out of the Accident Fund. The pilot program began on January 1, 2008 and was originally set to expire on June 30, 2013. The 2013 legislature extended the program for an additional three years with the passage of SSB 5362 extending the expiration date to June 30, 2017. Due to a law change, the eligible worker now receives a fixed benefit amount equal to nine months of time loss (increased from six months), and the expiration date of June 30, 2017 has been removed. The injured worker has the option to choose this new benefit or accept normal vocational rehabilitation benefits.

We do not perform an independent estimate of the option 2 benefits but have reviewed and relied upon the estimates performed by the Department.

Accident Fund – Voluntary Settlement Costs

This benefit type represents the costs related to settlements available as an option to the injured worker as a result of the 2011 reforms discussed previously. These settlements bind the two parties and provide a periodic payment schedule to the injured worker.

Methods Applied to Benefit Type*:* *Incremental Paid on Active Time Loss Claims*

Accident Fund – Preferred Worker Program Costs

This benefit type represents the costs related to the Preferred Worker Program. We do not perform an independent estimate of these costs but have reviewed and relied upon the estimates performed by the Department.

Medical Aid Fund – Medical excluding Hearing Loss Claims

Paid losses in this benefit type represent medical payments made on behalf of the injured worker excluding medical payments related to hearing loss claims. This would include medical payments on compensable claims and on "medical only" claims.

Methods Applied to Benefit Type*:* *Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium*

The Frequency x Severity method uses total compensable claims as the number of claims. A significant assumption in this analysis is the selection of the medical tail factor previously discussed in this report.

Medical Aid Fund – Medical Hearing Loss Benefits

These benefits are medical payments made on behalf of the injured worker that suffers permanent injury to their hearing as a result of work exposures. The hearing loss claims have been analyzed separately from the other claims to remove a distortion due to a flood of hearing loss claims in the early 1990's. In 2003, the legislature passed reforms (SB5271) to limit hearing loss awards to claims filed within two years of the last injurious covered exposure after an initial sunset period of September 10, 2004.

Effective May 15, 2019, there was a rule change (WAC 296-20-1101) that caused an increase in the estimate of unpaid hearing loss claims. The new rule requires the replacement of hearing aids upon request five years after the issue date of the current hearing aid and battery replacement for the life of the hearing aid. Previously, the Department or self-insurer was only required to bear the cost of repairing or replacement of the hearing aid due to normal wear and tear at its discretion.

Methods Applied to Benefit Type*:* *Incremental Paid on Active Hearing Loss Claims*

Medical Aid Fund – Vocational Rehabilitation

Paid losses in this benefit type consists of payments made to private vocational rehabilitation vendors based on fees for services to state fund injured workers.

Methods Applied to Benefit Type:	*Paid LDF, Frequency x Severity, Expected Loss Ratio, Paid BF, Incremental Paid on Claims, Incremental Paid on On-Level Earned Premium, Incremental Paid on Active Time Loss Claims*

The Frequency x Severity method uses total compensable claims as the number of claims.

Medical Aid Fund – Stay-At-Work Costs

This benefit type represents the costs related to the Stay-At-Work Program. We do not perform an independent estimate of these costs but have reviewed and relied upon the estimates performed by the Department.

Pension Reserve Fund

The Pension Reserve Fund retains the liabilities for known (already awarded) pension cases. The Fund includes Washington State Fund cases as well as self-insured cases which are pre-funded by the individual self-insurer or partially pre-funded by the Self-Insurer Second Injury Fund.

The liabilities for the known pension cases are calculated on a tabular basis. The calculations use annuity values based on mortality tables and remarriage tables provided by the Department and assume an annual interest discount for the time value of money. For State Fund cases an annual interest rate of 4.0% is applied and for self-insured cases, an annual interest rate of 5.6% is applied. The calculations are performed on the Department's mainframe system and vary based on Social Security offset conditions, spousal benefits in the case of a pensioner's death and remarriage of widows, third party recoveries, etc.

Effective April 1, 2015, the Department changed the annuity tables it relies upon for mortality assumptions. Previously, the Department used the 1980 Census Male mortality table for injured workers and the 1980 Washington Female mortality tables for spouse and dependent benefits. This was based on a review of the Department's experience by a life actuary from the Insurance Commissioner's office and the determination that the standard countrywide male table provided a reasonable fit for injured workers. Since then, the Department saw an increase in female participation in the workforce, improved

mortality across the population, and current economic conditions which indicate that the prior tables were no longer reasonable.

On June 10, 2014, Deloitte Consulting released a report discussing its review of the actuarial methodologies, processes, and assumptions used by the Department in updating the annuity tables. The review states that the Department was consistent with actuarial standards of practice as issued by the Actuarial Standards Board, and concluded that the new annuity factors used for lifetime pension claims are reasonable.

To review the Pension Reserve Fund outstanding liabilities, we reviewed a visual basic program produced by the Department's actuarial department to mimic the calculations performed by the Department's mainframe. There are many different calculations that may apply depending on Social Security offset conditions, date of injury, spousal benefits, etc. We reviewed the calculation methodology for each type of situation and concluded that the Department's approach is reasonable.

We tested the sensitivity of the mortality assumption by using alternative mortality tables - the 1987 Commissioner Group Disability Table ("CGDT"), the 1994 Group Annuity Mortality static table ("GAM") and the Department's previously used 1987 table. Both the CGDT and GAM tables are commonly used mortality tables in the industry for disabled workers.

For the injured workers we assume that 69% of the injured workers are male and 31% of the injured workers are female. For the spouse and dependent benefits, we use the reverse assumption. We also reviewed an actual versus expected mortality analysis performed by the Department's actuarial team that indicates that actual mortality experience within the Pension Reserve Fund is emerging reasonably close to expected. Due to the actual results emerging as expected and the overall improvement in life expectancy since 1987, we conclude that the Department's mortality assumptions appear to be reasonable.

OTHER CONSIDERATIONS

RISK OF MATERIAL ADVERSE DEVIATION

Actuarial estimates of property and casualty loss and loss adjustment expense unpaid claims are inherently uncertain because they are dependent on future contingent events. Also, these unpaid claim estimates are generally derived from analyses of historical data, and future events or conditions may

differ from the past. The actual amount necessary to settle the unpaid claims may therefore be significantly different from the reserve amounts recorded.

The major factors and/or particular conditions underlying the risk and uncertainties that we consider relevant to the Department's estimates of unpaid loss and LAE as of June 30, 2023 are described in the sections below. These include but are not necessarily limited to the following items.

By statute, the Fund's direct exposure is limited to one line of business (workers' compensation) in one state (Washington). Therefore, any adverse trends affecting this line of business and/or state could have a material effect on the Fund's loss and loss adjustment expense reserves. Such trends would include legislative benefit level changes and adverse decisions or interpretations of law that may have an effect on all open workers' compensation claims.

A major assumption in the analysis of the medical component of the workers' compensation reserves is the selection of a long-term medical trend factor to apply to future calendar year medical payments. Estimating medical trend is difficult because it is highly variable. In our opinion, there is a higher-than-normal degree of variability associated with the Fund's medical loss reserves due to the uncertainty surrounding future medical trends and the expected length of medical payments.

The Department discounts the loss and loss adjustment expense reserves to reflect the time value of money using an average annual interest rate of 2.90%. Changes to the interest rate used for discounting could result in material changes to the reserves. We note that the current risk-free interest rate matching the duration of these liabilities (approximately 15.6 years) was 3.95% as of June 30, 2023, 3.20% as of June 30, 2022, 1.76% as of June 30, 2021, and 0.95% as of June 30, 2020.

The Fund defines its "Contingency Reserve" as the difference between its assets and liabilities. Other insurance companies typically refer to this Contingency Reserve as Statutory Surplus. Due to the size of the Fund's Contingency Reserve, $4.699 billion, relative to the size of its loss and loss adjustment expense reserve, $16.223 billion, any small changes in reserves will have a material impact on the Contingency Reserve. The current reserve leverage ratio (reserve / contingency reserve) is significantly higher than the majority of workers' compensation carriers in the industry and workers' compensation funds in other states.

An implicit assumption in the Department's actuarial review is that the State of Washington cost of living adjustments will be similar to cost-of-living adjustments approved by the Federal Government for Social Security retirement benefits. Future State of Washington cost of living adjustments that vary significantly

from those approved by the Federal Government for Social Security retirement benefits could result in a material change in future costs and the adequacy of the reserves, especially for the Pension Reserve Fund.

With respect to this Statement of Actuarial Opinion, the amount of adverse deviation that we consider to be material is $940 million. Our basis for determining this amount is 20% of the Contingency Reserve. This amount represents a reasonable upward fluctuation in reserves from those carried by the Fund that would be material to the Contingency Reserve. Our materiality standard was selected based on the context in which this opinion letter will be used. It is prepared solely to assess the reasonableness of the Fund's loss and loss adjustment expense reserves. Other measures of materiality might be used for reserves that are being evaluated in a different context.

We believe there are significant risks and uncertainties with the Fund's net loss and loss adjustment expenses that could result in material adverse deviation. We have identified those risk factors as the lack of diversity of exposure by line of business and by state, future medical trend, the discounting of the reserves, reserve leverage, and future cost of living adjustments. These risk factors are described in greater detail in the preceding paragraph and in the report supporting this opinion. The absence of other risk factors from this commentary is not meant to imply that additional factors cannot be identified in the future as having had a significant influence on the Fund's reserves.

Underwriting Pools or Associations

The Fund participates in the Washington United States Longshore and Harbor Workers' Compensation Act Assigned Risk Plan ("WARP") which was established to provide USL&H workers' compensation insurance coverage for employers unable to purchase it through the normal private insurance market. The Fund pays assessments to WARP and participates in any underwriting losses or surpluses incurred by WARP. Based on discussions with the Department, we understand that WARP is not currently in a deficit position. Therefore, the Fund has not booked a reserve to account for any unpaid claims related to WARP.

We understand that the Fund does not participate in any other voluntary or involuntary pools.

Asbestos Exposure and Environmental Exposures

We have reviewed the Fund's exposure to asbestos and environmental claims. There has been no reported claim activity. In our opinion, the chance of material liability related to asbestos and

environmental claims is remote. The Fund has not provided coverage that could reasonably be expected to produce material levels of asbestos and/or environmental liability claims activity.

Reinsurance Collectibility

Use of ceded reinsurance is minimal and is limited to catastrophic events and terrorism coverage at high limits in older years and once again purchased effective February 1, 2019 and subsequent. The current reinsurance program consists of two excess of loss contracts. The first excess of loss contract covers catastrophic or terrorism events that exceed $200 million up to $500 million per occurrence. The second excess of loss contract covers catastrophic or terrorism events that exceed $500 million up to $1.0 billion per occurrence. All reinsurers are rated A or better by AM Best. As of June 30, 2023, Fund management has informed us that it is not aware of any catastrophic events that would trigger a reinsurance recovery. Therefore, there are currently no ceded reserves recorded as of June 30, 2023 and no reinsurance collectability problems. With respect to loss and loss adjustment expense reserves net of ceded reinsurance, we have not anticipated any contingent liability which could arise if any of the reinsurers prove unable to meet their loss and loss adjustment expense obligations under the terms and conditions of their contracts with the Fund.

Retroactive Reinsurance, Financial Reinsurance

Based on discussions with Department management and its description of the Fund's ceded reinsurance, we are not aware of any reinsurance contract that either has been or should have been accounted for as retroactive reinsurance or financial reinsurance.

VI. DISCLOSURES

The following disclosures are applicable to our analysis of the Department's unpaid claims as of June 30, 2023:

ASOP 43

Actuarial Standard of Practice No. 43: *"Property/Casualty Unpaid Claim Estimates"* requires certain disclosures to accompany actuarial estimates of unpaid claims.

- Terminology: The terms "Unpaid Loss & LAE Estimates", "Estimates of Unpaid Claims", and "Unpaid Claim Estimates" are used interchangeably and are meant to convey the same meaning. The term "Reserve" is limited to its strict definition as an amount recorded in financial statements.

- Recorded Reserves: The Entity's Recorded Reserves were provided by Management and are compared to Deloitte Consulting's estimate of unpaid loss and LAE.

- Purpose or Use of the Unpaid Claim Estimates: The purpose of the unpaid claim estimates is to provide the Washington State Auditor's Office and the Department's Management with an independent analysis and estimates of unpaid loss and LAE.

- Scope of the Unpaid Claim Estimates: The intended measure of the unpaid claim estimates provided is an actuarial central estimate (an estimate that represents an expected value over the range of reasonably likely outcomes). Our range of estimates is intended to represent a range of actuarial central estimates. Our estimates are shown on both an undiscounted and a discounted basis and are both gross and net of reinsurance recoverables.

- Constraints on the Unpaid Claim Estimates: There were certain constraints in the performance of this actuarial analysis. These constraints stem from substantial uncertainties in estimating the loss and LAE for unpaid claims. Examples include but are not limited to the rate of inflation inherent in losses during observable development periods, the projected development for losses as they age beyond the observable development periods, and the inherent variability in losses over time.

- **Uncertainty and Range**: We have not attempted to measure the uncertainty in the estimates. We have provided a range of estimates based on our judgment, which includes a reflection of the results of our analysis using different methods of estimating ultimate losses.

- **Applicable Dates**: These unpaid claim estimates as of June 30, 2023, were based on loss, premium, and exposure data evaluated as of June 30, 2023, and additional information provided to us through October 25, 2023.

- **Documentation**: This report, along with the accompanying exhibits, provides documentation supporting our unpaid claim estimates as of June 30, 2023.

ASOP 36

Actuarial Standard of Practice No. 36: *"Statements of Actuarial Opinion Regarding Property/Casualty Loss and Loss Adjustment Expense Reserves"* provides certain guidance to the actuary in issuing written statements of actuarial opinion regarding property/casualty loss and LAE.

- **Stated Basis of Unpaid Claim Estimate Presentation**: The unpaid claim estimates displayed in this report are for the earned exposures from all property and casualty insurance contracts written and other unpaid claims assumed by the Entity. These unpaid claim estimates were stated on an undiscounted and discounted basis, gross and net of reinsurance, and do not include an explicit risk margin. The basis of the reserves considered in the Statement of Actuarial Opinion was selected to meet the regulatory filing requirements for statutory financial statements.

- **Materiality:** The materiality standard stated in this report and the Statement of Actuarial Opinion was selected to be used for the statutory filing of financial statements to insurance regulators. Other measures of materiality might be used for reserves that are being evaluated in a different context. Additional details regarding the materiality standard are included in the body of our report and in the Statement of Actuarial Opinion itself.

- **Reserve Evaluation**: The basis of the evaluation used in this report and in the Statement of Actuarial Opinion was that the reserve is considered to be reasonable if it is within a range of estimates that could be produced by an unpaid claim analysis that is, in the actuary's professional judgment, consistent with both ASOP No. 43, *Property/Casualty Unpaid Claim Estimates*, and the stated basis of unpaid claim estimate presentation.

- Adverse Deviation: In this report and Statement of Actuarial Opinion, significant risks and uncertainties have been considered that could result in future claim payments being materially greater than the total amount provided for the reserves.

- Collectibility of Reinsurance: Our opinion on the loss and LAE reserves net of ceded reinsurance assumes that all ceded reinsurance is valid and collectible. Additional details regarding the collectibility of reinsurance are included in the body of our report and in the Statement of Actuarial Opinion itself.

- Statement of Actuarial Opinion: The Statement of Actuarial Opinion is included following the exhibits of this report.

- Adequacy of Assets Supporting Reserves: We have not undertaken an evaluation of the adequacy of the assets supporting the stated reserves.

ASOP 56

Actuarial Standard of Practice No. 56: *"Modeling"* requires disclosure of certain information regarding the actuary's use of models. For this valuation, the unpaid claims estimate calculations were determined using Microsoft Excel based reserving models developed and maintained internally by Deloitte Consulting. The model was designed specifically for the measurement of property & casualty unpaid claim estimates and the actuary has updated the applicable parameters for the specific coverages reviewed and assumptions selected for this valuation.

VII. EXHIBITS

Section:	Contents:
Summary:	Summary Exhibits
COVID:	COVID Exhibits
AF-Combined:	Accident Fund – Combined / Loss Adjustment Expense
AF-I:	Accident Fund – Total Permanent Disability Awards
AF-II:	Accident Fund – Permanent Partial Disability
AF-III:	Accident Fund – Time Loss Payments
AF-IV:	Accident Fund – Fatals
AF-V:	Accident Fund – Miscellaneous Benefits
AF-VI:	Accident Fund – Vocational Rehabilitation – Option 2
AF-VII:	Accident Fund – Voluntary Settlement Costs
MAF-Combined:	Medical Aid Fund – Combined / Loss Adjustment Expense
MAF-I:	Med. Aid Fund – Med. Excl. Voc. Rehabilitation & Hearing Loss
MAF-II:	Medical Aid Fund – Medical Hearing Loss
MAF-III:	Medical Aid Fund – Vocational Rehabilitation

Washington Department of Labor & Industries

Summary of Unpaid Claim Estimates

Analysis as of June 30, 2023

Amounts in $000s

		Unpaid Claim Estimates - Undiscounted							Unpaid Claim Estimates - Discounted						
		Deloitte Consulting			Department	L&I Less Deloitte Consulting			Deloitte Consulting			Department	L&I Less Deloitte Consulting		
	Section	Low	Mid-Point	High	L&I	Low	Mid-Point	High	Low	Mid-Point	High	L&I	Low	Mid-Point	High
Accident Fund															
Total Permanent Disability Awards *	AF-I	2,976,611	3,249,719	3,522,826	3,485,237	508,626	235,519	(37,589)	2,708,653	2,956,343	3,204,033	3,201,464	492,811	245,121	(2,568)
Permanent Partial Disability	AF-II	266,095	296,657	327,219	237,370	(28,725)	(59,287)	(89,849)	254,177	283,361	312,545	226,933	(27,244)	(56,428)	(85,612)
Time Loss Payments	AF-III	1,940,569	2,057,665	2,174,762	2,068,166	127,597	10,501	(106,596)	1,816,833	1,926,523	2,036,212	1,940,229	123,395	13,706	(95,983)
Fatals *	AF-IV	82,091	88,726	95,362	61,351	(20,740)	(27,375)	(34,011)	75,016	81,086	87,155	56,843	(18,173)	(24,243)	(30,312)
Miscellaneous Benefits	AF-V	36,939	40,498	44,057	43,097	6,159	2,599	(960)	33,808	37,093	40,377	39,246	5,438	2,153	(1,131)
Vocational Rehabilitation - Option 2	AF-VI	57,343	57,343	57,343	57,343	0	0	0	54,293	54,293	54,293	54,293	0	0	0
Voluntary Structured Settlements	AF-VII	168,159	186,865	205,571	160,887	(7,271)	(25,977)	(44,683)	157,054	174,525	191,996	154,603	(2,450)	(19,921)	(37,393)
Preferred Worker Program	Per L&I	6,038	6,038	6,038	6,038	0	0	0	5,730	5,730	5,730	5,730	0	0	0
Loss Adjustment Expenses	AF-Combined	281,987	303,185	324,383	351,226	69,238	48,040	26,842	260,479	280,061	299,643	323,115	62,635	43,053	23,471
Pension Experting**									0	0	0	0	0	0	0
Tabular discounts in future pension awards					2,759,496										
Total Accident Fund		5,815,831	6,286,696	6,757,561	6,470,715	654,884	184,019	(286,845)	5,366,044	5,799,014	6,231,985	6,002,456	636,412	203,441	(229,529)
Medical Aid Fund															
Medical Excluding Voc. Rehab. and Hearing Loss Claims	MAF-I	3,599,475	3,988,330	4,377,185	3,997,766	398,290	9,435	(379,420)	2,755,058	3,051,781	3,348,503	2,982,880	227,821	(68,901)	(365,624)
Medical Hearing Loss Benefits	MAF-II	442,377	490,936	539,496	489,396	47,019	(1,541)	(50,100)	346,541	384,490	422,440	377,899	31,358	(6,591)	(44,541)
Vocational Rehabilitation	MAF-III	241,791	266,349	290,906	299,651	57,860	33,302	8,745	227,090	250,172	273,255	281,079	53,989	30,906	7,823
Loss Adjustment Expenses	MAF-Combined	561,909	617,718	673,526	757,708	195,799	139,990	84,182	440,574	483,953	527,333	632,127	191,554	148,174	104,795
Stay-at-Work Costs	Per L&I	16,198	16,198	16,198	16,198	0	0	0	16,027	16,027	16,027	16,027	0	0	0
Total Medical Aid Fund		4,861,751	5,379,531	5,897,311	5,560,718	698,967	181,187	(336,593)	3,785,289	4,186,424	4,587,559	4,290,012	504,723	103,588	(297,547)
Accident + Medical Aid Fund		10,677,582	11,666,227	12,654,872	12,031,433	1,353,851	365,206	(623,438)	9,151,333	9,985,439	10,819,544	10,292,468	1,141,135	307,029	(527,076)
Pension Reserve Fund		8,137,507	9,093,305	10,049,104	8,981,444	843,937	(111,861)	(1,067,660)	5,373,430	6,004,571	6,635,712	5,930,706	557,276	(73,865)	(705,006)
Basic Plan Loss & LAE Unpaid Claim Estimates		18,815,089	20,759,532	22,703,976	21,012,877	2,197,788	253,345	(1,691,098)	14,524,763	15,990,009	17,455,256	16,223,173	1,698,411	233,164	(1,232,082)

*** The undiscounted amounts for the Accident Fund shown above are net of the tabular discounting in future pension payments.**
The discount rates are 4.0% for the remaining quarters.

Washington Department of Labor & Industries

Summary of Covid Data

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23

Amounts in 000s

Accident Year Ending June 30	Covid Accident Fund Payments							Covid Medical Aid Fund Payments			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	4,373	544	42	4,148	0	62	9,169	4,941	0	4,941	14,111
2021	3,269	0	152	5,909	0	124	9,454	4,365	0	4,365	13,819
2022	6,041	0	33	8,844	0	140	15,057	5,254	0	5,254	20,311
2023	0	0	0	2,358	0	0	2,358	235	0	235	2,594
Total	13,683	544	227	21,259	0	326	36,039	14,796	0	14,796	50,835

Accident Year Ending June 30	Covid Accident Fund Case Incurred							Covid Medical Aid Fund Case Incurred			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	4,373	2,047	131	4,574	0	96	11,221	5,457	0	5,457	16,678
2021	3,269	1,563	388	6,903	0	159	12,282	5,439	0	5,439	17,721
2022	6,041	1,067	256	10,252	0	168	17,784	6,606	0	6,606	24,390
2023	0	0	60	2,782	0	1	2,843	536	0	536	3,380
Total	13,683	4,677	835	24,511	0	425	44,131	18,038	0	18,038	62,169

Accident Year Ending June 30	L&I Covid Accident Fund Discounted Unpaid							L&I Covid Medical Aid Fund Discounted Unpaid			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	341	7,918	107	1,309	123	26	9,824	1,175	185	1,360	11,184
2021	916	25,479	404	4,433	378	76	31,685	3,338	615	3,953	35,638
2022	3,290	46,182	1,265	9,986	667	139	61,529	7,546	1,435	8,981	70,511
2023	2,117	25,820	1,015	6,798	369	81	36,200	5,838	1,029	6,866	43,067
Total	6,664	105,399	2,791	22,525	1,538	322	139,239	17,898	3,263	21,160	160,400

Accident Year Ending June 30	L&I Covid Accident Fund Undiscounted Unpaid							L&I Covid Medical Aid Fund Undiscounted Unpaid			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	372	8,551	112	1,394	128	27	10,585	1,616	197	1,813	12,398
2021	990	27,759	421	4,719	393	81	34,363	4,508	478	4,986	39,348
2022	3,523	50,941	1,312	10,631	698	149	67,254	9,848	1,527	11,375	78,629
2023	2,227	28,892	1,053	7,231	390	87	39,880	7,147	1,093	8,239	48,119
Total	7,111	116,144	2,898	23,975	1,608	345	152,081	23,119	3,294	26,413	178,494

Accident Year Ending June 30	L&I Covid Accident Fund Undiscounted Ultimate							L&I Covid Medical Aid Fund Undiscounted Ultimate			AF and MAF Combined
	Fatal	TPD	PPD	Time Loss	VSS	Misc	Total	MXVHL	Voc Rehab	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	4,745	9,095	155	5,541	128	90	19,754	6,558	197	6,754	26,508
2021	4,258	27,759	573	10,628	393	205	43,817	8,872	478	9,351	53,167
2022	9,564	50,941	1,344	19,475	698	289	82,311	15,102	1,527	16,629	98,940
2023	2,227	28,892	1,053	9,589	390	87	42,238	7,382	1,093	8,475	50,713
Total	20,795	116,688	3,125	45,233	1,608	671	188,120	37,914	3,294	41,209	229,329

Accident Year Ending June 30	Covid Counts					
	Fatal	TPD	Time Loss	Medical Only	Total	Active Time Loss
(1)	(13)	(14)	(15)	(16)	(17)	(18)
2020	8	5	1,174	217	1,391	10
2021	17	5	2,449	306	2,755	31
2022	13	2	5,515	68	5,583	82
2023	0	0	2,174	15	2,189	251
Total	38	12	11,312	606	11,918	374

Washington Department of Labor & Industries

Comparison of Covid versus Non-Covid Diagnostics

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23

Accident Year Ending June 30	Paid Severity Per Reported Time Loss Claim								
	Covid Time Loss	Covid AF Fund	Covid MAF Fund	Non-Covid Time Loss	Non-Covid AF Fund	Non-Covid MAF Fund	Covid to Non-Covid Relativity Time Loss	AF Fund	MAF Fund
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2020	3,533	7,810	4,209	14,195	20,752	20,732	25%	38%	20%
2021	2,413	3,860	1,782	11,155	15,252	18,595	22%	25%	10%
2022	1,604	2,730	953	8,667	11,336	16,392	19%	24%	6%
2023	1,085	1,085	108	4,224	5,514	10,734	26%	20%	1%

Accident Year Ending June 30	Active Time Loss %			Indicated Paid LDF			Indicated Paid LDF		
	Covid	Non Covid	Covid to Non-Covid Relativity	AF L&I Covid	AF Deloitte Covid	AF Non Covid	MAF L&I Covid	AF Deloitte Covid	MAF Non Covid
(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
2020	1%	8%	11%	2.154	1.481	2.236	1.367	1.554	1.543
2021	1%	10%	13%	4.635	3.087	2.926	2.142	2.009	1.672
2022	1%	15%	10%	5.466	3.756	4.460	3.165	2.857	1.960
2023	12%	38%	30%	17.911	17.266	11.358	35.987	31.478	3.524

Washington Department of Labor & Industries

Comparison of Covid versus Non-Covid Diagnostics

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23

Accident Year Ending June 30	Selected Ultimate Non-Covid Claims: Time Loss Counts	Fatal Counts	TPD Counts	PPD Counts	Misc Counts	Non-Covid Percentage of Time Loss Counts: Fatal Counts	TPD Counts	PPD Counts	Misc Counts	Time Loss Count LDF	Fatal Count LDF
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2020	20,749	43	777	5,924	2,183	0.2%	3.7%	28.5%	10.5%	1.006	1.296
2021	21,555	56	793	5,603	1,760	0.3%	3.7%	26.0%	8.2%	1.012	1.380
2022	21,233	53	840	5,633	1,550	0.2%	4.0%	26.5%	7.3%	1.036	1.569
2023	22,019	47	810	5,651	1,233	0.2%	3.7%	25.7%	5.6%	1.228	2.265
					Selected:	0.2%	3.8%	27.0%	8.7%		

Accident Year Ending June 30	Selected Ultimate Covid Claims: Time Loss Counts	Fatal Counts	TPD Counts	PPD Counts	Misc Counts	Selected IBNR Covid Claims: Time Loss Counts	Fatal Counts	TPD Counts
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
2020	1,181	9	5	36	102	7	1	0
2021	2,479	19	12	88	215	30	2	7
2022	5,715	18	22	156	495	200	5	20
2023	2,670	4	31	220	231	496	4	31

Accident Year Ending June 30	Selected Severtity (Cost Per Claim) Non-Covid Claims: AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab
(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)
2020	23,408	447,730	446,440	14,134	2,787	26,916	3,344
2021	23,684	450,198	539,770	14,574	3,347	26,456	3,228
2022	25,678	486,716	590,236	14,524	2,888	27,398	3,336
2023	26,343	744,878	665,989	15,748	3,180	29,916	3,348

Accident Year Ending June 30	Selected Severtity (Cost Per Claim) Covid Claims: AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab	
(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	
2020	5,384	546,672	446,440	4,382	1,037	5,464	1,037	For Med XVHL Used actual relativity
2021	5,447	450,198	539,770	4,518	1,037	2,536	1,001	For Med XVHL Used actual relativity
2022	5,906	486,716	590,236	4,502	895	1,592	1,034	
2023	6,059	744,878	665,989	4,882	986	1,739	1,038	
Relativity	23.0%	100.0%	100.0%	31.0%	31.0%	5.8%	31.0%	<---Selected Relativity to Non-Covid Claims Severity

Accident Year Ending June 30	Selected Ultimate Amounts: AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab	AF and MAF Combined
(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)
2020	6,359	4,726	2,233	156	106	6,454	1,224	21,258
2021	13,505	8,389	6,670	398	223	6,287	2,481	37,953
2022	33,756	8,745	12,908	701	443	9,100	5,910	71,564
2023	16,177	2,661	20,576	1,074	228	4,642	2,771	48,130
Total	69,797	24,522	42,388	2,329	1,000	26,483	12,387	178,905

Accident Year Ending June 30	Deloitte Covid Undiscounted Unpaid: AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab	AF and MAF Combined
(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)
2020	2,211	353	1,689	114	44	1,512	1,224	7,148
2021	7,596	5,121	6,670	245	99	1,922	2,481	24,134
2022	24,912	2,704	12,908	669	304	3,846	5,910	51,253
2023	13,819	2,661	20,576	1,074	228	4,407	2,771	45,536
Total	48,538	10,838	41,844	2,102	674	11,687	12,387	128,070

Accident Year Ending June 30	Deloitte Covid Undiscounted Bulk & IBNR: AF Time Loss	AF Fatal	AF TPD	AF PPD	AF Misc	MAF Med XVHL	MAF Voc Rehab	AF and MAF Combined
(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)
2020	1,785	353	187	25	10	997	1,224	4,581
2021	6,602	5,121	5,107	10	63	848	2,481	20,232
2022	23,504	2,704	11,842	445	275	2,494	5,910	47,174
2023	13,395	2,661	20,576	1,014	227	4,106	2,771	44,750
Total	45,286	10,838	37,711	1,494	575	8,445	12,387	116,736

Washington Department of Labor & Industries

Accident Fund Combined

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	500,527	500,757	500,360	500,480	167	277	501,599	501,640	(42)	1,072	842
1993	468,458	468,678	468,490	468,700	(32)	(22)	468,592	468,452	140	134	(86)
1994	498,522	498,532	498,443	498,553	78	(22)	497,936	498,378	(442)	(586)	(596)
1995	497,590	497,700	497,542	497,852	49	(151)	498,250	498,122	127	659	549
1996	520,059	520,169	520,322	520,542	(262)	(372)	519,824	520,458	(634)	(235)	(345)
1997	573,955	574,465	574,087	574,557	(132)	(92)	575,043	575,530	(487)	1,088	578
1998	614,679	615,159	614,880	615,200	(201)	(41)	615,426	615,353	73	747	267
1999	650,560	650,980	650,828	651,348	(268)	(368)	651,259	651,668	(409)	699	279
2000	732,583	733,203	732,368	733,098	215	105	733,019	733,247	(228)	436	(184)
2001	782,618	783,438	781,351	782,435	1,268	1,004	784,568	782,568	2,000	1,950	1,130
2002	806,078	807,255	806,118	807,392	(41)	(138)	807,041	807,491	(450)	963	(214)
2003	777,111	778,297	777,062	778,355	48	(59)	777,907	777,597	310	796	(390)
2004	817,561	819,469	817,585	819,694	(24)	(225)	819,517	819,533	(16)	1,956	48
2005	843,178	845,368	843,095	846,044	83	(676)	844,380	847,390	(3,011)	1,202	(988)
2006	891,121	894,062	891,706	895,166	(586)	(1,105)	893,248	896,073	(2,825)	2,128	(813)
2007	1,009,385	1,013,835	1,007,184	1,012,654	2,200	1,180	1,009,733	1,012,725	(2,992)	348	(4,102)
2008	1,120,363	1,126,493	1,116,045	1,123,965	4,319	2,529	1,121,753	1,121,270	483	1,390	(4,740)
2009	1,032,393	1,040,123	1,032,919	1,040,339	(525)	(215)	1,033,608	1,033,946	(338)	1,215	(6,515)
2010	874,284	882,634	876,370	883,800	(2,087)	(1,167)	869,820	869,212	608	(4,463)	(12,813)
2011	832,042	841,442	835,403	843,973	(3,362)	(2,532)	828,060	822,945	5,115	(3,981)	(13,381)
2012	780,147	789,707	776,668	787,338	3,479	2,369	767,912	767,189	723	(12,236)	(21,796)
2013	808,497	820,227	807,108	820,108	1,389	119	805,482	799,200	6,282	(3,015)	(14,745)
2014	837,253	850,353	834,783	853,223	2,470	(2,870)	837,046	829,318	7,728	(207)	(13,307)
2015	812,114	829,474	814,012	836,672	(1,898)	(7,198)	822,881	820,495	2,385	10,767	(6,593)
2016	812,907	836,517	818,673	847,913	(5,767)	(11,397)	820,539	810,191	10,348	7,632	(15,978)
2017	870,387	901,707	854,464	914,554	15,924	(12,846)	909,044	895,578	13,466	38,657	7,337
2018	921,426	985,776	907,235	982,035	14,191	3,741	986,907	960,177	26,730	65,481	1,131
2019	972,869	1,055,859	965,359	1,061,839	7,509	(5,981)	1,103,871	1,050,272	53,599	131,002	48,012
2020	954,329	1,050,230	941,772	1,044,331	12,557	5,899	1,070,692	1,033,607	37,085	116,363	20,462
2021	1,063,470	1,186,027	1,040,954	1,189,698	22,516	(3,672)	1,151,907	1,077,966	73,941	88,437	(34,120)
2022	1,184,397	1,345,215	1,133,856	1,334,306	50,541	10,909	1,243,887	1,257,406	(13,520)	59,490	(101,329)
2023	1,231,503	1,448,173					1,304,980			73,477	(143,193)
'92 to Current	26,092,366	26,991,323	24,737,042	25,566,164	123,821	(23,014)	26,675,728	25,154,999	215,749	583,362	(315,596)
'91 & Prior	5,852,487	5,852,863	5,853,152	5,853,650	(665)	(787)	5,854,771	5,855,975	(1,204)	2,284	1,908
Total	31,944,853	32,844,186	30,590,195	31,419,814	123,155	(23,800)	32,530,498	31,010,974	214,545	585,646	(313,688)

Washington Department of Labor & Industries

Accident Fund Combined

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	500,527	500,757	1,166	1,396	499,361	0.937	1,093	1,308
1993	468,458	468,678	1,310	1,530	467,148	0.939	1,231	1,437
1994	498,522	498,532	1,562	1,572	496,959	0.925	1,446	1,455
1995	497,590	497,700	2,169	2,279	495,421	0.940	2,038	2,142
1996	520,059	520,169	2,179	2,289	517,881	0.919	2,002	2,103
1997	573,955	574,465	3,738	4,248	570,218	0.932	3,482	3,956
1998	614,679	615,159	3,949	4,429	610,730	0.919	3,631	4,072
1999	650,560	650,980	4,530	4,950	646,029	0.914	4,142	4,526
2000	732,583	733,203	6,439	7,059	726,144	0.916	5,901	6,468
2001	782,618	783,438	8,493	9,313	774,126	0.919	7,806	8,560
2002	806,078	807,255	9,239	10,416	796,838	0.918	8,477	9,559
2003	777,111	778,297	10,270	11,456	766,840	0.920	9,447	10,540
2004	817,561	819,469	17,450	19,358	800,111	0.924	16,118	17,882
2005	843,178	845,368	20,836	23,026	822,342	0.926	19,300	21,330
2006	891,121	894,062	27,639	30,580	863,482	0.928	25,638	28,368
2007	1,009,385	1,013,835	41,044	45,494	968,341	0.929	38,118	42,250
2008	1,120,363	1,126,493	55,850	61,980	1,064,514	0.930	51,957	57,660
2009	1,032,393	1,040,123	65,326	73,056	967,067	0.934	60,989	68,208
2010	874,284	882,634	61,109	69,459	813,175	0.933	57,041	64,829
2011	832,042	841,442	79,130	88,530	752,912	0.934	73,876	82,647
2012	780,147	789,707	81,377	90,937	698,770	0.933	75,892	84,808
2013	808,497	820,227	96,121	107,851	712,376	0.931	89,457	100,379
2014	837,253	850,353	127,362	140,462	709,891	0.931	118,530	130,712
2015	812,114	829,474	163,049	180,409	649,065	0.929	151,479	167,609
2016	812,907	836,517	201,704	225,314	611,203	0.929	187,299	209,240
2017	870,387	901,707	275,844	307,164	594,543	0.929	256,125	285,242
2018	921,426	985,776	353,109	417,459	568,317	0.929	328,023	387,730
2019	972,869	1,055,859	449,258	532,248	523,610	0.928	416,969	493,855
2020	949,124	1,045,025	522,310	618,211	426,814	0.934	488,550	577,194
2021	1,059,936	1,182,493	736,051	858,607	323,885	0.925	681,263	793,544
2022	1,178,063	1,338,881	946,338	1,107,157	231,725	0.921	872,944	1,019,302
2023	1,231,503	1,448,173	1,133,209	1,349,878	98,294	0.914	1,036,193	1,233,966
'92 to '22	26,077,293	26,976,250	5,509,159	6,408,116	20,568,134		5,096,459	5,922,881
'91 and Prior	5,852,487	5,852,863	3,574	3,950	5,848,913	0.944	3,375	3,731
Total	31,929,780	32,829,113	5,512,733	6,412,066	26,417,047		5,099,835	5,926,612
			6,113,451	6,113,451	<--------L&I Selected-------->		5,673,611	5,673,611
			600,719	(298,615)	<-----L&I Less Deloitte----->		573,777	(253,000)

Washington Department of Labor & Industries

Accident Fund Combined

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Adjusted Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	0.0% Incr Paid On Claims	0.0% Incr Paid On Exposures	0.0% Incr Paid On Active	Individual Analyses Selection	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	534,215	535,622	535,622	536,304	535,128			535,622	535,622	535,622	535,496	535,381	535,611	41,888	12,781	12,787
1993	498,295	499,758	499,758	500,529	499,341			499,912	499,933	499,818	499,715	499,605	499,825	39,149	12,762	12,767
1994	530,961	532,709	532,709	533,531	532,217			532,827	532,880	532,711	532,528	532,523	532,533	38,350	13,886	13,886
1995	526,353	528,398	528,398	529,319	527,886			528,378	528,477	528,442	528,576	528,521	528,631	36,775	14,372	14,375
1996	559,021	561,570	561,570	562,565	560,948			561,394	561,569	561,547	561,254	561,199	561,309	35,335	15,882	15,885
1997	624,352	627,676	627,676	628,728	626,848			627,126	627,387	627,404	628,345	628,090	628,600	35,599	17,643	17,658
1998	683,307	687,630	687,630	688,704	686,469			686,831	687,190	687,322	687,496	687,256	687,736	35,743	19,228	19,241
1999	719,519	724,799	724,799	725,959	723,441			723,871	724,378	724,469	724,260	724,050	724,470	35,659	20,305	20,317
2000	819,183	826,307	826,628	827,585	824,596			825,020	825,857	825,710	825,932	825,622	826,242	35,205	23,452	23,469
2001	875,379	884,566	884,786	885,249	882,070			882,819	884,041	883,689	884,282	883,872	884,692	33,021	26,767	26,792
2002	908,528	920,069	920,616	920,046	916,459			917,381	918,718	918,373	918,356	917,768	918,945	31,095	29,515	29,553
2003	884,966	898,789	899,251	898,581	894,783			895,990	897,836	897,261	895,830	895,237	896,423	29,841	30,000	30,040
2004	924,824	942,068	944,530	943,191	938,000			938,182	940,091	939,878	943,228	942,274	944,182	30,593	30,800	30,863
2005	927,916	949,131	951,929	950,930	945,483			945,215	948,327	948,721	949,847	948,752	950,942	30,503	31,103	31,175
2006	972,077	999,101	1,002,045	1,000,845	994,311			995,171	998,935	1,000,180	1,001,187	999,716	1,002,657	31,708	31,529	31,622
2007	1,050,164	1,085,788	1,088,579	1,087,128	1,079,580			1,081,394	1,086,683	1,087,528	1,093,433	1,091,208	1,095,658	31,962	34,141	34,280
2008	1,138,499	1,187,261	1,190,977	1,185,488	1,177,994			1,179,387	1,187,412	1,187,358	1,197,414	1,194,349	1,200,479	31,082	38,426	38,624
2009	1,029,763	1,085,415	1,089,975	1,084,635	1,076,613			1,078,575	1,087,293	1,088,669	1,098,954	1,095,089	1,102,819	27,593	39,687	39,967
2010	862,353	920,484	925,422	921,472	912,963			914,823	922,858	925,277	927,637	923,462	931,812	24,716	37,363	37,701
2011	797,841	866,240	871,254	870,082	861,484			862,455	872,549	872,705	881,671	876,971	886,371	23,911	36,676	37,069
2012	736,220	814,699	822,575	821,963	816,099			811,390	826,072	822,517	822,377	817,597	827,157	23,062	35,452	35,867
2013	743,113	844,189	854,889	849,795	846,989			836,934	857,391	847,246	845,099	839,234	850,964	23,009	36,474	36,984
2014	735,399	866,245	883,347	881,854	879,986			861,147	886,310	872,034	869,310	862,760	875,860	23,821	36,219	36,769
2015	666,548	818,938	839,596	853,565	862,841			825,866	864,261	837,558	838,277	829,597	846,957	23,689	35,020	35,753
2016	625,127	812,475	837,540	855,010	877,540			824,134	875,313	837,096	838,636	826,831	850,441	23,712	34,870	35,865
2017	603,223	845,185	875,958	906,882	952,658			868,040	941,371	881,911	894,727	879,067	910,387	23,687	37,112	38,435
2018	574,914	892,463	926,016	958,636	1,034,676			913,258	1,009,350	932,959	960,198	928,023	992,373	23,556	39,396	42,128
2019	526,782	932,130	970,203	1,002,925	1,124,279			948,622	1,075,218	974,475	1,017,535	976,040	1,059,030	23,004	42,429	46,036
2020	428,030	915,235	957,129	969,490	1,163,500			911,113	1,083,646	946,896	998,291	950,340	1,046,241	21,930	43,334	47,707
2021	324,751	905,003	950,230	1,034,854	1,259,990			965,681	1,137,687	1,011,002	1,122,080	1,060,802	1,183,358	24,035	44,136	49,236
2022	232,244	974,358	1,035,796	1,106,516	1,445,903	1,126,956	1,564,433	1,018,831	1,251,489	1,062,721	1,258,992	1,178,583	1,339,401	26,948	43,735	49,703
2023	98,294	1,076,414	1,116,437	1,194,803	1,622,815	1,202,368	1,671,702	1,087,930	1,341,874	1,132,271	1,339,838	1,231,503	1,448,173	24,689	49,880	58,656
Totals	22,162,162	26,960,714	27,363,870	27,717,164	29,083,890			27,085,317	28,418,020	27,431,370	28,120,799	27,671,321	28,570,278	944,870		

Covid-19 Provision:				Paid	Ultimate Counts
2020	13,580	13,250	13,911	9,169	1,181
2021	29,185	27,592	30,778	9,454	2,479
2022	56,554	53,650	59,458	15,057	5,715
2023	40,716	37,572	43,861	2,358	2,670
Totals	140,036	132,063	148,008	36,039	12,046

Washington Department of Labor & Industries

Accident Fund Combined

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	41,888	18,980	795,041	99.7%	792,952	534,215	0.3%	2,089	536,304	12,803
1993	39,149	19,490	763,020	99.7%	760,786	498,295	0.3%	2,234	500,529	12,785
1994	38,350	20,421	783,131	99.7%	780,561	530,961	0.3%	2,570	533,531	13,912
1995	36,775	20,839	766,340	99.6%	763,373	526,353	0.4%	2,967	529,319	14,393
1996	35,335	22,096	780,768	99.5%	777,223	559,021	0.5%	3,545	562,565	15,921
1997	35,599	23,217	826,509	99.5%	822,133	624,352	0.5%	4,376	628,728	17,661
1998	35,743	24,016	858,398	99.4%	853,001	683,307	0.6%	5,397	688,704	19,268
1999	35,659	24,794	884,146	99.3%	877,706	719,519	0.7%	6,440	725,959	20,358
2000	35,205	26,497	932,831	99.1%	924,429	819,183	0.9%	8,401	827,585	23,508
2001	33,021	28,116	928,422	98.9%	918,551	875,379	1.1%	9,870	885,249	26,809
2002	31,095	28,211	877,223	98.7%	865,705	908,528	1.3%	11,518	920,046	29,588
2003	29,841	28,721	857,074	98.4%	843,460	884,966	1.6%	13,614	898,581	30,112
2004	30,593	28,775	880,329	97.9%	861,962	924,824	2.1%	18,366	943,191	30,830
2005	30,503	29,909	912,324	97.5%	889,311	927,916	2.5%	23,013	950,930	31,175
2006	31,708	30,336	961,899	97.0%	933,132	972,077	3.0%	28,767	1,000,845	31,565
2007	31,962	32,772	1,047,467	96.5%	1,010,503	1,050,164	3.5%	36,964	1,087,128	34,013
2008	31,082	34,310	1,066,410	95.6%	1,019,422	1,138,499	4.4%	46,989	1,185,488	38,141
2009	27,593	35,998	993,307	94.5%	938,435	1,029,763	5.5%	54,873	1,084,635	39,308
2010	24,716	35,098	867,462	93.2%	808,343	862,353	6.8%	59,119	921,472	37,283
2011	23,911	35,855	857,344	91.6%	785,103	797,841	8.4%	72,241	870,082	36,388
2012	23,062	35,415	816,752	89.5%	731,008	736,220	10.5%	85,744	821,963	35,641
2013	23,009	35,461	815,928	86.9%	709,247	743,113	13.1%	106,682	849,795	36,933
2014	23,821	36,709	874,432	83.3%	727,977	735,399	16.7%	146,455	881,854	37,020
2015	23,689	38,304	907,374	79.4%	720,357	666,548	20.6%	187,018	853,565	36,032
2016	23,712	38,226	906,423	74.6%	676,539	625,127	25.4%	229,883	855,010	36,058
2017	23,687	41,174	975,279	68.9%	671,620	603,223	31.1%	303,659	906,882	38,287
2018	23,556	42,963	1,012,051	62.1%	628,328	574,914	37.9%	383,723	958,636	40,696
2019	23,004	45,287	1,041,797	54.3%	565,655	526,782	45.7%	476,143	1,002,925	43,597
2020	20,749	47,206	979,489	44.7%	438,029	428,030	55.3%	541,460	969,490	46,724
2021	21,555	50,048	1,078,791	34.2%	368,688	324,751	65.8%	710,103	1,034,854	48,009
2022	21,233	53,076	1,126,956	22.4%	252,684	232,244	77.6%	874,272	1,106,516	52,113
2023	22,019	54,605	1,202,368	8.8%	105,860	98,294	91.2%	1,096,508	1,194,803	54,262
Totals	932,825		29,377,084		23,822,082	22,162,162		5,555,002	27,717,164	

Washington Department of Labor & Industries

Accident Fund Combined

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	860,805	0.404	347,372	99.7%	346,460	534,215	0.3%	913	535,128	0.622
1993	862,328	0.414	357,337	99.7%	356,291	498,295	0.3%	1,046	499,341	0.579
1994	881,356	0.434	382,658	99.7%	381,402	530,961	0.3%	1,256	532,217	0.604
1995	893,820	0.443	396,013	99.6%	394,480	526,353	0.4%	1,533	527,886	0.591
1996	903,538	0.470	424,476	99.5%	422,549	559,021	0.5%	1,927	560,948	0.621
1997	954,923	0.494	471,378	99.5%	468,882	624,352	0.5%	2,496	626,848	0.656
1998	984,969	0.511	502,933	99.4%	499,771	683,307	0.6%	3,162	686,469	0.697
1999	1,021,305	0.527	538,395	99.3%	534,473	719,519	0.7%	3,922	723,441	0.708
2000	1,066,793	0.563	600,992	99.1%	595,580	819,183	0.9%	5,413	824,596	0.773
2001	1,052,874	0.598	629,393	98.9%	622,702	875,379	1.1%	6,691	882,070	0.838
2002	1,006,948	0.600	603,972	98.7%	596,042	908,528	1.3%	7,930	916,459	0.910
2003	1,012,005	0.611	617,985	98.4%	608,169	884,966	1.6%	9,816	894,783	0.884
2004	1,032,293	0.612	631,562	97.9%	618,385	924,824	2.1%	13,176	938,000	0.909
2005	1,095,132	0.636	696,399	97.5%	678,833	927,916	2.5%	17,567	945,483	0.863
2006	1,152,628	0.645	743,439	97.0%	721,205	972,077	3.0%	22,234	994,311	0.863
2007	1,196,332	0.697	833,581	96.5%	804,165	1,050,164	3.5%	29,416	1,079,580	0.902
2008	1,228,721	0.729	896,325	95.6%	856,830	1,138,499	4.4%	39,494	1,177,994	0.959
2009	1,108,080	0.765	848,094	94.5%	801,244	1,029,763	5.5%	46,851	1,076,613	0.972
2010	995,158	0.746	742,607	93.2%	691,997	862,353	6.8%	50,610	912,963	0.917
2011	990,801	0.762	755,310	91.6%	691,666	797,841	8.4%	63,643	861,484	0.869
2012	1,010,506	0.753	760,891	89.5%	681,012	736,220	10.5%	79,879	816,099	0.808
2013	1,053,729	0.754	794,466	86.9%	690,591	743,113	13.1%	103,875	846,989	0.804
2014	1,106,094	0.780	863,282	83.3%	718,695	735,399	16.7%	144,588	879,986	0.796
2015	1,169,435	0.814	952,375	79.4%	756,083	666,548	20.6%	196,293	862,841	0.738
2016	1,224,568	0.813	995,258	74.6%	742,845	625,127	25.4%	252,413	877,540	0.717
2017	1,282,013	0.875	1,122,299	68.9%	772,865	603,223	31.1%	349,435	952,658	0.743
2018	1,327,496	0.913	1,212,603	62.1%	752,840	574,914	37.9%	459,762	1,034,676	0.779
2019	1,357,743	0.963	1,307,320	54.3%	709,823	526,782	45.7%	597,497	1,124,279	0.828
2020	1,325,602	1.004	1,330,449	44.7%	594,979	428,030	55.3%	735,470	1,163,500	0.878
2021	1,335,258	1.064	1,420,819	34.2%	485,580	324,751	65.8%	935,239	1,259,990	0.944
2022	1,386,333	1.128	1,564,433	22.4%	350,774	232,244	77.6%	1,213,659	1,445,903	1.043
2023	1,439,906	1.161	1,671,702	8.8%	147,181	98,294	91.2%	1,524,521	1,622,815	1.127
Totals	35,319,491		26,016,119		19,094,391	22,162,162		6,921,728	29,083,890	

Washington Department of Labor & Industries

Accident Fund Combined

Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Adjusted Paid LDF	Indicated Ultimate Loss: Incremental Paid On Claims	Indicated Ultimate Loss: Incremental Paid On Exposures	Indicated Ultimate Loss: Incremental Paid On Active	Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	41,888	535,622	535,622	535,622	535,622	535,622	2.877	36,788	1.000	36,788	18,980	860,805	1.79	1.000	1.79	0.40
1993	39,149	499,758	499,912	499,933	499,818	499,888	2.802	35,774	1.000	35,774	19,490	862,328	1.62	1.000	1.62	0.41
1994	38,350	532,709	532,827	532,880	532,711	532,806	2.674	37,151	1.000	37,151	20,421	881,356	1.62	1.000	1.62	0.43
1995	36,775	528,398	528,378	528,477	528,442	528,432	2.620	37,653	1.000	37,653	20,839	893,820	1.55	1.000	1.55	0.44
1996	35,335	561,570	561,394	561,569	561,547	561,503	2.471	39,270	1.000	39,270	22,096	903,538	1.54	1.000	1.54	0.47
1997	35,599	627,676	627,126	627,387	627,404	627,305	2.352	41,444	1.000	41,444	23,217	954,923	1.55	1.000	1.55	0.49
1998	35,743	687,630	686,831	687,190	687,322	687,114	2.274	43,709	1.000	43,709	24,016	984,969	1.59	1.000	1.59	0.51
1999	35,659	724,799	723,871	724,378	724,469	724,239	2.202	44,729	1.000	44,729	24,794	1,021,305	1.56	1.000	1.56	0.53
2000	35,205	826,628	825,020	825,857	825,710	825,529	2.061	48,324	1.000	48,324	26,497	1,066,793	1.59	1.000	1.59	0.56
2001	33,021	884,786	882,819	884,041	883,689	883,516	1.942	51,964	1.000	51,964	28,116	1,052,874	1.63	1.000	1.63	0.60
2002	31,095	920,616	917,381	918,718	918,373	918,157	1.936	57,153	1.000	57,153	28,211	1,006,948	1.76	1.000	1.76	0.60
2003	29,841	899,251	895,990	897,836	897,261	897,029	1.901	57,151	1.000	57,151	28,721	1,012,005	1.69	1.000	1.69	0.61
2004	30,593	944,530	938,182	940,091	939,878	939,384	1.898	58,268	1.000	58,268	28,775	1,032,293	1.73	1.000	1.73	0.61
2005	30,503	951,929	945,215	948,327	948,721	947,421	1.826	56,706	1.000	56,706	29,909	1,095,132	1.58	1.000	1.58	0.64
2006	31,708	1,002,045	995,171	998,935	1,000,180	998,096	1.800	56,660	1.000	56,660	30,336	1,152,628	1.56	1.000	1.56	0.64
2007	31,962	1,088,579	1,081,394	1,086,683	1,087,528	1,085,202	1.666	56,572	1.000	56,572	32,772	1,196,332	1.51	1.000	1.51	0.70
2008	31,082	1,190,977	1,179,387	1,187,412	1,187,358	1,184,719	1.592	60,663	1.000	60,663	34,310	1,228,721	1.53	1.000	1.53	0.73
2009	27,593	1,089,975	1,078,575	1,087,293	1,088,669	1,084,845	1.517	59,637	1.000	59,637	35,998	1,108,080	1.49	1.000	1.49	0.77
2010	24,716	925,422	914,823	922,858	925,277	920,986	1.556	57,975	1.000	57,975	35,098	995,158	1.44	1.000	1.44	0.75
2011	23,911	871,254	862,455	872,549	872,705	869,236	1.523	55,363	1.000	55,363	35,855	990,801	1.34	1.000	1.34	0.76
2012	23,062	822,575	811,390	826,072	822,517	819,993	1.542	54,822	1.000	54,822	35,415	1,010,506	1.25	1.000	1.25	0.75
2013	23,009	854,889	836,934	857,391	847,246	847,190	1.540	56,697	1.000	56,697	35,461	1,053,729	1.24	1.000	1.24	0.75
2014	23,821	883,347	861,147	886,310	872,034	873,164	1.488	54,526	1.000	54,526	36,709	1,106,094	1.17	1.000	1.17	0.78
2015	23,689	839,596	825,866	864,261	837,558	842,562	1.426	50,705	1.000	50,705	38,304	1,169,435	1.03	1.000	1.03	0.81
2016	23,712	837,540	824,134	875,313	837,096	845,514	1.428	50,936	1.000	50,936	38,226	1,224,568	0.99	1.000	0.99	0.81
2017	23,687	875,958	868,040	941,371	881,911	897,107	1.326	50,228	1.000	50,228	41,174	1,282,013	0.93	1.000	0.93	0.88
2018	23,556	926,016	913,258	1,009,350	932,959	951,856	1.271	51,357	1.000	51,357	42,963	1,327,496	0.91	1.000	0.91	0.91
2019	23,004	970,203	948,622	1,075,218	974,475	999,438	1.206	52,385	1.000	52,385	45,287	1,357,743	0.89	1.000	0.89	0.96
2020	20,749	957,129	911,113	1,083,646	946,896	980,552	1.157	54,665	1.000	54,665	47,206	1,325,602	0.86	1.000	0.86	1.00
2021	21,555	950,230	965,681	1,137,687	1,011,002	1,038,124	1.091	52,547	1.000	52,547	50,048	1,335,258	0.85	1.000	0.85	1.06
2022	21,233	1,035,796	1,018,831	1,251,489	1,062,721	1,111,014	1.029	53,833	1.000	53,833	53,076	1,386,333		1.000		1.13
2023	22,019	1,116,437	1,087,930	1,341,874	1,132,271	1,187,358	1.000	53,924	1.000	53,924	54,605	1,439,906		1.000		1.16
Totals												35,319,491				

		Trend	Fitted R-squared	Trended Loss Severity
		(18)	(19)	(20)
5	Year Prior 2	1.015	0.593	52,236
10	Year Prior 2	0.995	0.134	52,887
15	Year Prior 2	0.990	0.576	54,605
30	Year Prior 2	1.012	0.445	50,728
		(21)		(22)
	Selected	1.000		54,605

	Trend	Fitted R-squared	Trended Loss Ratio
	(23)	(24)	(25)
	0.976	0.974	0.89
	0.953	0.935	1.01
	0.952	0.972	1.16
	0.976	0.767	1.39
	(26)		(27)
Selected	1.000		1.16

Washington Department of Labor & Industries

Accident Fund Combined

Loss Development Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Retention	Adjusted Paid Loss	Paid LDF	LDF Paid Ultimate Loss	Adjusted Paid LDF	Adjusted LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1992	Unlimited	534,215	1.003	535,622	1.003	535,622
1993	Unlimited	498,295	1.003	499,758	1.003	499,758
1994	Unlimited	530,961	1.003	532,709	1.003	532,709
1995	Unlimited	526,353	1.004	528,398	1.004	528,398
1996	Unlimited	559,021	1.005	561,570	1.005	561,570
1997	Unlimited	624,352	1.005	627,676	1.005	627,676
1998	Unlimited	683,307	1.006	687,630	1.006	687,630
1999	Unlimited	719,519	1.007	724,799	1.007	724,799
2000	Unlimited	819,183	1.009	826,307	1.009	826,628
2001	Unlimited	875,379	1.010	884,566	1.011	884,786
2002	Unlimited	908,528	1.013	920,069	1.013	920,616
2003	Unlimited	884,966	1.016	898,789	1.016	899,251
2004	Unlimited	924,824	1.019	942,068	1.021	944,530
2005	Unlimited	927,916	1.023	949,131	1.026	951,929
2006	Unlimited	972,077	1.028	999,101	1.031	1,002,045
2007	Unlimited	1,050,164	1.034	1,085,788	1.037	1,088,579
2008	Unlimited	1,138,499	1.043	1,187,261	1.046	1,190,977
2009	Unlimited	1,029,763	1.054	1,085,415	1.058	1,089,975
2010	Unlimited	862,353	1.067	920,484	1.073	925,422
2011	Unlimited	797,841	1.086	866,240	1.092	871,254
2012	Unlimited	736,220	1.107	814,699	1.117	822,575
2013	Unlimited	743,113	1.136	844,189	1.150	854,889
2014	Unlimited	735,399	1.178	866,245	1.201	883,347
2015	Unlimited	666,548	1.229	818,938	1.260	839,596
2016	Unlimited	625,127	1.300	812,475	1.340	837,540
2017	Unlimited	603,223	1.401	845,185	1.452	875,958
2018	Unlimited	574,914	1.552	892,463	1.611	926,016
2019	Unlimited	526,782	1.769	932,130	1.842	970,203
2020	Unlimited	428,030	2.138	915,235	2.236	957,129
2021	Unlimited	324,751	2.787	905,003	2.926	950,230
2022	Unlimited	232,244	4.195	974,358	4.460	1,035,796
2023	Unlimited	98,294	10.951	1,076,414	11.358	1,116,437
Totals		22,162,162		26,960,714		27,363,870

Washington Department of Labor & Industries

Accident Fund Combined

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	1,295,003	41,888			41,888	41,888	0	3.23		3.23
1993	1,300,234	39,149			39,149	39,149	0	3.01		3.01
1994	1,331,912	38,350			38,350	38,350	0	2.88		2.88
1995	1,352,934	36,775			36,775	36,775	0	2.72		2.72
1996	1,369,236	35,335			35,335	35,335	0	2.58		2.58
1997	1,447,184	35,599			35,599	35,599	0	2.46		2.46
1998	1,494,051	35,743			35,743	35,743	0	2.39	1.88	2.39
1999	1,547,522	35,659			35,659	35,659	0	2.30	1.83	2.30
2000	1,614,996	35,205			35,205	35,205	0	2.18	1.73	2.18
2001	1,594,320	33,021			33,021	33,021	0	2.07	1.62	2.07
2002	1,526,157	31,095			31,095	31,095	0	2.04	1.57	2.04
2003	1,533,966	29,841			29,841	29,841	0	1.95	1.49	1.95
2004	1,566,101	30,593			30,593	30,593	0	1.95	1.52	1.95
2005	1,661,223	30,503			30,503	30,503	0	1.84	1.41	1.84
2006	1,745,691	31,708			31,708	31,707	1	1.82	1.42	1.82
2007	1,808,839	31,962			31,962	31,961	1	1.77	1.39	1.77
2008	1,857,093	31,082			31,082	31,079	3	1.67	1.31	1.67
2009	1,681,893	27,593			27,593	27,590	3	1.64	1.31	1.64
2010	1,519,712	24,716			24,716	24,712	4	1.63	1.28	1.63
2011	1,514,351	23,911			23,911	23,907	4	1.58	1.24	1.58
2012	1,545,329	23,062			23,062	23,056	6	1.49	1.14	1.49
2013	1,609,862	23,009			23,009	23,001	8	1.43	1.09	1.43
2014	1,687,537	23,821			23,821	23,810	11	1.41	1.10	1.41
2015	1,782,932	23,689			23,689	23,674	15	1.33	1.05	1.33
2016	1,865,100	23,712			23,712	23,691	21	1.27	1.02	1.27
2017	1,950,175	23,687			23,687	23,655	32	1.21	0.98	1.21
2018	2,018,058	23,556			23,556	23,508	48	1.16	0.95	1.17
2019	2,060,486	23,004			23,004	22,930	74	1.11	0.88	1.12
2020	2,009,174	20,749			20,749	20,626	123	1.03	0.84	1.03
2021	2,017,191	21,555			21,555	21,292	263	1.06	0.95	1.07
2022	2,097,781	21,233			21,233	20,488	745	0.98	0.85	1.01
2023	2,178,594	21,892	22,579	22,019	22,019	17,825	4,194	0.82	0.82	1.01
Totals	53,584,638	932,697			932,825	927,268	5,557		-4%	0%
									Selected:	1.04

Washington Department of Labor & Industries

Accident Fund Combined

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Paid Loss	Incremental Paid on Ultimate Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Exposures: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Active Time Loss Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1992	534,215	0	534,215	1.003	535,622	0	534,215	1.003	535,622	0	534,215	1.003	535,622
1993	498,295	304	498,598	1.003	499,912	325	498,620	1.003	499,933	210	498,505	1.003	499,818
1994	530,961	466	531,427	1.003	532,827	519	531,480	1.003	532,880	351	531,312	1.003	532,711
1995	526,353	637	526,990	1.003	528,378	736	527,089	1.003	528,477	701	527,054	1.003	528,442
1996	559,021	898	559,919	1.003	561,394	1,073	560,093	1.003	561,569	1,051	560,072	1.003	561,547
1997	624,352	1,126	625,478	1.003	627,126	1,386	625,738	1.003	627,387	1,403	625,755	1.003	627,404
1998	683,307	1,720	685,026	1.003	686,831	2,078	685,385	1.003	687,190	2,209	685,516	1.003	687,322
1999	719,519	2,450	721,969	1.003	723,871	2,956	722,475	1.003	724,378	3,047	722,566	1.003	724,469
2000	819,183	3,670	822,853	1.003	825,020	4,504	823,687	1.003	825,857	4,357	823,540	1.003	825,710
2001	875,379	5,120	880,500	1.003	882,819	6,339	881,718	1.003	884,041	5,988	881,367	1.003	883,689
2002	908,528	6,442	914,970	1.003	917,381	7,776	916,304	1.003	918,718	7,432	915,960	1.003	918,373
2003	884,966	8,669	893,636	1.003	895,990	10,511	895,477	1.003	897,836	9,937	894,903	1.003	897,261
2004	924,824	10,893	935,717	1.003	938,182	12,797	937,621	1.003	940,091	12,585	937,409	1.003	939,878
2005	927,916	14,815	942,732	1.003	945,215	17,919	945,835	1.003	948,327	18,312	946,228	1.003	948,721
2006	972,077	20,479	992,557	1.003	995,171	24,234	996,311	1.003	998,935	25,475	997,552	1.003	1,000,180
2007	1,050,164	28,388	1,078,553	1.003	1,081,394	33,664	1,083,828	1.003	1,086,683	34,506	1,084,671	1.003	1,087,528
2008	1,138,499	37,789	1,176,289	1.003	1,179,387	45,793	1,184,292	1.003	1,187,412	45,740	1,184,239	1.003	1,187,358
2009	1,029,763	45,978	1,075,741	1.003	1,078,575	54,674	1,084,437	1.003	1,087,293	56,046	1,085,808	1.003	1,088,669
2010	862,353	50,067	912,420	1.003	914,823	58,081	920,434	1.003	922,858	60,493	922,846	1.003	925,277
2011	797,841	62,348	860,189	1.003	862,455	72,415	870,256	1.003	872,549	72,571	870,413	1.003	872,705
2012	736,220	73,038	809,258	1.003	811,390	87,682	823,902	1.003	826,072	84,137	820,356	1.003	822,517
2013	743,113	91,622	834,735	1.003	836,934	112,025	855,139	1.003	857,391	101,906	845,020	1.003	847,246
2014	735,399	123,486	858,884	1.003	861,147	148,583	883,981	1.003	886,310	134,345	869,743	1.003	872,034
2015	666,548	157,148	823,696	1.003	825,866	195,442	861,990	1.003	864,261	168,810	835,358	1.003	837,558
2016	625,127	196,842	821,968	1.003	824,134	247,886	873,013	1.003	875,313	209,770	834,897	1.003	837,096
2017	603,223	262,537	865,760	1.003	868,040	335,674	938,897	1.003	941,371	276,371	879,594	1.003	881,911
2018	574,914	335,944	910,858	1.003	913,258	431,785	1,006,699	1.003	1,009,350	355,594	930,508	1.003	932,959
2019	526,782	419,348	946,130	1.003	948,622	545,612	1,072,394	1.003	1,075,218	445,133	971,914	1.003	974,475
2020	428,030	480,690	908,719	1.003	911,113	652,769	1,080,799	1.003	1,083,646	516,378	944,408	1.003	946,896
2021	324,751	638,393	963,144	1.003	965,681	809,947	1,134,698	1.003	1,137,687	683,595	1,008,346	1.003	1,011,002
2022	232,244	783,910	1,016,155	1.003	1,018,831	1,015,957	1,248,201	1.003	1,251,489	827,685	1,059,929	1.003	1,062,721
2023	98,294	986,777	1,085,072	1.003	1,087,930	1,240,054	1,338,348	1.003	1,341,874	1,031,002	1,129,297	1.003	1,132,271
Totals	22,162,162	4,851,994	27,014,156		27,085,317	6,181,196	28,343,357		28,418,020	5,197,138	27,359,300		27,431,370

Washington Department of Labor & Industries

Accident Fund Combined

Summary of Results

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Hours Worked	Selected Loss Rate			AF EP (000)	Selected Loss Ratio Undiscounted			Selected Loss Ratio Discounted			Selected Compensable Claims	Reported Claim Count	IBNR Claim Count	Selected Frequency to On-Level EP	Selected Cost Per Compensable Claim		
		Low	Mid-Point	High		Low	Mid-Point	High	Low	Mid-Point	High					Low	Mid-Point	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1992	2,249,233	0.223	0.223	0.223	449,112	111.4%	111.5%	111.5%	97.1%	97.1%	97.2%	41,888	41,888	0	4.87	11,949	11,952	11,955
1993	2,291,413	0.204	0.204	0.205	471,007	99.5%	99.5%	99.5%	98.1%	98.1%	98.2%	39,149	39,149	0	4.54	11,966	11,969	11,972
1994	2,360,427	0.211	0.211	0.211	510,104	97.7%	97.7%	97.7%	85.2%	85.2%	85.2%	38,350	38,350	0	4.35	12,999	12,999	13,000
1995	2,436,312	0.204	0.204	0.204	544,345	91.4%	91.4%	91.4%	85.1%	85.1%	85.1%	36,775	36,775	0	4.11	13,531	13,532	13,534
1996	2,506,971	0.207	0.207	0.207	520,882	99.8%	99.9%	99.9%	88.7%	88.7%	88.8%	35,335	35,335	0	3.91	14,718	14,720	14,721
1997	2,658,577	0.216	0.216	0.216	509,685	112.6%	112.7%	112.7%	95.1%	95.2%	95.2%	35,599	35,599	0	3.73	16,123	16,130	16,137
1998	2,764,684	0.222	0.222	0.223	624,601	98.4%	98.5%	98.5%	85.2%	85.2%	85.2%	35,743	35,743	0	3.63	17,197	17,204	17,211
1999	2,858,003	0.228	0.228	0.228	646,607	100.6%	100.6%	100.7%	88.0%	88.0%	88.1%	35,659	35,659	0	3.49	18,244	18,250	18,256
2000	2,958,106	0.248	0.248	0.248	644,892	113.6%	113.6%	113.7%	93.5%	93.5%	93.5%	35,205	35,205	0	3.30	20,809	20,818	20,827
2001	2,967,405	0.264	0.264	0.264	602,017	130.0%	130.1%	130.1%	112.5%	112.6%	112.6%	33,021	33,021	0	3.14	23,701	23,713	23,725
2002	2,874,005	0.280	0.281	0.281	552,395	145.9%	146.0%	146.1%	131.0%	131.0%	131.1%	31,095	31,095	0	3.09	25,923	25,942	25,961
2003	2,871,655	0.271	0.271	0.271	603,721	128.7%	128.8%	128.9%	123.4%	123.5%	123.6%	29,841	29,841	0	2.95	26,042	26,062	26,081
2004	2,913,308	0.281	0.281	0.281	708,122	115.5%	115.6%	115.7%	102.1%	102.2%	102.2%	30,593	30,593	0	2.96	26,724	26,755	26,786
2005	3,053,514	0.276	0.276	0.277	805,108	104.7%	104.9%	105.0%	94.0%	94.1%	94.2%	30,503	30,503	0	2.79	27,642	27,678	27,714
2006	3,201,349	0.278	0.279	0.279	908,620	98.1%	98.2%	98.4%	86.0%	86.1%	86.2%	31,708	31,707	1	2.75	28,104	28,151	28,197
2007	3,289,683	0.307	0.308	0.308	959,163	105.2%	105.5%	105.7%	86.6%	86.8%	87.0%	31,962	31,961	1	2.67	31,581	31,650	31,720
2008	3,376,466	0.332	0.333	0.334	936,936	119.6%	119.9%	120.2%	100.2%	100.5%	100.7%	31,082	31,079	3	2.53	36,046	36,145	36,243
2009	3,232,692	0.319	0.321	0.322	841,824	122.6%	123.1%	123.6%	123.2%	123.5%	123.9%	27,593	27,590	3	2.49	37,415	37,555	37,695
2010	3,065,706	0.285	0.287	0.288	779,647	112.1%	112.7%	113.2%	121.7%	122.1%	122.5%	24,716	24,712	4	2.48	35,374	35,542	35,711
2011	3,095,477	0.269	0.270	0.272	906,813	91.8%	92.3%	92.8%	90.6%	91.0%	91.4%	23,911	23,907	4	2.41	34,797	34,993	35,190
2012	3,179,757	0.245	0.247	0.248	1,061,577	73.5%	73.9%	74.4%	72.5%	72.9%	73.2%	23,062	23,056	6	2.28	33,828	34,036	34,243
2013	3,272,669	0.247	0.249	0.251	1,118,392	72.3%	72.8%	73.3%	65.5%	65.9%	66.3%	23,009	23,001	8	2.18	35,138	35,393	35,648
2014	3,387,489	0.247	0.249	0.251	1,173,970	71.3%	71.9%	72.4%	65.8%	66.2%	66.7%	23,821	23,810	11	2.15	35,148	35,423	35,698
2015	3,539,833	0.229	0.232	0.234	1,240,589	65.5%	66.2%	66.9%	64.7%	65.2%	65.8%	23,689	23,674	15	2.03	34,282	34,649	35,015
2016	3,683,303	0.221	0.224	0.227	1,314,896	61.8%	62.7%	63.6%	59.4%	60.1%	60.8%	23,712	23,691	21	1.94	34,283	34,780	35,278
2017	3,827,116	0.227	0.232	0.236	1,403,529	62.0%	63.1%	64.2%	57.8%	58.8%	59.7%	23,687	23,655	32	1.85	36,746	37,407	38,068
2018	3,925,915	0.235	0.243	0.251	1,430,492	64.4%	66.7%	68.9%	60.6%	62.5%	64.4%	23,556	23,508	48	1.77	39,116	40,482	41,848
2019	4,006,618	0.243	0.253	0.264	1,376,787	70.7%	73.7%	76.7%	67.7%	70.2%	72.8%	23,004	22,930	74	1.69	42,291	44,094	45,898
2020	3,940,025	0.241	0.253	0.265	1,272,633	74.6%	78.3%	82.1%	75.8%	79.1%	82.4%	20,749	20,626	123	1.57	45,742	48,053	50,364
2021	3,887,370	0.273	0.288	0.304	1,260,867	84.1%	88.9%	93.8%	84.5%	88.8%	93.0%	21,555	21,292	263	1.61	49,173	52,016	54,859
2022	4,130,158	0.285	0.305	0.324	1,309,096	90.0%	96.1%	102.3%	88.9%	94.3%	99.7%	21,233	20,488	745	1.53	55,483	59,270	63,057
2023	4,320,588	0.285	0.310	0.335	1,398,720	88.0%	95.8%	103.5%	89.3%	96.3%	103.2%	22,019	17,825	4,194	1.53	55,928	60,848	65,768

Washington Department of Labor & Industries

Accident Fund Combined

Loss Adjustment Expenses

Data evaluated as of @06/30/23

Amounts in $000s

Calendar Year Ending June 30	Paid Loss	Paid LAE	LAE / Loss Ratio	Cumulative LAE / Loss Ratio
(1)	(2)	(3)	(4)	(5)
1992				
1993				
1994				
1995				
1996				
1997	440,693	30,929	7.0%	7.0%
1998	459,292	33,715	7.3%	7.2%
1999	476,225	35,159	7.4%	7.3%
2000	568,297	38,226	6.7%	7.1%
2001	608,812	42,119	6.9%	7.1%
2002	598,891	42,850	7.2%	7.1%
2003	709,001	43,228	6.1%	6.9%
2004	688,890	38,655	5.6%	6.7%
2005	664,530	53,162	8.0%	6.9%
2006	658,860	48,448	7.4%	6.9%
2007	768,329	52,238	6.8%	6.9%
2008	810,363	51,148	6.3%	6.8%
2009	865,748	54,347	6.3%	6.8%
2010	856,849	55,952	6.5%	6.8%
2011	846,448	54,894	6.5%	6.7%
2012	826,165	56,732	6.9%	6.7%
2013	941,998	59,642	6.3%	6.7%
2014	873,500	58,378	6.7%	6.7%
2015	868,182	59,416	6.8%	6.7%
2016	835,005	60,121	7.2%	6.7%
2017	842,077	57,648	6.8%	6.8%
2018	783,368	63,355	8.1%	6.8%
2019	811,361	66,245	8.2%	6.9%
2020	851,077	74,107	8.7%	7.0%
2021	837,619	72,758	8.7%	7.0%
2022	854,807	70,271	8.2%	7.1%
2023	957,531	73,400	7.7%	7.1%
Totals	20,303,919	1,447,146		
		(14) Selected:		8.3%

Accident Year Ending June 30	Loss Unpaid Claims Low	Loss Unpaid Claims High	Estimated IBNR Low	Estimated IBNR Low	Provision For WCSM	Undiscounted LAE Unpaid Claims Low	Undiscounted LAE Unpaid Claims High	Discount Factor	Discounted LAE Unpaid Claims Low	Discounted LAE Unpaid Claims High
(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	1,166	1,396	0	0	0	52	63	0.937	49	59
1993	1,310	1,530	0	0	0	59	69	0.939	55	64
1994	1,562	1,572	0	0	0	70	70	0.925	65	65
1995	2,169	2,279	0	0	0	97	102	0.940	91	96
1996	2,179	2,289	0	0	0	98	103	0.919	90	94
1997	3,738	4,248	0	0	0	168	190	0.932	156	177
1998	3,949	4,429	0	0	0	177	199	0.919	163	183
1999	4,530	4,950	0	0	0	203	222	0.914	186	203
2000	6,439	7,059	0	0	0	289	316	0.916	264	290
2001	8,493	9,313	0	0	0	381	417	0.919	350	384
2002	9,239	10,416	0	0	0	414	467	0.918	380	428
2003	10,270	11,456	0	0	0	460	513	0.920	423	472
2004	17,450	19,358	0	0	0	782	868	0.924	722	801
2005	20,836	23,026	20	24	1	936	1,034	0.926	867	958
2006	27,639	30,580	37	43	3	1,243	1,375	0.928	1,153	1,276
2007	41,044	45,494	59	69	4	1,846	2,046	0.929	1,715	1,900
2008	55,850	61,980	143	168	11	2,519	2,795	0.930	2,344	2,600
2009	65,326	73,056	175	206	13	2,948	3,295	0.934	2,752	3,076
2010	61,109	69,459	210	247	16	2,762	3,138	0.933	2,578	2,929
2011	79,130	88,530	252	296	19	3,575	3,998	0.934	3,337	3,732
2012	81,377	90,937	335	394	25	3,685	4,116	0.933	3,437	3,838
2013	96,121	107,851	443	521	33	4,358	4,887	0.931	4,056	4,548
2014	127,362	140,462	602	708	45	5,776	6,367	0.931	5,375	5,925
2015	163,049	180,409	833	980	62	7,401	8,185	0.929	6,876	7,604
2016	201,704	225,314	1,175	1,381	87	9,172	10,238	0.929	8,518	9,508
2017	275,844	307,164	1,767	2,078	131	12,562	13,977	0.929	11,665	12,979
2018	353,109	417,459	2,702	3,177	200	16,130	19,032	0.929	14,982	17,678
2019	449,258	532,248	4,156	4,888	308	20,603	24,350	0.928	19,119	22,597
2020	522,310	618,211	6,899	8,112	511	24,185	28,529	0.934	22,599	26,659
2021	736,051	858,607	14,726	17,317	1,092	34,644	40,236	0.925	32,040	37,212
2022	946,338	1,107,157	41,657	48,986	3,089	47,094	54,582	0.921	43,396	50,296
2023	1,133,209	1,349,878	234,579	275,851	17,393	77,139	88,426	0.914	70,524	80,843
'92 to '22	5,509,159	6,408,116	310,769	365,445	23,042	281,827	324,206		260,328	299,476
'91 and Prior	3,574	3,950	0	0	0	160	177	0.944	151	167
Total	5,512,733	6,412,066	310,769	365,445	23,042	281,987	324,383		260,479	299,643
					L&I Selected:	351,226	351,226		323,115	323,115
					L&I Less Deloitte:	69,238	26,842		62,635	23,471

% of Ratio applied to open claims: 54%

Washington Department of Labor & Industries

Accident Fund Combined

Berquist Sherman Adjusted Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	84,288	140,871	172,100	201,414	227,987	268,953	300,412	340,527	365,688	397,009	422,885	449,466	449,041	470,145	470,036	480,640	493,968	507,063	514,797	516,617	524,911	527,282	529,281	530,149	530,945	531,639	532,062	532,640	533,491	533,651	533,899	534,215
1993	80,363	136,766	165,446	191,328	214,300	252,251	283,899	317,824	347,283	374,828	397,827	425,309	424,957	442,815	442,716	453,635	464,280	474,818	479,848	481,906	491,263	492,960	494,329	495,711	495,886	496,130	496,871	497,575	498,120	498,232	498,295	
1994	84,889	149,571	185,136	212,023	235,680	275,781	305,760	344,739	370,408	394,347	425,804	457,863	457,534	472,944	472,865	481,795	495,859	510,715	516,616	517,673	523,438	525,372	526,949	528,355	529,475	529,851	530,442	530,642	530,678	530,961		
1995	85,505	149,221	181,567	208,259	231,778	271,649	306,425	342,682	366,882	403,222	429,571	458,149	457,708	477,088	476,965	488,111	499,670	509,281	513,170	514,311	520,914	522,424	523,634	524,194	524,720	525,481	526,032	526,201	526,353			
1996	90,572	159,593	195,720	221,833	244,647	284,870	319,545	359,958	393,529	440,611	466,962	487,548	487,313	503,476	503,335	517,725	530,548	539,909	544,641	546,100	554,569	555,622	556,341	557,012	557,734	558,254	558,898	559,021				
1997	91,852	162,982	202,934	231,633	258,359	305,377	348,281	409,154	449,323	485,038	515,986	546,543	545,887	573,541	573,421	582,583	593,916	603,297	608,710	610,780	618,696	619,858	620,646	621,260	623,004	624,037	624,352					
1998	92,211	164,857	210,267	241,400	271,485	325,649	381,668	451,751	484,719	522,602	565,309	614,519	614,164	631,993	631,858	647,750	658,288	666,593	669,824	671,041	678,507	679,888	681,007	682,373	682,976	683,307						
1999	93,899	172,722	218,455	249,625	280,105	356,046	431,160	494,401	520,753	580,455	623,461	650,810	650,495	669,120	669,018	678,064	688,195	699,681	705,525	706,490	713,138	716,743	717,724	718,920	719,519							
2000	101,858	185,964	243,500	281,620	335,535	430,836	495,448	571,883	626,987	697,096	722,446	756,059	755,810	768,647	768,574	779,020	790,637	799,253	804,194	805,954	813,477	815,915	817,505	819,183								
2001	106,795	201,746	284,800	337,725	392,728	488,704	555,734	681,907	722,352	761,703	788,730	817,481	817,165	833,491	833,395	843,075	851,136	860,733	865,261	866,200	870,111	872,898	875,379									
2002	111,415	219,272	304,837	359,273	413,223	510,552	618,111	734,929	776,356	815,100	837,883	858,766	858,468	871,225	871,160	879,082	888,659	897,885	900,616	901,673	906,162	908,528										
2003	103,070	210,128	288,068	336,455	386,318	502,240	626,362	714,895	751,744	785,662	808,853	830,746	830,459	845,691	845,615	853,206	862,169	870,624	875,436	876,592	884,966											
2004	114,984	214,012	299,164	355,776	414,820	584,417	677,422	757,422	789,949	824,674	855,551	875,746	875,431	889,863	889,804	896,263	909,429	919,603	923,352	924,824												
2005	110,195	215,865	302,792	375,692	458,558	611,264	692,926	766,548	797,661	830,332	850,064	873,059	872,779	889,314	889,177	902,064	915,583	923,522	927,916													
2006	119,482	222,273	345,858	423,447	506,635	635,657	728,256	812,599	840,077	875,231	903,056	924,297	924,049	937,682	937,603	948,241	960,467	972,077														
2007	119,690	253,778	387,287	478,719	576,143	700,482	791,341	875,372	909,443	951,057	973,949	1,000,271	999,880	1,022,367	1,022,255	1,033,989	1,050,164															
2008	133,081	315,112	482,788	578,645	662,790	794,448	887,711	965,471	1,001,261	1,037,926	1,066,318	1,096,121	1,095,521	1,122,946	1,122,790	1,138,499																
2009	140,878	323,353	454,817	541,939	630,378	736,727	810,933	882,457	918,444	953,997	983,440	1,008,524	1,008,108	1,029,889	1,029,763																	
2010	127,002	267,578	368,460	442,938	518,460	614,784	672,312	732,834	759,384	787,895	817,274	845,513	845,196	862,353																		
2011	116,650	241,998	339,461	411,438	475,427	566,722	622,933	682,174	710,290	743,058	772,972	798,182	797,841																			
2012	103,493	227,894	318,593	374,337	433,516	523,478	577,636	632,773	662,277	694,007	714,774	736,220																				
2013	105,231	233,768	327,355	391,230	455,177	534,506	597,241	652,533	685,814	714,406	743,113																					
2014	103,587	236,157	325,617	384,096	441,003	531,985	595,466	664,644	696,022	735,399																						
2015	94,346	211,712	294,366	344,730	393,666	488,983	560,068	632,467	666,548																							
2016	93,455	203,535	285,457	333,492	379,976	484,123	553,366	625,127																								
2017	90,234	192,810	275,468	329,357	387,179	512,338	603,223																									
2018	87,543	198,368	283,429	348,963	434,252	574,914																										
2019	82,217	208,321	330,191	416,756	526,782																											
2020	89,041	228,990	343,198	428,030																												
2021	92,271	215,694	324,751																													
2022	100,009	232,244																														
2023	98,294																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	1.671	1.222	1.170	1.132	1.180	1.117	1.134	1.074	1.086	1.065	1.063	0.999	1.047	1.000	1.023	1.028	1.027	1.015	1.004	1.016	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.000	1.001	
1993	1.702	1.210	1.156	1.120	1.177	1.125	1.119	1.093	1.079	1.061	1.069	0.999	1.042	1.000	1.025	1.023	1.023	1.011	1.004	1.019	1.003	1.003	1.003	1.000	1.000	1.001	1.001	1.001	1.000	1.000		
1994	1.762	1.238	1.145	1.112	1.170	1.109	1.127	1.074	1.065	1.080	1.075	0.999	1.034	1.000	1.019	1.029	1.030	1.012	1.002	1.011	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.001			
1995	1.745	1.217	1.147	1.113	1.172	1.128	1.118	1.071	1.099	1.065	1.067	0.999	1.042	1.000	1.023	1.024	1.019	1.008	1.002	1.013	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000				
1996	1.762	1.226	1.133	1.103	1.164	1.122	1.126	1.093	1.120	1.060	1.044	1.000	1.033	1.000	1.029	1.025	1.018	1.009	1.003	1.016	1.002	1.001	1.001	1.001	1.001	1.001	1.000					
1997	1.774	1.245	1.141	1.115	1.182	1.140	1.175	1.098	1.079	1.064	1.059	0.999	1.051	1.000	1.016	1.019	1.016	1.009	1.003	1.013	1.002	1.001	1.001	1.003	1.002	1.001						
1998	1.788	1.275	1.148	1.125	1.200	1.172	1.184	1.073	1.078	1.082	1.087	0.999	1.029	1.000	1.025	1.016	1.013	1.005	1.002	1.011	1.002	1.002	1.002	1.001	1.000							
1999	1.839	1.265	1.143	1.122	1.271	1.211	1.147	1.053	1.115	1.074	1.044	1.000	1.029	1.000	1.014	1.015	1.017	1.008	1.001	1.009	1.005	1.001	1.002	1.001								
2000	1.826	1.309	1.157	1.191	1.284	1.150	1.154	1.096	1.112	1.036	1.047	1.000	1.017	1.000	1.014	1.015	1.011	1.006	1.002	1.009	1.003	1.002	1.002									
2001	1.889	1.412	1.186	1.163	1.244	1.137	1.227	1.059	1.054	1.035	1.036	1.000	1.020	1.000	1.012	1.010	1.011	1.005	1.001	1.005	1.003	1.003										
2002	1.968	1.390	1.179	1.150	1.236	1.211	1.189	1.056	1.050	1.028	1.025	1.000	1.015	1.000	1.009	1.011	1.010	1.003	1.001	1.005	1.003											
2003	2.039	1.371	1.168	1.148	1.300	1.247	1.141	1.052	1.045	1.030	1.027	1.000	1.018	1.000	1.009	1.011	1.010	1.006	1.001	1.010												
2004	1.861	1.398	1.189	1.166	1.409	1.159	1.118	1.043	1.044	1.037	1.024	1.000	1.016	1.000	1.007	1.015	1.011	1.004	1.002													
2005	1.959	1.403	1.241	1.221	1.333	1.134	1.106	1.041	1.041	1.024	1.027	1.000	1.019	1.000	1.014	1.015	1.009	1.005														
2006	1.860	1.556	1.224	1.196	1.255	1.146	1.116	1.034	1.042	1.032	1.024	1.000	1.015	1.000	1.011	1.013	1.012															
2007	2.120	1.526	1.236	1.204	1.216	1.130	1.106	1.039	1.046	1.024	1.027	1.000	1.022	1.000	1.011	1.016																
2008	2.368	1.532	1.199	1.145	1.199	1.117	1.088	1.037	1.037	1.027	1.028	0.999	1.025	1.000	1.014																	
2009	2.295	1.407	1.192	1.163	1.169	1.101	1.088	1.041	1.039	1.031	1.026	1.000	1.022	1.000																		
2010	2.107	1.377	1.202	1.171	1.186	1.094	1.090	1.036	1.038	1.037	1.035	1.000	1.020																			
2011	2.075	1.403	1.212	1.156	1.192	1.099	1.095	1.041	1.046	1.040	1.033	1.000																				
2012	2.202	1.398	1.175	1.158	1.208	1.103	1.095	1.047	1.048	1.030	1.030																					
2013	2.221	1.400	1.195	1.163	1.174	1.117	1.093	1.051	1.042	1.040																						
2014	2.280	1.379	1.180	1.148	1.206	1.119	1.116	1.047	1.057																							
2015	2.244	1.390	1.171	1.142	1.242	1.145	1.129	1.054																								
2016	2.178	1.402	1.168	1.139	1.274	1.143	1.130																									
2017	2.137	1.429	1.196	1.176	1.323	1.177																										
2018	2.266	1.429	1.231	1.244	1.324																											
2019	2.534	1.585	1.262	1.264																												
2020	2.572	1.499	1.247																													
2021	2.338	1.506																														
2022	2.322																															
2023																																
Wtd 3 yr avg	2.406	1.529	1.248	1.231	1.308	1.156	1.125	1.051	1.049	1.037	1.032	1.000	1.023	1.000	1.012	1.015	1.011	1.005	1.001	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
Wtd 5 yr avg	2.402	1.491	1.223	1.197	1.273	1.140	1.112	1.048	1.046	1.035	1.030	1.000	1.021	1.000	1.012	1.014	1.010	1.005	1.001	1.007	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Wtd 7 yr avg	2.331	1.464	1.209	1.184	1.248	1.128	1.106	1.045	1.043	1.032	1.028	1.000	1.020	1.000	1.011	1.013	1.011	1.005	1.001	1.009	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Wtd 10 yr avg	2.305	1.441	1.205	1.177	1.224	1.120	1.101	1.042	1.043	1.032	1.028	1.000	1.019	1.000	1.012	1.013	1.012	1.006	1.002	1.010	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Unadjusted Paid	2.610	1.505	1.303	1.208	1.140	1.108	1.078	1.058	1.043	1.037	1.027	1.019	1.017	1.013	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.003
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.305	1.441	1.205	1.177	1.224	1.120	1.101	1.042	1.043	1.032	1.028	1.000	1.019	1.000	1.012	1.013	1.012	1.006	1.002	1.010	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.003
Cumulative	8.944	3.881	2.693	2.236	1.900	1.552	1.386	1.258	1.208	1.158	1.122	1.092	1.092	1.071	1.071	1.059	1.045	1.033	1.027	1.025	1.016	1.013	1.010	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003

Washington Department of Labor & Industries

Accident Fund Combined

Closure Ratio = (1 - Active Times Loss Claims / Ultimate Compensable Claims)

Data evaluated as of @06/30/23

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	62.8%	89.4%	93.7%	95.9%	97.1%	97.7%	98.1%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	64.1%	89.6%	94.0%	96.1%	97.1%	97.8%	98.2%	98.6%	98.9%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	63.7%	89.1%	93.9%	96.1%	97.3%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	63.5%	89.5%	94.1%	96.1%	97.1%	97.9%	98.4%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	63.4%	89.1%	93.9%	96.0%	97.2%	98.0%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	63.2%	88.8%	93.6%	96.0%	97.2%	97.8%	98.2%	98.6%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%					
1998	63.1%	88.4%	93.5%	95.8%	96.8%	97.6%	98.1%	98.5%	98.7%	98.9%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%						
1999	63.4%	88.6%	93.7%	95.5%	96.5%	97.3%	97.8%	98.3%	98.5%	98.9%	99.1%	99.3%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%							
2000	62.9%	88.0%	92.7%	94.8%	96.0%	97.0%	97.5%	98.0%	98.5%	98.7%	99.0%	99.2%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%								
2001	62.5%	86.6%	91.7%	94.2%	95.6%	96.6%	97.3%	97.9%	98.3%	98.6%	98.8%	99.0%	99.2%	99.4%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%									
2002	61.3%	85.4%	91.1%	93.8%	95.3%	96.4%	97.3%	97.7%	98.0%	98.3%	98.5%	98.9%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%										
2003	62.0%	85.3%	91.3%	93.8%	95.5%	96.6%	97.2%	97.7%	98.1%	98.4%	98.8%	99.1%	99.3%	99.4%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%											
2004	60.9%	85.6%	91.1%	93.9%	95.6%	96.3%	97.0%	97.4%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%												
2005	60.8%	85.5%	91.1%	93.9%	95.0%	95.8%	96.6%	97.2%	97.9%	98.4%	98.7%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%													
2006	60.9%	85.9%	91.3%	93.6%	94.7%	95.8%	96.5%	97.4%	97.9%	98.4%	98.8%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%														
2007	62.3%	85.4%	90.2%	92.6%	94.1%	95.4%	96.5%	97.2%	97.8%	98.3%	98.7%	99.0%	99.3%	99.4%	99.5%	99.6%	99.7%															
2008	61.4%	83.4%	88.5%	91.3%	93.4%	95.1%	96.2%	97.0%	97.7%	98.3%	98.7%	99.0%	99.2%	99.3%	99.4%	99.6%																
2009	60.8%	82.2%	88.7%	91.6%	93.7%	95.4%	96.5%	97.4%	98.0%	98.4%	98.8%	99.1%	99.3%	99.4%	99.5%																	
2010	61.0%	83.1%	89.4%	92.3%	94.0%	95.6%	96.9%	97.7%	98.2%	98.6%	98.9%	99.1%	99.3%	99.5%																		
2011	61.1%	84.0%	90.0%	92.7%	94.7%	96.0%	97.1%	97.8%	98.3%	98.7%	98.9%	99.1%	99.3%																			
2012	61.8%	83.9%	89.9%	93.0%	94.9%	96.3%	97.3%	98.0%	98.4%	98.7%	99.0%	99.3%																				
2013	62.0%	83.7%	89.8%	92.7%	94.6%	96.1%	97.1%	97.9%	98.3%	98.7%	99.0%																					
2014	62.9%	84.1%	90.1%	93.2%	95.0%	96.3%	97.3%	97.9%	98.4%	98.7%																						
2015	65.2%	85.1%	91.0%	93.8%	95.4%	96.6%	97.2%	97.8%	98.3%																							
2016	65.1%	85.8%	91.3%	94.1%	95.6%	96.4%	97.4%	97.9%																								
2017	66.3%	86.6%	91.6%	94.0%	95.2%	96.2%	96.9%																									
2018	67.0%	86.5%	91.6%	93.4%	94.8%	95.8%																										
2019	68.3%	86.0%	90.2%	92.5%	93.9%																											
2020	68.3%	85.0%	89.8%	92.4%																												
2021	68.1%	85.8%	90.5%																													
2022	68.6%	85.8%																														
2023	69.3%																															
Select Cum.	69.3%	85.8%	90.5%	92.4%	93.9%	95.8%	96.9%	97.9%	98.3%	98.7%	99.0%	99.3%	99.3%	99.5%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

First period where actual closure is greater than selected closure

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992			1.000	1.000	2.000	2.000	3.000	5.000	6.000	7.000	8.000	10.000	10.000	11.000	11.000	12.000	14.000	15.000	16.000	16.000	21.000	21.000	21.000	23.000	26.000	26.000	25.000	30.000	27.000	30.000	30.000	30.000
1993			1.000	1.000	1.000	2.000	3.000	5.000	6.000	7.000	8.000	9.000	9.000	10.000	10.000	11.000	12.000	14.000	15.000	15.000	20.000	20.000	20.000	22.000	23.000	23.000	22.000	28.000	24.000	29.000	28.000	
1994			1.000	1.000	1.000	2.000	3.000	5.000	5.000	6.000	8.000	9.000	9.000	10.000	10.000	11.000	13.000	15.000	17.000	17.000	21.000	21.000	21.000	22.000	24.000	24.000	23.000	26.000	24.000	28.000		
1995			1.000	1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	9.000	11.000	11.000	12.000	13.000	15.000	16.000	17.000	20.000	20.000	20.000	21.000	23.000	23.000	22.000	27.000	26.000			
1996			1.000	1.000	2.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	9.000	11.000	11.000	11.000	13.000	15.000	16.000	16.000	19.000	19.000	19.000	20.000	22.000	22.000	20.000	26.000				
1997			1.000	1.000	2.000	2.000	3.000	5.000	6.000	7.000	8.000	10.000	10.000	11.000	11.000	12.000	13.000	15.000	16.000	17.000	20.000	20.000	20.000	24.000	25.000	25.000	25.000					
1998			1.000	1.000	2.000	3.000	4.000	5.000	6.000	8.000	9.000	10.000	10.000	12.000	12.000	13.000	15.000	16.000	17.000	17.000	20.000	20.000	20.000	21.000	24.000	24.000						
1999			1.000	1.000	2.000	3.000	4.000	6.000	6.000	8.000	9.000	10.000	10.000	12.000	12.000	13.000	14.000	15.000	17.000	17.000	20.000	20.000	20.000	22.000	23.000							
2000			1.000	1.000	2.000	3.000	4.000	6.000	7.000	8.000	9.000	12.000	12.000	12.000	12.000	13.000	15.000	16.000	17.000	18.000	20.000	20.000	20.000	22.000								
2001			1.000	2.000	2.000	4.000	5.000	6.000	7.000	9.000	10.000	12.000	12.000	13.000	13.000	13.000	15.000	16.000	17.000	18.000	21.000	21.000	21.000									
2002		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	10.000	11.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	18.000	18.000	20.000	20.000										
2003		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	10.000	11.000	11.000	13.000	13.000	13.000	14.000	16.000	17.000	17.000	19.000											
2004		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	18.000	18.000												
2005		1.000	1.000	2.000	3.000	5.000	6.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	17.000													
2006			1.000	2.000	3.000	5.000	6.000	8.000	8.000	9.000	10.000	11.000	11.000	12.000	12.000	13.000	14.000	16.000														
2007		1.000	2.000	2.000	3.000	5.000	6.000	8.000	8.000	10.000	10.000	12.000	11.000	13.000	13.000	14.000	15.000															
2008		1.000	2.000	3.000	4.000	5.000	6.000	8.000	9.000	9.000	10.000	12.000	12.000	14.000	14.000	14.000																
2009		1.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000																	
2010		1.000	2.000	3.000	3.000	5.000	6.000	7.000	8.000	9.000	10.000	11.000	11.000	12.000																		
2011		1.000	2.000	2.000	3.000	4.000	5.000	7.000	7.000	8.000	10.000	11.000	11.000																			
2012		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000	10.000																				
2013		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000																					
2014		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000																						
2015		1.000	1.000	2.000	3.000	4.000	5.000	7.000	7.000																							
2016			1.000	2.000	2.000	4.000	5.000	6.000																								
2017			1.000	2.000	2.000	4.000	5.000																									
2018			1.000	2.000	3.000	4.000																										
2019			2.000	2.000	3.000																											
2020		1.000	2.000	2.000																												
2021			1.000																													
2022																																
2023																																

Notes

Washington Department of Labor & Industries

Accident Fund Combined

Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/23

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	68,657	89,246	65,191	47,282	34,440	27,215	23,547	20,768	26,003	23,773	19,165	18,814	12,828	9,557	6,282	6,415	14,429	4,468	2,904	2,291	1,636	2,371	1,999	868	796	694	422	578	851	159	248	316
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	28,633	23,337	22,706	20,018	14,052	11,101	4,000	6,006	8,162	3,857	2,691	2,092	1,921	1,948	1,697	1,369	1,382	174	245	740	705	545	111	63	304
1994	69,935	97,545	68,441	45,793	35,379	26,487	32,049	26,109	21,539	26,350	15,985	9,862	8,772	8,070	10,913	5,274	4,436	2,599	2,630	2,796	2,474	1,935	1,577	1,406	1,120	376	590	200	36	283	155	312
1995	70,140	99,147	64,640	43,527	35,376	32,166	32,421	24,514	26,951	18,660	15,819	10,116	11,121	9,611	6,822	4,716	3,728	4,088	2,738	2,629	1,984	1,510	1,210	560	526	761	550	170	151	181	151	305
1996	73,686	105,348	65,358	43,053	40,938	39,170	33,936	37,540	23,462	15,036	12,437	12,350	18,175	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	718	671	722	520	643	123	249	184	154	311
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,864	32,869	21,232	19,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,410	3,094	3,119	1,774	1,163	787	614	1,744	1,034	315	175	264	195	163	329
1998	73,936	106,665	80,221	63,693	48,885	52,663	43,520	30,586	22,332	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,045	4,555	4,508	3,193	1,283	1,382	1,119	1,366	602	331	550	181	274	202	170	341
1999	75,156	116,622	80,444	64,494	64,513	52,382	38,376	30,023	31,799	55,059	24,746	17,253	11,774	9,791	11,928	9,071	6,684	5,340	2,786	3,160	1,740	3,605	980	1,197	599	679	567	187	282	209	175	352
2000	80,354	121,175	86,269	85,092	68,677	56,269	44,199	44,494	79,912	35,196	23,880	14,705	14,431	16,287	11,150	8,004	6,337	5,743	3,494	4,575	3,236	2,438	1,590	1,679	1,085	716	598	197	298	220	184	371
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	95,740	38,188	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,010	2,251	2,787	2,481	1,468	1,080	713	595	196	297	219	183	369
2002	80,372	133,066	104,511	88,447	66,662	77,314	112,507	54,369	34,618	28,822	23,404	25,058	17,845	16,698	10,558	11,161	6,821	4,678	3,232	3,997	2,021	2,367	1,604	1,387	1,020	673	562	185	280	207	173	349
2003	75,367	127,927	101,118	78,323	81,960	127,346	56,394	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,777	6,051	4,662	5,127	3,284	1,755	2,375	1,567	1,355	997	658	550	181	274	202	169	341
2004	83,652	128,170	101,612	97,721	148,486	69,788	49,507	45,587	36,494	40,725	31,094	23,465	13,239	17,170	8,426	9,661	7,927	6,281	2,997	2,823	1,989	2,439	1,610	1,392	1,024	676	564	186	281	208	174	350
2005	78,126	133,160	105,805	136,900	85,382	71,210	52,542	50,965	56,459	33,158	30,557	18,052	17,365	14,259	15,710	10,259	7,508	5,238	5,263	3,526	2,061	2,528	1,668	1,443	1,061	700	585	193	291	215	180	363
2006	86,833	136,858	151,903	106,285	83,414	69,421	57,343	75,706	43,630	37,350	35,256	27,323	16,194	15,853	10,068	7,619	6,637	4,385	4,859	3,718	2,173	2,665	1,759	1,521	1,119	738	617	203	307	227	190	383
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,877	25,644	24,730	20,453	10,328	8,986	10,341	6,087	5,291	4,049	2,366	2,903	1,915	1,657	1,218	804	672	221	335	247	207	417
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,792	57,034	46,856	40,642	30,160	18,521	18,025	13,711	17,122	8,887	6,198	5,387	4,122	2,409	2,955	1,950	1,686	1,240	819	684	225	341	252	211	424
2009	95,058	160,068	136,906	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,061	25,163	17,265	11,953	11,490	10,779	8,278	5,773	5,018	3,839	2,244	2,752	1,816	1,571	1,155	762	637	210	317	234	196	395
2010	89,014	138,107	106,228	102,701	87,691	80,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	9,914	9,414	7,229	5,041	4,382	3,353	1,960	2,404	1,586	1,372	1,009	666	556	183	277	205	171	345
2011	82,801	132,175	107,868	102,136	85,650	64,815	56,560	45,115	37,901	28,104	22,852	18,735	13,129	12,865	9,798	9,304	7,145	4,983	4,331	3,314	1,937	2,376	1,568	1,356	997	658	550	181	274	202	169	341
2012	73,554	126,053	104,407	89,250	85,509	67,770	51,338	44,436	29,754	22,962	23,122	18,066	13,643	12,256	9,334	8,863	6,807	4,747	4,126	3,157	1,845	2,263	1,493	1,292	950	627	524	173	261	193	161	325
2013	75,243	127,497	104,955	95,696	83,352	59,985	61,855	44,221	38,290	26,060	25,960	18,657	13,629	12,244	9,325	8,854	6,800	4,742	4,122	3,154	1,843	2,261	1,492	1,290	949	626	523	173	261	192	161	325
2014	75,694	135,435	105,357	95,572	79,587	66,117	60,425	51,201	34,650	31,361	25,295	19,994	14,606	13,121	9,993	9,489	7,288	5,082	4,417	3,380	1,975	2,423	1,599	1,383	1,017	671	561	185	279	206	173	348
2015	77,052	124,552	103,760	83,382	76,503	66,281	51,758	42,098	41,163	29,011	26,248	20,748	15,156	13,616	10,370	9,847	7,562	5,273	4,584	3,507	2,050	2,514	1,659	1,435	1,055	696	582	192	290	214	179	361
2016	76,323	127,527	98,775	82,936	80,803	56,321	56,091	46,350	39,858	28,980	26,220	20,726	15,141	13,601	10,359	9,836	7,554	5,268	4,579	3,504	2,048	2,512	1,657	1,433	1,054	696	581	192	290	214	179	361
2017	78,389	122,376	102,386	89,049	76,399	67,004	67,621	50,742	42,886	31,182	28,212	22,300	16,291	14,635	11,146	10,584	8,128	5,668	4,927	3,770	2,203	2,703	1,783	1,542	1,134	749	625	206	312	230	193	388
2018	77,917	128,041	104,367	94,787	87,926	81,876	63,509	52,655	44,503	32,357	29,276	23,141	16,905	15,187	11,566	10,983	8,434	5,882	5,112	3,912	2,286	2,804	1,851	1,601	1,177	777	649	214	323	239	200	403
2019	77,557	133,554	110,038	101,994	103,639	73,529	65,376	54,203	45,811	33,309	30,136	23,821	17,402	15,633	11,906	11,305	8,682	6,054	5,263	4,027	2,353	2,887	1,905	1,648	1,212	800	668	220	333	246	206	414
2020	84,095	131,649	103,098	109,188	86,422	69,132	61,466	50,961	43,071	31,316	28,334	22,397	16,361	14,698	11,194	10,629	8,163	5,692	4,948	3,786	2,213	2,714	1,791	1,549	1,139	752	628	207	313	231	193	390
2021	86,584	129,622	108,545	108,970	95,184	76,140	67,697	56,127	47,438	34,491	31,206	24,667	18,020	16,188	12,329	11,707	8,991	6,269	5,450	4,170	2,437	2,989	1,973	1,706	1,255	828	692	228	345	254	213	429
2022	96,192	136,052	117,015	113,836	99,434	79,540	70,720	58,633	49,556	36,031	32,600	25,768	18,824	16,911	12,879	12,230	9,392	6,549	5,693	4,356	2,546	3,123	2,061	1,782	1,311	865	723	238	360	266	223	448
2023	98,294	150,411	124,845	121,453	106,087	84,862	75,452	62,557	52,872	38,442	34,781	27,493	20,084	18,042	13,741	13,048	10,021	6,988	6,074	4,647	2,716	3,332	2,199	1,902	1,398	923	771	254	384	284	237	478

Incremental Paid Based On Premium

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	68,657	89,246	65,191	47,282	34,440	27,215	23,547	20,768	26,003	23,773	19,165	18,814	12,828	9,557	6,282	6,415	14,429	4,468	2,904	2,291	1,636	2,371	1,999	868	796	694	422	578	851	159	248	316
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	28,633	23,337	22,706	20,018	14,052	11,101	4,000	6,006	8,162	3,857	2,691	2,092	1,921	1,948	1,697	1,369	1,382	174	245	740	705	545	111	63	325
1994	69,935	97,545	68,441	45,793	35,379	26,487	32,049	26,109	21,539	26,350	15,985	9,862	8,772	8,070	10,913	5,274	4,436	2,599	2,630	2,796	2,474	1,935	1,577	1,406	1,120	376	590	200	36	283	171	348
1995	70,140	99,147	64,640	43,527	35,376	32,166	32,421	24,514	26,951	18,660	15,819	10,116	11,121	9,611	6,822	4,716	3,728	4,088	2,738	2,629	1,984	1,510	1,210	560	526	761	550	170	151	199	177	361
1996	73,686	105,348	65,358	43,053	40,938	39,170	33,936	37,540	23,462	15,036	12,437	12,350	18,175	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	718	671	722	520	643	123	283	214	189	386
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,864	32,869	21,232	19,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,410	3,094	3,119	1,774	1,163	787	614	1,744	1,034	315	195	315	237	210	429
1998	73,936	106,665	80,221	63,693	48,885	52,663	43,520	30,586	22,332	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,045	4,555	4,508	3,193	1,283	1,382	1,119	1,366	602	331	599	208	336	253	224	458
1999	75,156	116,622	80,444	64,494	64,513	52,382	38,376	30,023	31,799	55,059	24,746	17,253	11,774	9,791	11,928	9,071	6,684	5,340	2,786	3,160	1,740	3,605	980	1,197	599	732	641	223	359	271	240	490
2000	80,354	121,175	86,269	85,092	68,677	56,269	44,199	44,494	79,912	35,196	23,880	14,705	14,431	16,287	11,150	8,004	6,337	5,743	3,494	4,575	3,236	2,438	1,590	1,679	1,204	817	716	249	401	302	268	547
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	95,740	38,188	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,010	2,251	2,787	2,481	1,622	1,261	855	750	260	420	317	281	573
2002	80,372	133,066	104,511	88,447	66,662	77,314	112,507	54,369	34,618	28,822	23,404	25,058	17,845	16,698	10,558	11,161	6,821	4,678	3,232	3,997	2,021	2,367	1,693	1,557	1,210	821	720	250	403	304	269	550
2003	75,367	127,927	101,118	78,323	81,960	127,346	56,394	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,777	6,051	4,662	5,127	3,284	1,755	2,555	1,732	1,593	1,238	840	736	256	412	311	275	563
2004	83,652	128,170	101,612	97,721	148,486	69,788	49,507	45,587	36,494	40,725	31,094	23,465	13,239	17,170	8,426	9,661	7,927	6,281	2,997	2,823	2,055	2,611	1,770	1,628	1,265	858	752	261	422	318	281	575
2005	78,126	133,160	105,805	136,900	85,382	71,210	52,542	50,965	56,459	33,158	30,557	18,052	17,365	14,259	15,710	10,259	7,508	5,238	5,263	3,808	2,266	2,879	1,952	1,795	1,395	946	830	288	465	350	310	634
2006	86,833	136,858	151,903	106,285	83,414	69,421	57,343	75,706	43,630	37,350	35,256	27,323	16,194	15,853	10,068	7,619	6,637	4,385	5,105	4,065	2,420	3,074	2,084	1,916	1,489	1,010	886	307	496	374	331	677
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,877	25,644	24,730	20,453	10,328	8,986	10,341	6,492	5,723	4,558	2,713	3,446	2,336	2,148	1,670	1,133	993	345	556	419	372	759
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,792	57,034	46,856	40,642	30,160	18,521	18,025	13,711	17,122	9,595	6,981	6,154	4,901	2,917	3,706	2,512	2,310	1,796	1,218	1,068	371	598	451	400	816
2009	95,058	160,068	136,906	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,061	25,163	17,265	11,953	11,490	11,345	9,079	6,605	5,823	4,637	2,760	3,506	2,377	2,186	1,699	1,153	1,010	351	566	427	378	772
2010	89,014	138,107	106,228	102,701	87,691	80,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	10,207	9,934	7,949	5,784	5,099	4,060	2,417	3,070	2,081	1,914	1,488	1,009	885	307	496	374	331	676
2011	82,801	132,175	107,868	102,136	85,650	64,815	56,560	45,115	37,901	28,104	22,852	18,735	13,129	13,341	10,382	10,104	8,085	5,883	5,186	4,130	2,458	3,123	2,117	1,947	1,513	1,026	900	312	504	380	337	688
2012	73,554	126,053	104,407	89,250	85,509	67,770	51,338	44,436	29,754	22,962	23,122	18,066	14,732	13,440	10,459	10,178	8,145	5,926	5,224	4,160	2,476	3,146	2,133	1,961	1,524	1,034	906	315	508	383	339	693
2013	75,243	127,497	104,955	95,696	83,352	59,985	61,855	44,221	38,290	26,060	25,960	20,474	15,382	14,033	10,920	10,628	8,505	6,188	5,455	4,344	2,586	3,285	2,227	2,048	1,591	1,080	946	329	530	400	354	723
2014	75,694	135,435	105,357	95,572	79,587	66,117	60,425	51,201	34,650	31,361	26,854	22,248	16,714	15,248	11,866	11,548	9,241	6,723	5,927	4,720	2,810	3,569	2,420	2,225	1,729	1,173	1,028	357	576	434	385	786
2015	77,052	124,552	103,760	83,382	76,503	66,281	51,758	42,098	41,163	31,526	29,625	24,544	18,439	16,822	13,091	12,740	10,195	7,417	6,539	5,207	3,100	3,937	2,669	2,455	1,908	1,294	1,135	394	636	479	424	867
2016	76,323	127,527	98,775	82,936	80,803	56,321	56,091	46,350	43,644	32,945	30,959	25,649	19,269	17,579	13,680	13,314	10,654	7,751	6,834	5,442	3,239	4,115	2,789	2,565	1,994	1,353	1,186	412	664	501	444	906
2017	78,389	122,376	102,386	89,049	76,399	67,004	67,621	56,146	49,215	37,151	34,911	28,923	21,729	19,823	15,426	15,013	12,014	8,741	7,706	6,136	3,653	4,640	3,146	2,893	2,248	1,525	1,337	464	749	565	500	1,022
2018	77,917	128,041	104,367	94,787	87,926	81,876	69,101	60,664	53,175	40,140	37,720	31,250	23,478	21,418	16,668	16,221	12,981	9,444	8,326	6,630	3,946	5,013	3,399	3,125	2,429	1,648	1,445	502	809	610	540	1,104
2019	77,557	133,554	110,038	101,994	103,639	80,100	74,499	65,402	57,328	43,275	40,666	33,691	25,311	23,091	17,969	17,488	13,995	10,182	8,976	7,148	4,255	5,405	3,664	3,369	2,619	1,777	1,557	541	873	658	583	1,190
2020	84,095	131,649	103,098	109,188	97,504	81,517	75,817	66,559	58,342	44,041	41,386	34,287	25,759	23,500	18,287	17,797	14,242	10,362	9,135	7,274	4,330	5,500	3,729	3,429	2,665	1,808	1,585	550	888	670	593	1,211
2021	86,584	129,622	108,545	112,839	104,127	87,054	80,966	71,080	62,305	47,032	44,197	36,616	27,509	25,096	19,529	19,006	15,210	11,066	9,756	7,769	4,624	5,874	3,982	3,662	2,846	1,931	1,693	588	948	715	633	1,294
2022	96,192	136,052	124,142	124,244	114,652	95,854	89,150	78,265	68,603	51,786	48,664	40,317	30,289	27,632	21,504	20,927	16,747	12,184	10,742	8,554	5,092	6,468	4,385	4,032	3,134	2,126	1,864	647	1,044	787	697	1,424
2023	98,294	154,436	132,654	132,763	122,514	102,426	95,263	83,632	73,307	55,337	52,001	43,081	32,366	29,527	22,978	22,362	17,895	13,020	11,478	9,140	5,441	6,911	4,685	4,309	3,349	2,272	1,992	691	1,116	841	745	1,522

Washington Department of Labor & Industries

Accident Fund Combined

Incremental Paid to Ultimate Claims

Data evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	4,716	6,130	4,477	3,247	2,365	1,869	1,617	1,426	1,786	1,633	1,316	1,292	881	656	431	441	991	307	199	157	112	163	137	60	55	48	29	40	58	11	17	22
1993	4,852	6,224	4,310	2,998	2,242	1,901	1,857	2,049	1,670	1,625	1,433	1,006	794	286	430	584	276	193	150	137	139	121	98	99	12	17	53	50	39	8	5	22
1994	4,876	6,802	4,772	3,193	2,467	1,847	2,235	1,821	1,502	1,837	1,115	688	612	563	761	368	309	181	183	195	172	135	110	98	78	26	41	14	3	20	11	22
1995	4,998	7,065	4,606	3,101	2,521	2,292	2,310	1,747	1,920	1,330	1,127	721	792	685	486	336	266	291	195	187	141	108	86	40	38	54	39	12	11	13	11	22
1996	5,153	7,368	4,571	3,011	2,863	2,739	2,373	2,625	1,641	1,052	870	864	1,271	573	482	256	189	402	214	140	128	74	50	47	50	36	45	9	17	13	11	22
1997	4,898	7,088	4,614	3,849	3,264	2,567	3,030	2,172	1,403	1,312	1,023	1,996	881	658	551	375	375	291	204	206	117	77	52	41	115	68	21	12	17	13	11	22
1998	4,703	6,785	5,103	4,052	3,110	3,350	2,768	1,946	1,421	1,593	3,482	990	742	563	650	594	448	290	287	203	82	88	71	87	38	21	35	12	17	13	11	22
1999	4,642	7,203	4,968	3,983	3,984	3,235	2,370	1,854	1,964	3,400	1,528	1,066	727	605	737	560	413	330	172	195	107	223	61	74	37	42	35	12	17	13	11	22
2000	4,704	7,093	5,050	4,981	4,020	3,294	2,587	2,605	4,678	2,060	1,398	861	845	953	653	469	371	336	205	268	189	143	93	98	64	42	35	12	17	13	11	22
2001	4,813	7,457	6,201	5,236	4,283	3,087	3,535	5,631	2,246	1,962	1,149	1,027	1,314	972	751	322	492	204	243	118	132	164	146	86	64	42	35	12	17	13	11	22
2002	5,003	8,283	6,506	5,506	4,150	4,813	7,003	3,384	2,155	1,794	1,457	1,560	1,111	1,039	657	695	425	291	201	249	126	147	100	86	64	42	35	12	17	13	11	22
2003	4,802	8,150	6,442	4,990	5,222	8,113	3,593	2,928	2,424	1,806	2,075	1,308	1,146	725	769	559	386	297	327	209	112	151	100	86	64	42	35	12	17	13	11	22
2004	5,189	7,950	6,303	6,061	9,210	4,329	3,071	2,828	2,264	2,526	1,929	1,455	821	1,065	523	599	492	390	186	175	123	151	100	86	64	42	35	12	17	13	11	22
2005	4,676	7,970	6,333	8,194	5,110	4,262	3,145	3,050	3,379	1,985	1,829	1,080	1,039	853	940	614	449	314	315	211	123	151	100	86	64	42	35	12	17	13	11	22
2006	4,929	7,769	8,623	6,034	4,735	3,941	3,255	4,298	2,477	2,120	2,001	1,551	919	900	572	433	377	249	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2007	4,551	8,233	6,884	5,855	5,096	4,253	4,278	3,393	2,965	2,181	1,818	1,337	1,289	1,066	538	468	539	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2008	4,691	8,473	7,268	6,451	5,532	5,342	4,621	3,522	2,920	2,399	2,081	1,544	948	923	702	877	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2009	5,226	8,799	7,526	5,934	6,616	4,900	3,964	3,281	2,684	2,405	1,653	1,383	949	657	632	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2010	5,603	8,694	6,687	6,465	5,520	5,086	4,111	3,264	2,187	1,630	1,863	1,345	951	878	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2011	5,274	8,418	6,870	6,505	5,455	4,128	3,602	2,873	2,414	1,790	1,455	1,193	836	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2012	4,918	8,427	6,980	5,967	5,717	4,531	3,432	2,971	1,989	1,535	1,546	1,208	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2013	5,036	8,533	7,024	6,404	5,578	4,014	4,140	2,959	2,563	1,744	1,737	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2014	4,727	8,457	6,579	5,968	4,970	4,129	3,773	3,197	2,164	1,958	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2015	4,637	7,495	6,244	5,018	4,604	3,989	3,115	2,533	2,477	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2016	4,598	7,683	5,950	4,996	4,868	3,393	3,379	2,792	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2017	4,389	6,852	5,733	4,986	4,278	3,751	3,786	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2018	4,204	6,908	5,631	5,114	4,744	4,418	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2019	4,065	7,000	5,768	5,346	5,432	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2020	4,688	7,339	5,748	6,087	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2021	4,383	6,561	5,494	5,516	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2022	4,661	6,592	5,670	5,516	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
2023	4,464	6,831	5,670	5,516	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22

Incremental Paid to On-Level Earned Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.229	0.298	0.218	0.158	0.115	0.091	0.079	0.069	0.087	0.079	0.064	0.063	0.043	0.032	0.021	0.021	0.048	0.015	0.010	0.008	0.005	0.008	0.007	0.003	0.003	0.002	0.001	0.002	0.003	0.001	0.001	0.001
1993	0.220	0.283	0.196	0.136	0.102	0.086	0.084	0.093	0.076	0.074	0.065	0.046	0.036	0.013	0.020	0.027	0.013	0.009	0.007	0.006	0.006	0.006	0.004	0.004	0.001	0.001	0.002	0.002	0.002	0.000	0.000	0.001
1994	0.212	0.296	0.208	0.139	0.107	0.080	0.097	0.079	0.065	0.080	0.048	0.030	0.027	0.024	0.033	0.016	0.013	0.008	0.008	0.008	0.008	0.006	0.005	0.004	0.003	0.001	0.002	0.001	0.000	0.001	0.001	0.001
1995	0.206	0.291	0.190	0.128	0.104	0.094	0.095	0.072	0.079	0.055	0.046	0.030	0.033	0.028	0.020	0.014	0.011	0.012	0.008	0.008	0.006	0.004	0.004	0.002	0.002	0.002	0.002	0.000	0.000	0.001	0.001	0.001
1996	0.202	0.288	0.179	0.118	0.112	0.107	0.093	0.103	0.064	0.041	0.034	0.034	0.050	0.022	0.019	0.010	0.007	0.016	0.008	0.005	0.005	0.003	0.002	0.002	0.002	0.001	0.002	0.000	0.001	0.001	0.001	0.001
1997	0.183	0.264	0.172	0.143	0.122	0.096	0.113	0.081	0.052	0.049	0.038	0.074	0.033	0.025	0.021	0.014	0.014	0.011	0.008	0.008	0.004	0.003	0.002	0.002	0.004	0.003	0.001	0.000	0.001	0.001	0.001	0.001
1998	0.171	0.246	0.185	0.147	0.113	0.122	0.100	0.071	0.052	0.058	0.126	0.036	0.027	0.020	0.024	0.022	0.016	0.011	0.010	0.007	0.003	0.003	0.003	0.003	0.001	0.001	0.001	0.000	0.001	0.001	0.001	0.001
1999	0.162	0.251	0.173	0.139	0.139	0.113	0.083	0.065	0.069	0.119	0.053	0.037	0.025	0.021	0.026	0.020	0.014	0.012	0.006	0.007	0.004	0.008	0.002	0.003	0.001	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2000	0.155	0.234	0.167	0.164	0.133	0.109	0.085	0.086	0.154	0.068	0.046	0.028	0.028	0.031	0.022	0.015	0.012	0.011	0.007	0.009	0.006	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2001	0.151	0.234	0.194	0.164	0.134	0.097	0.111	0.177	0.070	0.062	0.036	0.032	0.041	0.030	0.024	0.010	0.015	0.006	0.008	0.004	0.004	0.005	0.005	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2002	0.154	0.256	0.201	0.170	0.128	0.149	0.216	0.105	0.067	0.055	0.045	0.048	0.034	0.032	0.020	0.021	0.013	0.009	0.006	0.008	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2003	0.142	0.240	0.190	0.147	0.154	0.239	0.106	0.086	0.071	0.053	0.061	0.039	0.034	0.021	0.023	0.016	0.011	0.009	0.010	0.006	0.003	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2004	0.154	0.236	0.187	0.180	0.273	0.128	0.091	0.084	0.067	0.075	0.057	0.043	0.024	0.032	0.015	0.018	0.015	0.012	0.006	0.005	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2005	0.130	0.222	0.176	0.228	0.142	0.119	0.088	0.085	0.094	0.055	0.051	0.030	0.029	0.024	0.026	0.017	0.013	0.009	0.009	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2006	0.136	0.214	0.237	0.166	0.130	0.108	0.090	0.118	0.068	0.058	0.055	0.043	0.025	0.025	0.016	0.012	0.010	0.007	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2007	0.122	0.220	0.184	0.156	0.136	0.114	0.114	0.091	0.079	0.058	0.049	0.036	0.034	0.028	0.014	0.013	0.014	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2008	0.119	0.214	0.184	0.163	0.140	0.135	0.117	0.089	0.074	0.061	0.053	0.039	0.024	0.023	0.018	0.022	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2009	0.130	0.219	0.187	0.148	0.165	0.122	0.099	0.082	0.067	0.060	0.041	0.034	0.024	0.016	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2010	0.139	0.216	0.166	0.161	0.137	0.126	0.102	0.081	0.054	0.040	0.046	0.033	0.024	0.022	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2011	0.127	0.203	0.166	0.157	0.132	0.100	0.087	0.069	0.058	0.043	0.035	0.029	0.020	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2012	0.112	0.192	0.159	0.136	0.130	0.103	0.078	0.068	0.045	0.035	0.035	0.028	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2013	0.110	0.186	0.153	0.140	0.122	0.088	0.090	0.065	0.056	0.038	0.038	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2014	0.102	0.182	0.142	0.129	0.107	0.089	0.081	0.069	0.047	0.042	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2015	0.094	0.152	0.126	0.102	0.093	0.081	0.063	0.051	0.050	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2016	0.089	0.149	0.115	0.097	0.094	0.066	0.065	0.054	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2017	0.081	0.127	0.106	0.092	0.079	0.069	0.070	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2018	0.075	0.123	0.100	0.091	0.084	0.078	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2019	0.069	0.119	0.098	0.091	0.092	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2020	0.073	0.115	0.090	0.095	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2021	0.071	0.106	0.089	0.092	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2022	0.071	0.101	0.092	0.092	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
2023	0.068	0.107	0.092	0.092	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	4,464	6,592	5,494	6,087	5,432	4,418	3,786	2,792	2,477	1,958	1,737	1,208	836	878	632	877	539	249	315	175	112	147	146	98	37	21	21	9	11	20	5	22
3 Year Trended Avg.	4,503	6,831	5,670	5,516	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
10yr Indicated Trend	0.997	0.973	0.973	0.982	0.982	0.974	0.976	0.973	0.978	0.973	0.977	0.993	0.982	0.983	0.988	1.032	1.011	1.000	1.025	1.011	0.983	1.049										
Sel. Severity	4,503	6,831	5,670	5,516	4,818	3,854	3,427	2,841	2,401	1,746	1,580	1,249	912	819	624	593	455	317	276	211	123	151	100	86	64	42	35	12	17	13	11	22
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selection Based On Incremental Paid to Exposures																																
Latest Diag. Trended	0.068	0.101	0.089	0.095	0.092	0.078	0.070	0.054	0.050	0.042	0.038	0.028	0.020	0.022	0.016	0.022	0.014	0.007	0.009	0.005	0.003	0.005	0.005	0.003	0.001	0.001	0.001	0.000	0.000	0.001	0.000	0.001
3 Year Trended Avg.	0.070	0.107	0.092	0.092	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
10yr Indicated Trend	0.958	0.933	0.932	0.938	0.940	0.936	0.941	0.941	0.947	0.945	0.947	0.965	0.955	0.955	0.958	0.999	0.978	0.965	0.988	0.973	0.942	1.004										
Sel. Rate	0.070	0.107	0.092	0.092	0.085	0.071	0.066	0.058	0.051	0.038	0.036	0.030	0.022	0.021	0.016	0.016	0.012	0.009	0.008	0.006	0.004	0.005	0.003	0.003	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.001
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CV Indication	6.6%	10.2%	17.5%	25.0%	32.4%	34.0%	32.0%	31.1%	30.9%	25.6%	33.2%	26.2%	20.8%	27.6%	21.8%	30.9%	41.6%	22.0%	24.3%	22.8%	22.3%	33.8%	37.0%	35.4%	59.1%							

Washington Department of Labor & Industries

Accident Fund Combined

Paid Loss Severity

Data evaluated as of @06/30/23
Paid Loss Per Reported Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							8,508	8,991	9,609	10,173	10,629	11,077	11,380	11,608	11,758	11,911	12,259	12,366	12,436	12,490	12,529	12,587	12,636	12,657	12,676	12,692	12,702	12,716	12,736	12,740	12,746	12,753
1993						8,063	8,712	9,440	10,032	10,608	11,119	11,476	11,758	11,860	12,013	12,227	12,328	12,396	12,450	12,499	12,548	12,592	12,627	12,662	12,667	12,673	12,692	12,710	12,724	12,727	12,728	
1994					8,305	8,981	9,806	10,479	11,036	11,722	12,136	12,393	12,620	12,830	13,119	13,260	13,376	13,444	13,512	13,586	13,651	13,701	13,742	13,778	13,806	13,816	13,832	13,837	13,838	13,845		
1995				7,601	8,537	9,399	10,275	10,935	11,664	12,168	12,593	12,868	13,168	13,435	13,626	13,754	13,855	13,966	14,040	14,111	14,165	14,206	14,239	14,254	14,269	14,289	14,304	14,309	14,313			
1996			7,005	8,185	9,322	10,414	11,365	12,422	13,083	13,506	13,859	14,206	14,725	14,963	15,158	15,261	15,337	15,499	15,586	15,642	15,695	15,724	15,745	15,764	15,784	15,799	15,817	15,821				
1997		5,299	7,167	8,754	10,118	11,197	12,474	13,390	13,982	14,535	14,968	15,822	16,202	16,480	16,714	16,873	17,033	17,156	17,244	17,330	17,380	17,412	17,434	17,452	17,501	17,530	17,538					
1998	2,627	5,253	7,408	9,142	10,485	11,948	13,157	14,004	14,626	15,323	16,854	17,289	17,616	17,863	18,148	18,409	18,605	18,733	18,858	18,948	18,983	19,022	19,053	19,091	19,108	19,117						
1999	2,654	5,584	7,746	9,512	11,301	12,755	13,824	14,659	15,544	17,086	17,779	18,260	18,589	18,861	19,194	19,449	19,636	19,786	19,863	19,951	19,999	20,100	20,127	20,161	20,178							
2000	2,883	5,948	8,308	10,676	12,594	14,180	15,423	16,680	18,950	19,939	20,616	21,031	21,440	21,903	22,219	22,445	22,624	22,787	22,886	23,016	23,107	23,176	23,221	23,269								
2001	3,176	6,583	9,659	12,301	14,474	16,040	17,846	20,740	21,889	22,898	23,486	24,011	24,686	25,188	25,574	25,740	25,992	26,097	26,222	26,283	26,351	26,436	26,510									
2002	3,349	7,135	10,376	13,166	15,269	17,733	21,354	23,093	24,195	25,116	25,868	26,676	27,248	27,783	28,120	28,478	28,696	28,845	28,949	29,078	29,143	29,218										
2003	3,290	7,073	10,370	12,938	15,647	19,903	21,771	23,299	24,564	25,508	26,597	27,284	27,884	28,264	28,667	28,959	29,161	29,315	29,487	29,597	29,656											
2004	3,511	7,215	10,409	13,543	18,381	20,633	22,228	23,707	24,893	26,218	27,232	27,996	28,427	28,988	29,263	29,578	29,835	30,041	30,138	30,230												
2005	3,329	7,202	10,548	15,010	17,770	20,069	21,779	23,440	25,289	26,371	27,366	27,954	28,520	28,984	29,497	29,833	30,076	30,248	30,420													
2006	3,514	7,310	12,021	15,307	17,900	20,067	21,862	24,234	25,607	26,782	27,892	28,750	29,258	29,758	30,073	30,311	30,520	30,658														
2007	3,478	7,971	11,964	15,418	18,438	20,972	23,526	25,553	27,325	28,631	29,718	30,521	31,295	31,934	32,255	32,535	32,858															
2008	3,756	8,573	12,988	16,989	20,437	23,766	26,652	28,858	30,691	32,194	33,499	34,467	35,061	35,640	36,081	36,632																
2009	4,330	9,598	14,402	18,232	22,566	25,777	28,368	30,514	32,279	33,854	34,944	35,852	36,474	36,906	37,324																	
2010	4,569	9,556	13,661	17,747	21,259	24,509	27,134	29,223	30,622	31,665	32,860	33,723	34,333	34,896																		
2011	4,411	9,312	13,661	17,876	21,427	24,111	26,464	28,337	29,920	31,090	32,043	32,825	33,373																			
2012	4,158	8,999	13,360	17,162	20,833	23,749	25,967	27,877	29,156	30,151	31,151	31,932																				
2013	4,275	9,173	13,560	17,640	21,222	23,804	26,485	28,401	30,054	31,183	32,308																					
2014	4,089	9,191	13,447	17,411	20,703	23,463	25,987	28,127	29,574	30,886																						
2015	4,103	8,803	13,056	16,509	19,705	22,488	24,657	26,427	28,155																							
2016	4,009	8,879	12,891	16,339	19,714	22,084	24,437	26,387																								
2017	4,084	8,763	12,952	16,644	19,837	22,654	25,501																									
2018	4,080	9,030	13,327	17,302	21,009	24,456																										
2019	4,271	9,504	14,131	18,510	22,973																											
2020	4,967	10,727	15,555	20,752																												
2021	4,537	10,308	15,252																													
2022	5,382	11,336																														
2023	5,514																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							1.024	1.050	1.044	1.043	1.046	1.036	1.033	1.022	1.022	1.027	1.006	1.002	1.001	1.001	1.001	1.000	0.999	1.000	0.999	0.998	0.999	1.000	0.999	0.999	0.999	
1994						1.114	1.126	1.110	1.100	1.105	1.092	1.080	1.073	1.082	1.092	1.084	1.085	1.084	1.085	1.087	1.088	1.088	1.088	1.088	1.090	1.090	1.090	1.089	1.088	1.088		
1995					1.028	1.047	1.048	1.044	1.057	1.038	1.038	1.038	1.043	1.047	1.039	1.037	1.036	1.039	1.039	1.039	1.038	1.037	1.036	1.035	1.033	1.034	1.034	1.034	1.034			
1996				1.077	1.092	1.108	1.106	1.136	1.122	1.110	1.101	1.104	1.118	1.114	1.112	1.110	1.107	1.110	1.110	1.109	1.108	1.107	1.106	1.106	1.106	1.106	1.106	1.106				
1997			1.023	1.069	1.085	1.075	1.098	1.078	1.069	1.076	1.080	1.114	1.100	1.101	1.103	1.106	1.111	1.107	1.106	1.108	1.107	1.107	1.107	1.107	1.109	1.110	1.109					
1998		0.991	1.034	1.044	1.036	1.067	1.055	1.046	1.046	1.054	1.126	1.093	1.087	1.084	1.086	1.091	1.092	1.092	1.094	1.093	1.092	1.092	1.093	1.094	1.092	1.091						
1999	1.010	1.063	1.046	1.040	1.078	1.068	1.051	1.047	1.063	1.115	1.055	1.056	1.055	1.056	1.058	1.057	1.055	1.056	1.053	1.053	1.054	1.057	1.056	1.056	1.056							
2000	1.086	1.065	1.073	1.122	1.114	1.112	1.116	1.138	1.219	1.167	1.160	1.152	1.153	1.161	1.158	1.154	1.152	1.152	1.152	1.154	1.155	1.153	1.154	1.154								
2001	1.102	1.107	1.163	1.152	1.149	1.131	1.157	1.243	1.155	1.148	1.139	1.142	1.151	1.150	1.151	1.147	1.149	1.145	1.146	1.142	1.140	1.141	1.142									
2002	1.055	1.084	1.074	1.070	1.055	1.106	1.197	1.113	1.105	1.097	1.101	1.111	1.104	1.103	1.100	1.106	1.104	1.105	1.104	1.106	1.106	1.105										
2003	0.982	0.991	0.999	0.983	1.025	1.122	1.020	1.009	1.015	1.016	1.028	1.023	1.023	1.017	1.019	1.017	1.016	1.016	1.019	1.018	1.018											
2004	1.067	1.020	1.004	1.047	1.175	1.037	1.021	1.018	1.013	1.028	1.024	1.026	1.019	1.026	1.021	1.021	1.023	1.025	1.022	1.021												
2005	0.948	0.998	1.013	1.108	0.967	0.973	0.980	0.989	1.016	1.006	1.005	0.998	1.003	1.000	1.008	1.009	1.008	1.007	1.009													
2006	1.056	1.015	1.140	1.020	1.007	1.000	1.004	1.034	1.013	1.016	1.019	1.028	1.026	1.027	1.020	1.016	1.015	1.014														
2007	0.990	1.090	0.995	1.007	1.030	1.045	1.076	1.054	1.067	1.069	1.065	1.062	1.070	1.073	1.073	1.073	1.077															
2008	1.080	1.076	1.086	1.102	1.108	1.133	1.133	1.129	1.123	1.124	1.127	1.129	1.120	1.116	1.119	1.126																
2009	1.153	1.119	1.109	1.073	1.104	1.085	1.064	1.057	1.052	1.052	1.043	1.040	1.040	1.036	1.034																	
2010	1.055	0.996	0.949	0.973	0.942	0.951	0.957	0.958	0.949	0.935	0.940	0.941	0.941	0.946																		
2011	0.965	0.974	1.000	1.007	1.008	0.984	0.975	0.970	0.977	0.982	0.975	0.973	0.972																			
2012	0.943	0.966	0.978	0.960	0.972	0.985	0.981	0.984	0.974	0.970	0.972	0.973																				
2013	1.028	1.019	1.015	1.028	1.019	1.002	1.020	1.019	1.031	1.034	1.037																					
2014	0.957	1.002	0.992	0.987	0.976	0.986	0.981	0.990	0.984	0.990																						
2015	1.003	0.958	0.971	0.948	0.952	0.958	0.949	0.940	0.952																							
2016	0.977	1.009	0.987	0.990	1.000	0.982	0.991	0.998																								
2017	1.019	0.987	1.005	1.019	1.006	1.026	1.044																									
2018	0.999	1.030	1.029	1.040	1.059	1.080																										
2019	1.047	1.052	1.060	1.070	1.094																											
2020	1.163	1.129	1.101	1.121																												
2021	0.913	0.961	0.981																													
2022	1.186	1.100																														
2023	1.025																															
Indicated Exp. Trend	1.023	1.026	1.029	1.034	1.039	1.044	1.049	1.052	1.055	1.058	1.061	1.064	1.068	1.072	1.075	1.077																

Washington Department of Labor & Industries

Accident Fund Combined

Reported Claim Count Development Method

Data evaluated as of @06/30/23
Compensable Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							41,793	41,856	41,874	41,888	41,894	41,899	41,909	41,911	41,909	41,910	41,898	41,894	41,894	41,894	41,894	41,890	41,886	41,886	41,886	41,888	41,888	41,888	41,888	41,888	41,888	41,888
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149	
1994					38,181	38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,350		
1995				36,504	36,642	36,704	36,733	36,755	36,771	36,780	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775			
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335				
1997		34,239	35,058	35,358	35,475	35,526	35,565	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599					
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743						
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,658	35,659	35,659	35,659	35,659							
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205								
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,020	33,021									
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,095										
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841											
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,593	30,593												
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,500	30,500	30,503	30,503	30,503													
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707														
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961															
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079																
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590																	
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712																		
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907																			
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056																				
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001																					
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810																						
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674																							
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691																								
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655																									
2018	19,099	22,808	23,286	23,414	23,468	23,508																										
2019	18,161	22,213	22,726	22,860	22,930																											
2020	16,931	20,113	20,498	20,626																												
2021	19,083	20,974	21,292																													
2022	17,872	20,488																														
2023	17,825																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.024	1.009	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.222	1.024	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.247	1.024	1.007	1.004	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.255	1.021	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2006	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																				
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000																					
2013	1.256	1.027	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000																						
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000	1.000																							
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000																								
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000																									
2017	1.194	1.022	1.007	1.002	1.001	1.001																										
2018	1.194	1.021	1.005	1.002	1.002																											
2019	1.223	1.023	1.006	1.003																												
2020	1.188	1.019	1.006																													
2021	1.099	1.015																														
2022	1.146																															
2023																																
Wtd 3 yr avg	1.143	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 5 yr avg	1.170	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 7 yr avg	1.178	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 10 yr avg	1.196	1.022	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Prior Selected	1.223	1.024	1.006	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.185	1.024	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.228	1.036	1.012	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Accident Fund Combined

Projection of Active Time Loss Claims

Data evaluated as of @06/30/23
Active Time Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	6
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	7	6
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	7	7	6
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	8	7	7	6
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	9	8	8	7	6
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	12	9	8	8	8	7
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	14	12	9	8	8	8	7
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	9	8	8	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	17	16	14	12	9	8	8	7	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	23	16	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	26	23	16	16	13	11	8	8	7	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	34	27	24	17	16	14	12	9	8	8	7	7
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	54	35	28	24	17	17	14	12	9	8	8	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	61	58	37	30	26	18	18	15	13	10	9	8	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	76	63	60	38	31	27	19	18	16	14	10	9	9	8	7
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	106	76	63	59	38	31	27	19	18	16	14	10	9	9	8	7
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	126	96	69	57	54	34	28	24	17	17	14	12	9	8	8	8	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	135	115	88	64	52	50	32	26	22	16	15	13	11	8	8	7	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	131	131	114	88	63	52	49	31	25	22	16	15	13	11	8	7	7	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	168	126	126	113	87	62	51	49	31	25	22	15	15	13	11	8	7	7	7	6
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	167	167	126	126	116	88	64	52	50	32	26	22	16	15	13	11	8	8	7	7	6
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	172	173	130	130	120	92	66	54	52	33	26	23	16	16	14	12	9	8	8	7	6
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	311	238	172	172	129	130	119	91	66	54	51	33	26	23	16	16	13	12	9	8	7	7	6
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	409	312	238	172	173	130	130	119	91	66	54	51	33	26	23	16	16	13	12	9	8	8	7	6
2017	7,981	3,163	1,980	1,411	1,141	908	723	504	409	311	238	172	172	129	130	119	91	66	54	51	33	26	23	16	16	13	12	9	8	7	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	719	502	407	310	236	171	171	129	129	118	91	65	54	51	32	26	23	16	16	13	12	9	8	7	7	6
2019	7,288	3,219	2,243	1,716	1,398	957	702	490	397	302	231	167	167	126	126	116	88	64	52	50	32	26	22	16	15	13	11	8	8	7	7	6
2020	6,570	3,104	2,109	1,574	1,261	863	633	442	358	273	208	150	151	113	114	104	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2021	6,872	3,057	2,052	1,635	1,310	897	658	459	372	283	216	156	157	118	118	108	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2022	6,669	3,021	2,021	1,611	1,290	883	648	452	367	279	213	154	155	116	116	107	82	59	48	46	29	24	21	15	14	12	10	8	7	7	6	6
2023	6,749	3,133	2,096	1,670	1,338	916	672	469	380	289	221	159	160	120	120	111	85	61	50	48	30	24	21	15	15	13	11	8	7	7	7	6

Active Time Loss Claims / Ultimate Compensable Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	37.209%	10.578%	6.329%	4.099%	2.908%	2.285%	1.864%	1.585%	1.246%	0.967%	0.759%	0.604%	0.482%	0.384%	0.344%	0.279%	0.196%	0.162%	0.146%	0.127%	0.124%	0.105%	0.079%	0.062%	0.055%	0.053%	0.045%	0.036%	0.029%	0.029%	0.029%	0.024%
1993	35.899%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	**0.017%**
1994	36.269%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	**0.019%**	**0.017%**
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.810%	0.683%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	**0.020%**	**0.020%**	**0.017%**
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.113%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	**0.022%**	**0.021%**	**0.020%**	**0.018%**
1997	36.785%	11.158%	6.396%	4.006%	2.809%	2.244%	1.801%	1.385%	1.211%	0.986%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	**0.024%**	**0.022%**	**0.021%**	**0.021%**	**0.018%**
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.919%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.498%	0.439%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	**0.034%**	**0.025%**	**0.023%**	**0.022%**	**0.021%**	**0.019%**
1999	36.650%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	**0.040%**	**0.035%**	**0.026%**	**0.023%**	**0.022%**	**0.022%**	**0.019%**
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	**0.048%**	**0.041%**	**0.036%**	**0.026%**	**0.024%**	**0.023%**	**0.022%**	**0.020%**
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.381%	1.163%	0.957%	0.751%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.088%	0.082%	**0.051%**	**0.050%**	**0.042%**	**0.037%**	**0.027%**	**0.024%**	**0.024%**	**0.023%**	**0.020%**
2002	38.707%	14.613%	8.918%	6.242%	4.737%	3.592%	2.727%	2.306%	1.965%	1.685%	1.454%	1.138%	0.865%	0.666%	0.498%	0.373%	0.286%	0.251%	0.193%	0.142%	0.109%	0.084%	**0.074%**	**0.052%**	**0.051%**	**0.043%**	**0.038%**	**0.028%**	**0.025%**	**0.024%**	**0.023%**	**0.021%**
2003	37.991%	14.721%	8.696%	6.156%	4.514%	3.411%	2.832%	2.349%	1.947%	1.625%	1.220%	0.935%	0.710%	0.580%	0.416%	0.308%	0.238%	0.194%	0.134%	0.094%	0.084%	**0.087%**	**0.076%**	**0.054%**	**0.052%**	**0.044%**	**0.038%**	**0.028%**	**0.026%**	**0.025%**	**0.024%**	**0.021%**
2004	39.127%	14.373%	8.865%	6.126%	4.442%	3.677%	3.033%	2.576%	2.082%	1.585%	1.219%	0.997%	0.794%	0.601%	0.454%	0.366%	0.307%	0.242%	0.199%	0.173%	**0.110%**	**0.089%**	**0.078%**	**0.055%**	**0.053%**	**0.046%**	**0.039%**	**0.029%**	**0.026%**	**0.025%**	**0.024%**	**0.022%**
2005	39.169%	14.526%	8.878%	6.144%	4.999%	4.170%	3.446%	2.783%	2.082%	1.649%	1.265%	0.967%	0.767%	0.587%	0.469%	0.364%	0.321%	0.243%	0.187%	**0.178%**	**0.113%**	**0.091%**	**0.080%**	**0.057%**	**0.055%**	**0.047%**	**0.040%**	**0.030%**	**0.027%**	**0.026%**	**0.025%**	**0.022%**
2006	39.095%	14.080%	8.660%	6.427%	5.311%	4.172%	3.460%	2.630%	2.148%	1.602%	1.221%	0.911%	0.678%	0.473%	0.413%	0.325%	0.274%	0.233%	**0.192%**	**0.182%**	**0.116%**	**0.094%**	**0.082%**	**0.058%**	**0.056%**	**0.048%**	**0.041%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2007	37.707%	14.614%	9.758%	7.381%	5.923%	4.627%	3.454%	2.816%	2.159%	1.664%	1.333%	0.986%	0.726%	0.563%	0.469%	0.397%	0.332%	**0.239%**	**0.196%**	**0.187%**	**0.119%**	**0.096%**	**0.084%**	**0.059%**	**0.057%**	**0.049%**	**0.042%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2008	38.611%	16.611%	11.463%	8.664%	6.589%	4.887%	3.761%	2.954%	2.268%	1.737%	1.281%	0.952%	0.763%	0.656%	0.557%	0.444%	**0.340%**	**0.245%**	**0.201%**	**0.191%**	**0.122%**	**0.098%**	**0.086%**	**0.061%**	**0.059%**	**0.050%**	**0.044%**	**0.032%**	**0.029%**	**0.028%**	**0.027%**	**0.024%**
2009	39.169%	17.791%	11.333%	8.364%	6.281%	4.581%	3.501%	2.606%	2.044%	1.558%	1.196%	0.950%	0.743%	0.641%	0.547%	**0.455%**	**0.348%**	**0.251%**	**0.206%**	**0.196%**	**0.125%**	**0.101%**	**0.088%**	**0.062%**	**0.060%**	**0.052%**	**0.045%**	**0.033%**	**0.030%**	**0.029%**	**0.028%**	**0.025%**
2010	39.028%	16.949%	10.580%	7.736%	5.980%	4.370%	3.091%	2.302%	1.772%	1.376%	1.052%	0.862%	0.692%	0.546%	**0.547%**	**0.466%**	**0.357%**	**0.258%**	**0.211%**	**0.201%**	**0.128%**	**0.103%**	**0.090%**	**0.064%**	**0.062%**	**0.053%**	**0.046%**	**0.034%**	**0.031%**	**0.029%**	**0.028%**	**0.025%**
2011	38.889%	15.955%	10.024%	7.260%	5.324%	3.990%	2.881%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	***0.546%***	***0.547%***	***0.478%***	***0.366%***	***0.264%***	***0.217%***	***0.206%***	***0.131%***	***0.106%***	***0.092%***	***0.066%***	***0.063%***	***0.054%***	***0.047%***	***0.035%***	***0.031%***	***0.030%***	***0.029%***	***0.026%***
2012	38.197%	16.135%	10.082%	6.994%	5.143%	3.686%	2.658%	1.990%	1.600%	1.301%	0.954%	0.724%	***0.728%***	***0.546%***	***0.547%***	***0.490%***	***0.375%***	***0.271%***	***0.222%***	***0.211%***	***0.135%***	***0.108%***	***0.095%***	***0.067%***	***0.065%***	***0.056%***	***0.048%***	***0.035%***	***0.032%***	***0.031%***	***0.030%***	***0.026%***
2013	37.981%	16.320%	10.192%	7.254%	5.424%	3.855%	2.881%	2.125%	1.665%	1.273%	1.004%	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2014	37.148%	15.902%	9.853%	6.763%	4.979%	3.669%	2.699%	2.074%	1.625%	1.314%	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2015	34.843%	14.927%	8.996%	6.189%	4.597%	3.428%	2.761%	2.216%	1.727%	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2016	34.923%	14.195%	8.709%	5.908%	4.445%	3.576%	2.640%	2.130%	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2017	33.694%	13.354%	8.359%	5.957%	4.817%	3.833%	3.052%	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2018	32.989%	13.474%	8.397%	6.555%	5.205%	4.160%	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2019	31.681%	13.993%	9.750%	7.459%	6.077%	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2020	31.664%	14.960%	10.164%	7.586%	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2021	31.881%	14.182%	9.520%	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2022	31.409%	14.228%	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
2023	30.650%	***14.228%***	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.502%***	***0.385%***	***0.277%***	***0.228%***	***0.216%***	***0.138%***	***0.111%***	***0.097%***	***0.069%***	***0.067%***	***0.057%***	***0.049%***	***0.036%***	***0.033%***	***0.032%***	***0.030%***	***0.027%***
Wtd 3 yr avg	31.308%	14.451%	9.806%	7.182%	5.360%	3.856%	2.818%	2.140%	1.672%	1.296%	1.016%	0.819%	0.722%	0.619%	0.523%	0.388%	0.309%	0.239%	0.174%	0.137%	0.105%	0.083%	0.070%	0.049%	0.046%	0.038%	0.032%	0.018%	0.019%	0.016%	0.021%	0.024%
Wtd 5 yr avg	31.455%	14.146%	9.206%	6.666%	5.022%	3.733%	2.806%	2.108%	1.655%	1.316%	1.064%	0.878%	0.732%	0.575%	0.489%	0.379%	0.295%	0.233%	0.179%	0.135%	0.103%	0.078%	0.067%	0.050%	0.041%	0.035%	0.029%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 7 yr avg	32.027%	14.035%	9.101%	6.610%	5.072%	3.743%	2.796%	2.150%	1.736%	1.428%	1.147%	0.901%	0.729%	0.581%	0.474%	0.369%	0.290%	0.226%	0.174%	0.128%	0.097%	0.074%	0.061%	0.049%	0.040%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 10 yr avg	33.161%	14.553%	9.387%	6.779%	5.199%	3.928%	3.025%	2.380%	1.899%	1.501%	1.176%	0.922%	0.748%	0.588%	0.465%	0.353%	0.277%	0.212%	0.160%	0.119%	0.094%	0.074%	0.063%	0.050%	0.042%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Freq. Correlation		0.360	0.140	0.056	0.121	0.413	0.621	0.744	0.768																							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	30.650%	14.228%	9.520%	7.586%	6.077%	4.160%	3.052%	2.130%	1.727%	1.314%	1.004%	0.724%	0.728%	0.546%	0.547%	0.444%	0.332%	0.233%	0.187%	0.173%	0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.024%	0.021%	0.020%	0.019%	0.016%
Duration Growth	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%
Notes																																
2009 & Prior	0.5%	3.1%	4.0%	5.0%	5.7%	5.8%	5.6%	5.6%	5.4%	5.1%	<-- Justification for the 2.5% Duration growth adjustment - Over the past 10 years																					
AY 2010+	-2.0%	-1.6%	-1.0%	-0.6%	-0.6%						<-- Duration does not appear to be growing anymore for AY 2010+ so we have not adjusted these years										0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.019%	0.020%	0.016%	0.021%	0.024%

Washington Department of Labor & Industries

Accident Fund Combined

Incremental Paid to Active Time Loss Claims

Data evaluated as of @06/30/23
Amounts in $000s
Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	68,657	89,246	65,191	47,282	34,440	27,215	23,547	20,768	26,003	23,773	19,165	18,814	12,828	9,557	6,282	6,415	14,429	4,468	2,904	2,291	1,636	2,371	1,999	868	796	694	422	578	851	159	248	316
1993	67,804	86,975	60,227	41,886	31,334	26,562	25,952	28,633	23,337	22,706	20,018	14,052	11,101	4,000	6,006	8,162	3,857	2,691	2,092	1,921	1,948	1,697	1,369	1,382	174	245	740	705	545	111	63	210
1994	69,935	97,545	68,441	45,793	35,379	26,487	32,049	26,109	21,539	26,350	15,985	9,862	8,772	8,070	10,913	5,274	4,436	2,599	2,630	2,796	2,474	1,935	1,577	1,406	1,120	376	590	200	36	283	130	221
1995	70,140	99,147	64,640	43,527	35,376	32,166	32,421	24,514	26,951	18,660	15,819	10,116	11,121	9,611	6,822	4,716	3,728	4,088	2,738	2,629	1,984	1,510	1,210	560	526	761	550	170	151	350	130	222
1996	73,686	105,348	65,358	43,053	40,938	39,170	33,936	37,540	23,462	15,036	12,437	12,350	18,175	8,191	6,894	3,654	2,707	5,754	3,060	1,996	1,828	1,053	718	671	722	520	643	123	319	365	136	232
1997	74,142	107,285	69,841	58,253	49,407	38,847	45,864	32,869	21,232	19,866	15,487	30,217	13,331	9,961	8,343	5,680	5,673	4,410	3,094	3,119	1,774	1,163	787	614	1,744	1,034	315	262	346	396	147	251
1998	73,936	106,665	80,221	63,693	48,885	52,663	43,520	30,586	22,332	25,041	54,734	15,564	11,670	8,854	10,219	9,341	7,045	4,555	4,508	3,193	1,283	1,382	1,119	1,366	602	331	716	279	369	422	157	268
1999	75,156	116,622	80,444	64,494	64,513	52,382	38,376	30,023	31,799	55,059	24,746	17,253	11,774	9,791	11,928	9,071	6,684	5,340	2,786	3,160	1,740	3,605	980	1,197	599	714	756	294	389	445	165	282
2000	80,354	121,175	86,269	85,092	68,677	56,269	44,199	44,494	79,912	35,196	23,880	14,705	14,431	16,287	11,150	8,004	6,337	5,743	3,494	4,575	3,236	2,438	1,590	1,679	1,062	772	817	318	421	481	179	305
2001	81,830	126,779	105,428	89,021	72,816	52,489	60,098	95,740	38,188	33,367	19,538	17,453	22,348	16,525	12,773	5,479	8,370	3,469	4,139	2,010	2,251	2,787	2,481	1,543	1,084	788	834	325	429	491	183	312
2002	80,372	133,066	104,511	88,447	66,662	77,314	112,507	54,369	34,618	28,822	23,404	25,058	17,845	16,698	10,558	11,161	6,821	4,678	3,232	3,997	2,021	2,367	1,633	1,494	1,049	763	807	315	416	476	177	302
2003	75,367	127,927	101,118	78,323	81,960	127,346	56,394	45,953	38,047	28,348	32,563	20,526	17,980	11,386	12,070	8,777	6,051	4,662	5,127	3,284	1,755	2,494	1,635	1,496	1,051	764	809	315	416	476	177	302
2004	83,652	128,170	101,612	97,721	148,486	69,788	49,507	45,587	36,494	40,725	31,094	23,465	13,239	17,170	8,426	9,661	7,927	6,281	2,997	2,823	2,123	2,626	1,721	1,576	1,106	805	851	332	438	502	186	318
2005	78,126	133,160	105,805	136,900	85,382	71,210	52,542	50,965	56,459	33,158	30,557	18,052	17,365	14,259	15,710	10,259	7,508	5,238	5,263	4,944	2,255	2,790	1,829	1,674	1,175	855	904	352	466	533	198	338
2006	86,833	136,858	151,903	106,285	83,414	69,421	57,343	75,706	43,630	37,350	35,256	27,323	16,194	15,853	10,068	7,619	6,637	4,385	5,685	5,343	2,437	3,015	1,976	1,809	1,270	924	977	381	503	576	214	365
2007	87,293	157,937	132,056	112,320	97,759	81,578	82,066	65,085	56,871	41,841	34,877	25,644	24,730	20,453	10,328	8,986	10,341	6,072	6,345	5,964	2,720	3,365	2,206	2,019	1,418	1,031	1,091	425	562	643	239	408
2008	91,615	165,466	141,949	125,987	108,043	104,333	90,243	68,792	57,034	46,856	40,642	30,160	18,521	18,025	13,711	17,122	9,731	6,336	6,622	6,223	2,839	3,511	2,302	2,107	1,479	1,076	1,138	444	586	671	249	426
2009	95,058	160,068	136,906	107,945	120,351	89,140	72,113	59,675	48,832	43,742	30,061	25,163	17,265	11,953	11,490	12,376	9,291	6,049	6,322	5,942	2,710	3,352	2,198	2,011	1,412	1,027	1,087	423	560	640	238	406
2010	89,014	138,107	106,228	102,701	87,691	80,797	65,314	51,856	34,741	25,892	29,593	21,361	15,108	13,950	10,325	11,079	8,316	5,415	5,659	5,319	2,426	3,001	1,967	1,800	1,264	920	973	379	501	573	213	364
2011	82,801	132,175	107,868	102,136	85,650	64,815	56,560	45,115	37,901	28,104	22,852	18,735	13,129	11,544	10,204	11,223	8,425	5,486	5,733	5,388	2,458	3,040	1,993	1,824	1,281	932	985	384	507	581	216	368
2012	73,554	126,053	104,407	89,250	85,509	67,770	51,338	44,436	29,754	22,962	23,122	18,066	13,791	10,997	9,721	10,959	8,227	5,357	5,598	5,261	2,400	2,969	1,946	1,781	1,251	910	962	375	495	567	211	360
2013	75,243	127,497	104,955	95,696	83,352	59,985	61,855	44,221	38,290	26,060	25,960	16,615	13,777	10,986	9,711	11,222	8,424	5,485	5,732	5,387	2,457	3,040	1,993	1,824	1,281	931	985	384	507	581	216	368
2014	75,694	135,435	105,357	95,572	79,587	66,117	60,425	51,201	34,650	31,361	25,132	17,806	14,765	11,774	10,408	12,026	9,028	5,878	6,143	5,774	2,634	3,258	2,135	1,954	1,373	998	1,056	411	544	622	231	395
2015	77,052	124,552	103,760	83,382	76,503	66,281	51,758	42,098	41,163	29,404	26,078	18,477	15,321	12,218	10,800	12,479	9,368	6,100	6,375	5,991	2,733	3,380	2,216	2,028	1,424	1,036	1,096	427	564	646	240	410
2016	76,323	127,527	98,775	82,936	80,803	56,321	56,091	46,350	41,137	29,373	26,051	18,458	15,305	12,205	10,788	12,466	9,358	6,093	6,368	5,985	2,730	3,377	2,214	2,026	1,423	1,035	1,095	427	564	645	240	409
2017	78,389	122,376	102,386	89,049	76,399	67,004	67,621	50,666	44,262	31,605	28,030	19,860	16,468	13,132	11,608	13,413	10,069	6,556	6,852	6,439	2,937	3,633	2,382	2,180	1,531	1,113	1,178	459	606	694	258	440
2018	77,917	128,041	104,367	94,787	87,926	81,876	68,802	52,576	45,931	32,796	29,087	20,609	17,089	13,627	12,046	13,919	10,449	6,803	7,110	6,682	3,048	3,770	2,472	2,262	1,589	1,155	1,222	476	629	720	268	457
2019	77,557	133,554	110,038	101,994	103,639	79,087	70,824	54,122	47,281	33,760	29,942	21,214	17,591	14,028	12,400	14,328	10,756	7,003	7,319	6,879	3,138	3,881	2,544	2,329	1,635	1,189	1,258	490	648	741	275	470
2020	84,095	131,649	103,098	109,188	97,868	74,357	66,588	50,885	44,453	31,741	28,151	19,946	16,539	13,189	11,658	13,471	10,112	6,584	6,881	6,467	2,950	3,649	2,392	2,189	1,537	1,118	1,183	461	609	697	259	442
2021	86,584	129,622	108,545	114,866	107,790	81,895	73,339	56,044	48,960	34,959	31,005	21,968	18,216	14,526	12,840	14,837	11,138	7,252	7,579	7,123	3,249	4,019	2,635	2,411	1,693	1,231	1,303	508	671	768	285	487
2022	96,192	136,052	113,569	119,994	112,603	85,552	76,614	58,546	51,146	36,520	32,389	22,949	19,029	15,174	13,413	15,499	11,635	7,576	7,917	7,441	3,394	4,198	2,752	2,519	1,769	1,286	1,361	530	701	802	298	509
2023	98,294	147,932	121,169	128,024	120,138	91,277	81,740	62,463	54,568	38,964	34,557	24,484	20,302	16,190	14,311	16,537	12,413	8,083	8,447	7,939	3,621	4,479	2,936	2,687	1,887	1,373	1,452	566	748	856	318	543

Incremental Paid Based On Active Time Loss Claims

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	12,673	57,946	70,747	79,224	81,348	81,816	86,741	89,983	143,311	168,872	173,388	213,939	182,695	170,775	125,504	157,745	506,252	189,026	136,965	124,379	90,534	155,061	174,258	96,013	99,614	90,776	63,958	110,939	204,028	38,220	59,535	90,985
1993	13,517	59,813	71,438	75,956	76,872	87,550	101,547	146,922	157,930	196,954	229,858	210,532	204,618	87,546	155,803	300,875	163,718	121,606	106,578	114,483	139,930	169,784	159,824	227,821	34,917	68,502	207,412	329,062	254,530	77,801	35,351	90,985
1994	13,445	62,119	78,715	81,852	92,207	85,956	135,601	153,444	146,554	225,836	173,753	133,868	146,598	157,506	272,725	143,916	146,434	90,254	109,906	133,514	157,504	156,769	183,309	187,998	199,664	100,521	197,318	106,976	19,425	252,352	47,443	90,985
1995	13,695	67,237	77,449	79,372	87,700	110,467	147,491	131,364	189,841	164,081	165,146	125,035	163,711	182,490	151,496	122,364	114,939	159,889	130,467	176,650	167,724	164,861	166,906	86,303	106,104	166,167	131,132	44,451	36,047	122,791	47,443	90,985
1996	14,068	67,621	75,054	74,401	102,397	138,483	143,606	196,965	155,026	119,861	126,482	155,708	299,430	163,238	172,079	106,226	89,183	253,905	189,057	159,106	188,251	162,648	110,970	138,268	148,674	142,843	227,138	60,768	103,334	122,791	47,443	90,985
1997	13,316	63,526	72,139	96,078	116,202	114,351	168,281	156,806	115,859	133,114	128,257	314,465	169,478	167,341	170,629	143,656	185,323	167,289	151,622	193,062	139,102	97,671	74,057	60,170	186,430	127,957	43,581	70,732	103,334	122,791	47,443	90,985
1998	12,748	58,244	78,485	96,804	98,017	136,846	144,247	126,674	108,037	147,121	410,725	143,268	131,357	113,099	147,992	176,989	174,114	152,291	204,985	186,170	94,120	120,838	133,893	194,148	97,814	57,923	133,950	70,732	103,334	122,791	47,443	90,985
1999	12,665	63,136	78,494	89,500	112,581	119,421	109,336	108,573	131,144	301,632	166,155	147,274	118,943	117,829	200,529	197,785	179,516	175,516	115,772	169,743	112,697	305,353	102,813	164,703	101,483	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2000	12,672	58,937	69,203	95,096	101,092	109,292	104,937	132,122	311,311	160,114	145,165	101,353	113,506	185,442	156,306	138,606	140,419	166,684	116,133	204,979	185,229	186,080	131,066	172,961	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2001	12,826	55,795	74,592	90,000	96,663	91,673	131,145	266,008	130,117	142,111	98,815	107,267	175,011	171,621	174,700	94,167	180,624	93,580	133,963	88,733	109,314	186,638	178,453	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2002	12,925	56,682	72,951	88,201	87,597	133,974	256,802	146,772	109,667	106,465	100,223	137,012	128,405	156,139	131,843	186,234	148,347	116,086	104,255	175,832	115,072	176,183	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2003	12,639	55,364	74,084	81,060	115,682	237,830	126,884	124,631	124,501	111,126	170,082	139,874	161,247	125,123	185,062	181,384	162,032	152,821	243,678	223,011	133,460	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2004	13,262	55,315	71,100	98,953	207,338	117,718	101,234	109,781	108,715	159,341	158,191	145,990	103,382	177,080	115,039	163,694	160,020	161,063	93,235	101,087	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2005	11,938	54,866	71,333	133,372	102,218	102,209	91,271	109,596	162,328	120,353	144,530	111,723	135,481	145,439	200,570	168,732	139,869	129,243	168,563	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2006	12,609	55,259	99,571	93,872	89,159	94,449	94,090	163,393	115,321	132,342	163,981	170,179	135,579	190,237	138,333	133,148	137,315	106,650	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2007	12,068	56,338	70,546	79,334	86,047	91,904	123,858	120,494	137,332	131,044	136,415	135,644	177,609	189,326	114,726	117,890	162,556	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2008	12,150	51,006	63,406	74,457	83,961	109,314	122,861	119,264	128,753	138,096	162,520	162,162	124,374	140,622	126,138	197,469	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2009	13,341	49,461	66,412	70,944	105,343	106,974	113,238	125,898	131,334	154,306	138,178	145,684	127,748	102,433	115,425	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2010	14,357	51,294	63,201	83,569	92,308	116,394	133,006	141,791	123,404	118,478	177,080	156,026	137,453	160,770	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2011	13,561	52,765	68,534	89,601	102,467	103,470	125,019	130,376	145,393	136,307	133,857	137,841	114,917	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2012	12,874	52,232	69,239	85,313	111,166	122,931	129,127	149,265	124,326	118,011	162,046	166,796	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2013	13,258	52,284	68,919	88,290	102,845	104,135	143,661	139,250	153,945	136,956	173,053	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2014	12,724	53,184	66,775	88,247	99,821	112,529	139,788	154,176	133,185	149,042	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2015	13,308	50,215	69,413	81,083	100,149	116,365	112,822	114,312	143,478	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2016	13,166	54,120	68,328	84,563	109,511	94,873	127,996	131,109	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2017	13,026	51,310	68,578	83,697	88,800	97,864	124,037	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2018	12,744	51,272	67,062	78,027	91,152	106,187	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2019	12,831	50,026	59,152	71,667	89,388	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2020	14,806	49,061	56,548	80,243	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2021	13,747	46,263	57,714	76,646	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2022	14,839	46,333	57,805	76,646	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
2023	14,564	47,219	57,805	76,646	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
Selection Based On Incremental Paid to Active Time Loss Claims																																
Latest Diag. Trended	14,564	46,333	57,714	80,243	89,388	106,187	124,037	131,109	143,476	149,042	173,053	166,796	114,917	160,770	115,425	197,469	162,556	106,650	168,563	101,087	133,460	176,183	178,453	172,961	101,483	57,923	43,581	60,768	36,047	252,352	35,351	90,985
3 Year Trended Avg.	14,384	47,219	57,805	76,646	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
20yr Indicated Trend	1.002	0.991	0.993	0.998	1.001	1.000	1.000	0.998	0.994	0.985	0.992	0.991	0.979	1.003	0.981	0.996	0.980	0.985	1.008	1.008	0.995	1.023	0.969	1.018	1.067	1.009	0.943	0.726	0.460	2.570	0.594	1.000
Sel. Severity	14,384	47,219	57,805	76,646	89,780	99,641	121,618	133,199	143,535	134,670	156,319	153,554	126,706	134,608	118,763	149,502	146,580	132,319	168,492	166,644	119,282	182,967	137,444	177,271	128,576	109,574	133,950	70,732	103,334	122,791	47,443	90,985
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Accident Fund Combined

Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	68,657	157,904	223,094	270,376	304,816	332,031	355,579	376,346	402,349	426,122	445,287	464,101	476,928	486,485	492,767	499,182	513,611	518,079	520,983	523,274	524,911	527,282	529,281	530,149	530,945	531,639	532,062	532,640	533,491	533,651	533,899	534,215
1993	67,804	154,780	215,006	256,893	288,226	314,788	340,740	369,372	392,709	415,416	435,434	449,486	460,587	464,587	470,593	478,755	482,611	485,302	487,395	489,315	491,263	492,960	494,329	495,711	495,886	496,130	496,871	497,575	498,120	498,232	498,295	498,445
1994	69,935	167,480	235,921	281,713	317,093	343,580	375,629	401,738	423,277	449,627	465,612	475,474	484,246	492,315	503,228	508,503	512,938	515,537	518,168	520,964	523,438	525,372	526,949	528,355	529,475	529,851	530,442	530,642	530,678	530,961	531,149	531,309
1995	70,140	169,287	233,927	277,454	312,830	344,995	377,416	401,930	428,881	447,541	463,360	473,476	484,596	494,207	501,029	505,745	509,474	513,562	516,300	518,929	520,914	522,424	523,634	524,194	524,720	525,481	526,032	526,201	526,353	526,664	526,851	527,010
1996	73,686	179,033	244,391	287,444	328,382	367,552	401,488	439,028	462,490	477,525	489,962	502,312	520,487	528,677	535,571	539,225	541,931	547,685	550,745	552,741	554,569	555,622	556,341	557,012	557,734	558,254	558,898	559,021	559,396	559,727	559,926	560,095
1997	74,142	181,427	251,267	309,520	358,927	397,775	443,638	476,507	497,739	517,604	533,092	563,309	576,640	586,601	594,944	600,624	606,298	610,708	613,802	616,921	618,696	619,858	620,646	621,260	623,004	624,037	624,352	624,826	625,246	625,616	625,838	626,027
1998	73,936	180,601	260,822	324,514	373,399	426,062	469,582	500,168	522,501	547,542	602,276	617,839	629,509	638,363	648,582	657,923	664,968	669,522	674,030	677,223	678,507	679,888	681,007	682,373	682,976	683,307	683,989	684,508	684,968	685,374	685,617	685,824
1999	75,156	191,778	272,221	336,715	401,228	453,609	491,986	522,009	553,808	608,866	633,612	650,865	662,639	672,430	684,358	693,429	700,113	705,452	708,238	711,398	713,138	716,743	717,724	718,920	719,519	720,242	720,961	721,508	721,993	722,420	722,676	722,894
2000	80,354	201,529	287,798	372,890	441,566	497,835	542,034	586,528	666,440	701,636	725,516	740,221	754,651	770,939	782,088	790,092	796,429	802,172	805,666	810,241	813,477	815,915	817,505	819,183	820,607	821,431	822,251	822,875	823,428	823,916	824,207	824,456
2001	81,830	208,609	314,038	403,058	475,874	528,363	588,461	684,201	722,389	755,756	775,294	792,747	815,095	831,619	844,393	849,872	858,242	861,711	865,850	867,860	870,111	872,898	875,379	877,073	878,341	879,222	880,101	880,769	881,360	881,882	882,195	882,461
2002	80,372	213,439	317,950	406,397	473,059	550,373	662,880	717,249	751,867	780,689	804,093	829,151	846,996	863,694	874,252	885,412	892,234	896,912	900,143	904,140	906,162	908,528	910,819	912,531	913,910	914,828	915,742	916,437	917,052	917,595	917,920	918,197
2003	75,367	203,294	304,413	382,736	464,696	592,042	648,436	694,389	732,436	760,784	793,348	813,874	831,854	843,240	855,310	864,087	870,138	874,800	879,927	883,212	884,966	887,256	889,608	891,292	892,700	893,597	894,489	895,168	895,769	896,300	896,617	896,888
2004	83,652	211,821	313,433	411,154	559,641	629,429	678,936	724,522	761,016	801,741	832,835	856,300	869,538	886,708	895,135	904,796	912,723	919,004	922,001	924,824	928,494	931,773	934,324	936,105	937,650	938,591	939,529	940,242	940,873	941,431	941,764	942,048
2005	78,126	211,286	317,091	453,990	539,372	610,582	663,124	714,089	770,548	803,706	834,263	852,315	869,680	883,939	899,649	909,907	917,415	922,654	927,916	931,751	935,513	938,908	941,562	943,370	944,995	945,943	946,888	947,607	948,243	948,805	949,141	949,428
2006	86,833	223,691	375,594	481,879	565,292	634,713	692,056	767,762	811,392	848,742	883,998	911,322	927,516	943,369	953,437	961,056	967,693	972,077	976,453	980,462	984,491	988,163	991,046	992,963	994,746	995,745	996,740	997,496	998,166	998,757	999,111	999,413
2007	87,293	245,229	377,285	489,605	587,364	668,942	751,008	816,093	872,964	914,805	949,682	975,326	1,000,056	1,020,509	1,030,837	1,039,823	1,050,164	1,055,748	1,060,424	1,064,750	1,069,203	1,073,301	1,076,533	1,078,631	1,080,649	1,081,734	1,082,815	1,083,637	1,084,364	1,085,007	1,085,391	1,085,719
2008	91,615	257,081	399,030	525,017	633,060	737,393	827,636	896,428	953,462	1,000,317	1,040,960	1,071,119	1,089,641	1,107,665	1,121,377	1,138,499	1,148,781	1,154,751	1,159,779	1,164,479	1,169,436	1,174,042	1,177,690	1,180,002	1,182,301	1,183,489	1,184,671	1,185,570	1,186,366	1,187,069	1,187,489	1,187,848
2009	95,058	255,126	392,033	499,977	620,329	709,469	781,582	841,258	890,089	933,832	963,893	989,055	1,006,320	1,018,273	1,029,763	1,041,843	1,051,200	1,056,533	1,061,053	1,065,324	1,069,940	1,074,270	1,077,713	1,079,846	1,082,036	1,083,122	1,084,204	1,085,027	1,085,756	1,086,399	1,086,784	1,087,112
2010	89,014	227,121	333,349	436,050	523,741	604,539	669,852	721,709	756,450	782,342	811,934	833,295	848,403	862,353	874,209	884,464	892,363	896,778	900,545	904,143	908,132	911,908	914,923	916,748	918,682	919,604	920,523	921,221	921,840	922,386	922,713	922,991
2011	82,801	214,976	322,844	424,980	510,630	575,445	632,005	677,120	715,021	743,124	765,976	784,712	797,841	811,790	822,951	832,605	839,998	844,044	847,522	850,884	854,707	858,357	861,284	863,015	864,908	865,776	866,641	867,299	867,881	868,395	868,703	868,965
2012	73,554	199,607	304,014	393,264	478,773	546,543	597,881	642,316	672,070	695,032	718,154	736,220	753,181	766,349	776,885	785,999	792,936	796,651	799,868	803,017	806,691	810,230	813,079	814,727	816,583	817,403	818,219	818,840	819,390	819,875	820,166	820,414
2013	75,243	202,740	307,694	403,390	486,742	546,727	608,582	652,803	691,093	717,153	743,113	765,056	782,682	796,366	807,315	816,785	823,950	827,697	830,971	834,216	838,104	841,881	844,932	846,659	848,662	849,514	850,362	851,008	851,579	852,084	852,386	852,643
2014	75,694	211,129	316,486	412,058	491,645	557,762	618,187	669,388	704,038	735,399	767,850	790,523	808,736	822,875	834,189	843,974	851,378	855,250	858,632	861,986	866,003	869,906	873,058	874,843	876,912	877,793	878,670	879,336	879,927	880,448	880,760	881,026
2015	77,052	201,603	305,363	388,745	465,248	531,529	583,287	625,385	666,548	698,975	729,820	751,370	768,681	782,119	792,872	802,173	809,210	812,891	816,105	819,293	823,111	826,820	829,817	831,513	833,480	834,317	835,150	835,784	836,345	836,841	837,137	837,390
2016	76,323	203,850	302,625	385,562	466,364	522,685	578,776	625,127	664,916	697,264	728,033	749,530	766,799	780,205	790,931	800,210	807,229	810,901	814,107	817,287	821,096	824,796	827,785	829,477	831,439	832,274	833,106	833,738	834,298	834,792	835,088	835,340
2017	78,389	200,764	303,150	392,199	468,599	535,602	603,223	653,801	695,416	729,247	761,428	783,911	801,972	815,993	827,211	836,915	844,256	848,097	851,450	854,776	858,759	862,630	865,755	867,525	869,578	870,451	871,320	871,981	872,567	873,084	873,393	873,657
2018	77,917	205,958	310,325	405,112	493,038	574,914	637,695	691,164	735,156	770,921	804,941	828,709	847,802	862,624	874,484	884,742	892,503	896,562	900,108	903,624	907,834	911,926	915,230	917,101	919,271	920,194	921,113	921,812	922,431	922,977	923,305	923,583
2019	77,557	211,111	321,149	423,142	526,782	602,347	668,124	724,144	770,236	807,708	843,350	868,253	888,257	903,786	916,212	926,960	935,091	939,344	943,059	946,742	951,154	955,441	958,903	960,863	963,136	964,103	965,066	965,799	966,447	967,020	967,362	967,654
2020	84,095	215,744	318,842	428,030	519,683	594,231	659,121	714,386	759,857	796,824	831,986	856,553	876,287	891,607	903,865	914,469	922,490	926,686	930,351	933,985	938,337	942,566	945,981	947,915	950,158	951,112	952,062	952,784	953,424	953,989	954,327	954,615
2021	86,584	216,206	324,751	424,944	515,937	589,947	654,370	709,236	754,379	791,080	825,989	850,378	869,970	885,180	897,350	907,877	915,840	920,006	923,644	927,252	931,573	935,771	939,162	941,082	943,308	944,255	945,199	945,916	946,551	947,112	947,447	947,733
2022	96,192	232,244	353,994	463,210	562,396	643,070	713,294	773,101	822,309	862,315	900,367	926,953	948,309	964,888	978,154	989,629	998,309	1,002,850	1,006,816	1,010,749	1,015,458	1,020,035	1,023,731	1,025,824	1,028,251	1,029,283	1,030,311	1,031,093	1,031,786	1,032,397	1,032,763	1,033,074
2023	98,294	250,325	381,554	499,273	606,181	693,136	768,828	833,291	886,330	929,450	970,465	999,120	1,022,139	1,040,009	1,054,308	1,066,676	1,076,033	1,080,927	1,085,201	1,089,440	1,094,517	1,099,450	1,103,434	1,105,689	1,108,305	1,109,418	1,110,526	1,111,369	1,112,115	1,112,774	1,113,168	1,113,504

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	2.300	1.413	1.212	1.127	1.089	1.071	1.058	1.069	1.059	1.045	1.042	1.028	1.020	1.013	1.013	1.029	1.009	1.006	1.004	1.003	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.000	1.001	**1.003**
1993	2.283	1.389	1.195	1.122	1.092	1.082	1.084	1.063	1.058	1.048	1.032	1.025	1.009	1.013	1.017	1.008	1.006	1.004	1.004	1.004	1.003	1.003	1.003	1.000	1.000	1.001	1.001	1.001	1.000	1.000	**1.000**	**1.003**
1994	2.395	1.409	1.194	1.126	1.084	1.093	1.070	1.054	1.062	1.036	1.021	1.018	1.017	1.022	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.001	**1.000**	**1.000**	**1.003**
1995	2.414	1.382	1.186	1.128	1.103	1.094	1.065	1.067	1.044	1.035	1.022	1.023	1.020	1.014	1.009	1.007	1.008	1.005	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	**1.001**	**1.000**	**1.000**	**1.003**
1996	2.430	1.365	1.176	1.142	1.119	1.092	1.094	1.053	1.033	1.026	1.025	1.036	1.016	1.013	1.007	1.005	1.011	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
1997	2.447	1.385	1.232	1.160	1.108	1.115	1.074	1.045	1.040	1.030	1.057	1.024	1.017	1.014	1.010	1.009	1.007	1.005	1.005	1.003	1.002	1.001	1.001	1.003	1.002	1.001	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
1998	2.443	1.444	1.244	1.151	1.141	1.102	1.065	1.045	1.048	1.100	1.026	1.019	1.014	1.016	1.014	1.011	1.007	1.007	1.005	1.002	1.002	1.002	1.002	1.001	1.000	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
1999	2.552	1.419	1.237	1.192	1.131	1.085	1.061	1.061	1.099	1.041	1.027	1.018	1.015	1.018	1.013	1.010	1.008	1.004	1.004	1.002	1.005	1.001	1.002	1.001	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2000	2.508	1.428	1.296	1.184	1.127	1.089	1.082	1.136	1.053	1.034	1.020	1.019	1.022	1.014	1.010	1.008	1.007	1.004	1.006	1.004	1.003	1.002	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2001	2.549	1.505	1.283	1.181	1.110	1.114	1.163	1.056	1.046	1.026	1.023	1.028	1.020	1.015	1.006	1.010	1.004	1.005	1.002	1.003	1.003	1.003	1.002	1.001	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2002	2.656	1.490	1.278	1.164	1.163	1.204	1.082	1.048	1.038	1.030	1.031	1.022	1.020	1.012	1.013	1.008	1.005	1.004	1.004	1.002	1.003	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2003	2.697	1.497	1.257	1.214	1.274	1.095	1.071	1.055	1.039	1.043	1.026	1.022	1.014	1.014	1.010	1.007	1.005	1.006	1.004	1.002	1.003	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2004	2.532	1.480	1.312	1.361	1.125	1.079	1.067	1.050	1.054	1.039	1.028	1.015	1.020	1.010	1.011	1.009	1.007	1.003	1.003	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2005	2.704	1.501	1.432	1.188	1.132	1.086	1.077	1.079	1.043	1.038	1.022	1.020	1.016	1.018	1.011	1.008	1.006	1.006	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2006	2.576	1.679	1.283	1.173	1.123	1.090	1.109	1.057	1.046	1.042	1.031	1.018	1.017	1.011	1.008	1.007	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2007	2.809	1.539	1.298	1.200	1.139	1.123	1.087	1.070	1.048	1.038	1.027	1.025	1.020	1.010	1.009	1.010	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2008	2.806	1.552	1.316	1.206	1.165	1.122	1.083	1.064	1.049	1.041	1.029	1.017	1.017	1.012	1.015	1.009	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2009	2.684	1.537	1.275	1.241	1.144	1.102	1.076	1.058	1.049	1.032	1.026	1.017	1.012	1.011	1.012	1.009	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2010	2.552	1.468	1.308	1.201	1.154	1.108	1.077	1.048	1.034	1.038	1.026	1.018	1.016	1.014	1.012	1.009	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2011	2.596	1.502	1.316	1.202	1.127	1.098	1.071	1.056	1.039	1.031	1.024	1.017	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2012	2.714	1.523	1.294	1.217	1.142	1.094	1.074	1.046	1.034	1.033	1.025	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.004	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2013	2.694	1.518	1.311	1.207	1.123	1.113	1.073	1.059	1.038	1.036	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2014	2.789	1.499	1.302	1.193	1.134	1.108	1.083	1.052	1.045	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2015	2.616	1.515	1.273	1.197	1.142	1.097	1.072	1.066	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2016	2.671	1.485	1.274	1.210	1.121	1.107	1.080	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2017	2.561	1.510	1.294	1.195	1.143	1.126	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2018	2.643	1.507	1.305	1.217	1.166	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2019	2.722	1.521	1.318	1.245	1.143	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2020	2.565	1.478	1.342	1.214	1.143	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2021	2.497	1.502	1.309	1.214	1.143	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2022	2.414	1.524	1.309	1.214	1.143	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
2023	2.547	1.524	1.309	1.214	1.143	1.109	1.084	1.064	1.049	1.044	1.030	1.023	1.017	1.014	1.012	1.009	1.005	1.004	1.004	1.005	1.005	1.004	1.002	1.002	**1.001**	**1.001**	**1.001**	**1.001**	**1.001**	**1.000**	**1.000**	**1.003**
Wtd 3 yr avg	2.489	1.500	1.322	1.220	1.144	1.110	1.078	1.059	1.039	1.033	1.025	1.017	1.015	1.011	1.011	1.008	1.006	1.005	1.004	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
Wtd 5 yr avg	2.560	1.503	1.307	1.213	1.142	1.111	1.076	1.056	1.038	1.034	1.026	1.019	1.016	1.012	1.011	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Wtd 7 yr avg	2.575	1.502	1.302	1.209	1.139	1.106	1.076	1.055	1.042	1.036	1.027	1.019	1.017	1.012	1.011	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Wtd 10 yr avg	2.610	1.505	1.303	1.208	1.140	1.108	1.078	1.058	1.043	1.037	1.027	1.019	1.017	1.013	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	
Prior Selected	2.644	1.506	1.300	1.209	1.141	1.108	1.081	1.059	1.044	1.037	1.027	1.020	1.018	1.013	1.010	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.003
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.610	1.505	1.303	1.208	1.140	1.108	1.078	1.058	1.043	1.037	1.027	1.019	1.017	1.013	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.003
Cumulative	10.951	4.195	2.787	2.138	1.769	1.552	1.401	1.300	1.229	1.178	1.136	1.107	1.086	1.067	1.054	1.043	1.034	1.028	1.023	1.019	1.016	1.013	1.010	1.009	1.007	1.006	1.005	1.005	1.004	1.003	1.003	1.003
Notes																																

Washington Department of Labor & Industries

Accident Fund Combined

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23

Amounts in $000s

Accident Year Ending June 30	Unadjusted Deloitte Ult. Loss Low @06/30/22	Unadjusted Deloitte Ult. Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	500,360	500,480	499,044	1,315	1,435	4	4	316	312	312	500,527	500,757	167	277
1993	468,490	468,700	467,085	1,405	1,615	206	229	63	(143)	(165)	468,458	468,678	(32)	(22)
1994	498,443	498,553	496,676	1,767	1,877	216	216	283	67	67	498,522	498,532	78	(22)
1995	497,542	497,852	495,270	2,272	2,582	503	564	151	(352)	(413)	497,590	497,700	49	(151)
1996	520,322	520,542	517,758	2,564	2,784	349	385	123	(226)	(262)	520,059	520,169	(262)	(372)
1997	574,087	574,557	569,903	4,185	4,655	669	745	315	(354)	(430)	573,955	574,465	(132)	(92)
1998	614,880	615,200	610,399	4,481	4,801	608	652	331	(277)	(321)	614,679	615,159	(201)	(41)
1999	650,828	651,348	645,430	5,398	5,918	960	1,054	599	(360)	(455)	650,560	650,980	(268)	(368)
2000	732,368	733,098	724,466	7,902	8,632	1,118	1,221	1,679	560	457	732,583	733,203	215	105
2001	781,351	782,435	771,645	9,706	10,790	1,493	1,681	2,481	988	800	782,618	783,438	1,268	1,004
2002	806,118	807,392	794,472	11,647	12,921	2,254	2,495	2,367	112	(128)	806,078	807,255	(41)	(138)
2003	777,062	778,355	765,085	11,977	13,270	1,892	2,094	1,755	(137)	(339)	777,111	778,297	48	(59)
2004	817,585	819,694	797,288	20,298	22,407	3,738	4,126	2,823	(914)	(1,302)	817,561	819,469	(24)	(225)
2005	843,095	846,044	817,080	26,015	28,964	5,008	5,577	5,263	255	(314)	843,178	845,368	83	(676)
2006	891,706	895,166	859,098	32,609	36,069	6,189	6,839	4,385	(1,805)	(2,455)	891,121	894,062	(586)	(1,105)
2007	1,007,184	1,012,654	958,000	49,185	54,655	9,783	10,858	10,341	559	(517)	1,009,385	1,013,835	2,200	1,180
2008	1,116,045	1,123,965	1,047,391	68,653	76,573	14,596	16,279	17,122	2,526	844	1,120,363	1,126,493	4,319	2,529
2009	1,032,919	1,040,339	955,577	77,341	84,761	15,580	17,073	11,490	(4,090)	(5,583)	1,032,393	1,040,123	(525)	(215)
2010	876,370	883,800	799,403	76,967	84,397	15,888	17,420	13,772	(2,117)	(3,648)	874,284	882,634	(2,087)	(1,167)
2011	835,403	843,973	740,098	95,305	103,875	17,337	18,866	12,814	(4,524)	(6,052)	832,042	841,442	(3,362)	(2,532)
2012	776,668	787,338	680,951	95,717	106,387	18,623	20,734	17,819	(804)	(2,915)	780,147	789,707	3,479	2,369
2013	807,108	820,108	686,809	120,299	133,299	21,518	23,893	25,567	4,049	1,674	808,497	820,227	1,389	119
2014	834,783	853,223	678,854	155,929	174,369	25,505	28,638	31,038	5,533	2,400	837,253	850,353	2,470	(2,870)
2015	814,012	836,672	609,420	204,591	227,251	34,081	37,935	39,645	5,564	1,709	812,114	829,474	(1,898)	(7,198)
2016	818,673	847,913	565,522	253,152	282,392	45,972	51,455	45,681	(290)	(5,774)	812,907	836,517	(5,767)	(11,397)
2017	854,464	914,554	527,355	327,108	387,198	56,564	66,752	67,188	10,624	436	870,387	901,707	15,924	(12,846)
2018	907,235	982,035	486,665	420,570	495,370	69,143	80,523	81,653	12,510	1,130	921,426	985,776	14,191	3,741
2019	965,359	1,061,839	419,971	545,388	641,868	87,910	102,126	103,639	15,729	1,513	972,869	1,055,859	7,509	(5,981)
2020	941,772	1,044,331	317,979	623,793	726,352	96,343	110,786	108,793	12,449	(1,994)	954,329	1,050,230	12,557	5,899
2021	1,040,954	1,189,698	215,341	825,613	974,357	116,112	133,132	108,392	(7,719)	(24,740)	1,063,470	1,186,027	22,516	(3,672)
2022	1,133,856	1,334,306	95,673	1,038,183	1,238,633	137,234	160,519	136,019	(1,215)	(24,500)	1,184,397	1,345,215	50,541	10,909
2023														
'92 to '22	24,737,042	25,566,164	19,615,707	5,121,335	5,950,457	807,396	924,871	853,906	46,509	(70,965)	24,860,863	25,543,151	123,821	(23,014)
'91 and Prior	5,853,152	5,853,650	5,848,464	4,688	5,186	940	1,043	449	(490)	(594)	5,852,487	5,852,863	(665)	(787)
Total	30,590,195	31,419,814	25,464,171	5,126,023	5,955,643	808,336	925,914	854,355	46,019	(71,559)	30,713,350	31,396,014	123,155	(23,800)

% Change in Unpaid Claim Estimate: 2.4% -0.4%

Washington Department of Labor & Industries

Accident Fund Combined

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Adjusted Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	1.000	0	0
1941	0	1.000	0	0	0	0	0	1.000	0	0
1942	0	1.000	0	0	0	0	0	1.000	0	0
1943	0	1.000	0	0	0	0	0	1.000	0	0
1944	0	1.000	0	0	0	0	0	1.000	0	0
1945	0	1.000	0	0	0	0	0	1.000	0	0
1946	0	1.000	0	0	0	0	0	1.000	0	0
1947	0	1.000	0	0	0	0	0	1.000	0	0
1948	0	1.000	0	0	0	0	0	1.000	0	0
1949	0	1.000	0	0	0	0	0	1.000	0	0
1950	7,452	1.000	7,452	7,452	7,452	0	0	1.000	0	0
1951	16,113	1.000	16,113	16,113	16,113	0	0	1.000	0	0
1952	17,316	1.000	17,316	17,316	17,316	0	0	1.000	0	0
1953	17,502	1.000	17,502	17,502	17,502	0	0	1.000	0	0
1954	16,699	1.000	16,699	16,699	16,699	0	0	1.000	0	0
1955	16,575	1.000	16,575	16,575	16,575	0	0	1.000	0	0
1956	16,336	1.000	16,336	16,336	16,336	0	0	1.000	0	0
1957	18,512	1.000	18,512	18,512	18,512	0	0	1.000	0	0
1958	22,156	1.000	22,156	22,156	22,156	0	0	1.000	0	0
1959	24,009	1.000	24,009	24,009	24,009	0	0	1.000	0	0
1960	24,720	1.000	24,720	24,720	24,720	0	0	1.000	0	0
1961	26,073	1.000	26,073	26,073	26,073	0	0	1.000	0	0
1962	30,326	1.000	30,326	30,326	30,326	(0)	(0)	0.993	(0)	(0)
1963	31,929	1.000	31,929	31,929	31,929	(0)	(0)	0.984	(0)	(0)
1964	31,761	1.000	31,761	31,761	31,761	(0)	(0)	0.976	(0)	(0)
1965	34,247	1.000	34,247	34,247	34,247	(0)	(0)	0.966	(0)	(0)
1966	40,582	1.000	40,582	40,582	40,582	(0)	(0)	0.956	(0)	(0)
1967	45,522	1.000	45,522	45,522	45,522	(0)	(0)	0.945	(0)	(0)
1968	47,593	1.000	47,593	47,593	47,593	(0)	(0)	0.905	(0)	(0)
1969	49,764	1.000	49,764	49,764	49,764	(0)	(0)	0.625	(0)	(0)
1970	49,153	1.000	49,153	49,153	49,153	0	0	1.201	0	0
1971	61,218	1.000	61,219	61,218	61,218	0	0	1.057	0	0
1972	93,134	1.000	93,135	93,134	93,134	0	0	1.021	0	0
1973	119,799	1.000	119,801	119,799	119,799	0	1	1.002	0	1
1974	129,935	1.000	129,938	129,935	129,935	1	1	0.989	1	1
1975	134,007	1.000	134,013	134,009	134,009	1	2	0.983	1	2
1976	139,670	1.000	139,679	139,672	139,672	2	3	0.978	2	3
1977	167,263	1.000	167,278	167,269	167,269	6	6	0.977	6	6
1978	180,345	1.000	180,368	180,354	180,355	9	10	0.974	9	10
1979	218,667	1.000	218,710	218,684	218,685	16	18	0.970	16	18
1980	285,060	1.000	285,138	285,090	285,093	30	33	0.965	29	32
1981	288,165	1.000	288,266	288,205	288,210	40	44	0.960	38	43
1982	306,099	1.000	306,237	306,158	306,164	59	65	0.957	57	63
1983	322,746	1.001	322,935	322,836	322,846	90	100	0.956	87	96
1984	359,274	1.001	359,533	359,413	359,428	139	154	0.956	133	147
1985	348,022	1.001	348,328	348,195	348,213	173	191	0.953	165	182
1986	342,981	1.001	343,338	343,202	343,225	220	243	0.949	209	231
1987	338,094	1.001	338,508	338,350	338,377	256	283	0.945	242	268
1988	369,950	1.001	370,485	370,311	370,350	362	400	0.945	342	378
1989	442,902	1.002	443,644	443,446	443,504	545	602	0.943	514	568
1990	474,591	1.002	475,513	475,305	475,381	715	790	0.941	672	743
1991	498,195	1.002	499,321	499,103	499,199	908	1,004	0.939	853	943
Totals	6,204,457		6,209,731	6,208,031	6,208,407	3,574	3,950		3,375	3,731

Notes

(2) Section AF-Combined, Exhibit 22
(3) Section AF-Combined, Exhibit 22
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Not Used, Discount2
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Accident Fund Combined

Paid Loss Development Method - 1991 & Prior

Data evaluated as of 6/30/2023
Amounts in $000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
1941																																																					
1942																																																					
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1946																																																					
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1950																								7,452	7,452	7,452	7,452	7,452	7,452	7,452	7,453	7,453	7,453	7,453	7,453	7,453	7,453	7,452	7,452	7,452	7,452	7,452	7,452										
1951																							16,114	16,114	16,114	16,114	16,114	16,114	16,115	16,115	16,115	16,115	16,115	16,115	16,115	16,115	16,113	16,113	16,113	16,113	16,113	16,113											
1952															17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,317	17,316	17,316	17,316	17,316	17,316	17,316											
1953													17,503	17,503	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502	17,502													
1954												16,697	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699	16,699													
1955											16,570	16,573	16,573	16,574	16,574	16,574	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575	16,575													
1956										16,332	16,332	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336	16,336															
1957											18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512	18,512															
1958														22,148	22,151	22,151	22,151	22,151	22,151	22,152	22,161	22,151	22,152	22,152	22,152	22,152	22,152	22,152	22,152	22,158	22,156	22,156	22,156	22,156	22,158																	
1959													23,985	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,008	24,009	24,009	24,009	24,009	24,009	24,009	24,009	24,009	24,009	24,009	24,009	24,009																	
1960													24,697	24,701	24,703	24,704	24,707	24,718	24,718	24,718	24,718	24,718	24,718	24,718	24,718	24,718	24,720	24,720	24,720	24,720	24,720	24,720	24,720																			
1961													26,070	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,072	26,073	26,073	26,073	26,073																					
1962												30,315	30,324	30,323	30,324	30,325	30,325	30,327	30,327	30,327	30,327	30,327	30,326	30,326	30,326	30,326	30,326	30,326	30,326	30,326																					
1963											31,918	31,922	31,922	31,922	31,924	31,925	31,928	31,928	31,928	31,929	31,930	31,930	31,930	31,929	31,929	31,929	31,929	31,929	31,929	31,929																					
1964										31,711	31,723	31,726	31,728	31,731	31,734	31,761	31,760	31,761	31,761	31,761	31,761	31,761	31,761	31,761	31,761	31,761	31,761	31,761																							
1965									34,215	34,221	34,224	34,226	34,229	34,245	34,245	34,245	34,246	34,246	34,246	34,246	34,247	34,247	34,247	34,247	34,247	34,247	34,247	34,247																							
1966								40,463	40,481	40,530	40,531	40,533	40,536	40,539	40,543	40,546	40,582	40,582	40,582	40,582	40,582	40,583	40,582	40,582	40,582	40,582	40,582																								
1967							45,470	45,516	45,517	45,515	45,515	45,515	45,516	45,517	45,518	45,519	45,519	45,520	45,520	45,521	45,523	45,522	45,522	45,522	45,522	45,522																									
1968						47,525	47,535	47,540	47,584	47,589	47,589	47,591	47,589	47,590	47,593	47,592	47,593	47,592	47,592	47,591	47,593	47,593	47,593	47,593	47,593																										
1969					49,620	49,688	49,689	49,751	49,753	49,756	49,757	49,759	49,761	49,761	49,763	49,764	49,764	49,764	49,764	49,764	49,764	49,764	49,764	49,764																											
1970				49,064	49,093	49,100	49,106	49,111	49,117	49,122	49,128	49,132	49,134	49,139	49,141	49,144	49,148	49,151	49,153	49,153	49,153	49,153	49,153																												
1971			61,176	61,202	61,203	61,206	61,208	61,208	61,211	61,212	61,213	61,215	61,217	61,217	61,218	61,217	61,217	61,218	61,218	61,218	61,218	61,218																													
1972		92,677	92,795	92,881	92,948	92,952	92,962	93,036	93,037	93,041	93,042	93,049	93,046	93,047	93,046	93,048	93,120	93,132	93,134	93,134	93,134																														
1973	119,677	119,708	119,720	119,730	119,732	119,736	119,744	119,749	119,780	119,803	119,805	119,806	119,806	119,806	119,812	119,813	119,816	119,816	119,817	119,799																															
1974	129,140	129,176	129,202	129,331	129,368	129,453	129,475	129,510	129,649	129,673	129,731	129,785	129,890	129,912	129,931	129,933	129,934	129,933	129,935																																
1975	133,620	133,691	133,700	133,778	133,786	133,794	133,800	133,810	133,819	133,832	133,842	133,847	133,967	133,983	133,989	133,998	134,009	134,007																																	
1976	139,221	139,300	139,332	139,538	139,550	139,561	139,568	139,636	139,659	139,659	139,662	139,663	139,666	139,668	139,672	139,671	139,670																																			
1977	166,667	166,693	166,709	166,739	166,768	166,787	166,808	166,956	166,959	166,979	167,091	167,094	167,105	167,261	167,263	167,263																																			
1978	179,655	179,684	179,795	179,887	180,027	180,099	180,106	180,223	180,303	180,344	180,345	180,346	180,345	180,346	180,345																																				
1979	218,100	218,224	218,262	218,511	218,526	218,587	218,597	218,607	218,618	218,634	218,645	218,661	218,660	218,667																																					
1980	284,148	284,276	284,457	284,494	284,612	284,763	284,885	284,904	284,923	284,942	285,014	285,057	285,060																																						
1981	287,727	287,871	287,985	288,004	288,011	288,143	288,149	288,165	288,165	288,164	288,165	288,165																																							
1982	305,352	305,688	305,827	305,884	306,076	306,082	306,101	306,101	306,085	306,099	306,099																																								
1983	321,869	322,099	322,411	322,571	322,630	322,656	322,675	322,698	322,713	322,746																																									
1984	359,124	359,158	359,182	359,203	359,212	359,233	359,237	359,252	359,274																																										
1985	347,202	347,362	347,576	347,627	347,796	347,845	347,860	348,022																																											
1986	342,145	342,200	342,356	342,414	342,560	342,829	342,981																																												
1987	337,766	337,842	338,012	338,075	338,090	338,094																																													
1988	369,473	369,658	369,795	369,948	369,950																																														
1989	442,844	442,871	442,894	442,902																																															
1990	474,462	474,536	474,591																																																
1991	498,172	498,195																																																	
1992	534,215																																																		

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1940																																																					
1941																																																					
1942																																																					
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1948																																																					
1949																																																					
1950																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1951																							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1952																						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1953																					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1954																				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1955																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1956																	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1957																	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1958														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1959															1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1960														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1961													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1962												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1963											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1964										1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1965									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1966							1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1967							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1968						1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1969				1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1970			1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1971		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1972	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000																												
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1974	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000																														
1975	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000																															
1976	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																
1977	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000																																	
1978	1.000	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																		
1979	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Total Permanent Disability Awards

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	110,323	110,423	593	693	109,730	0.950	564	658
1993	102,240	102,340	690	790	101,549	0.960	663	759
1994	102,107	102,107	750	750	101,358	0.936	701	701
1995	107,037	107,137	1,334	1,434	105,703	0.953	1,272	1,367
1996	119,195	119,295	1,140	1,240	118,054	0.922	1,052	1,144
1997	147,481	147,781	2,602	2,902	144,879	0.941	2,448	2,731
1998	164,351	164,651	2,495	2,795	161,856	0.926	2,310	2,588
1999	179,393	179,693	2,768	3,068	176,625	0.917	2,538	2,813
2000	215,259	215,659	4,245	4,645	211,014	0.920	3,905	4,273
2001	230,932	231,532	5,902	6,502	225,030	0.923	5,447	6,001
2002	245,562	246,262	5,993	6,693	239,568	0.916	5,492	6,134
2003	242,952	243,552	6,458	7,058	236,495	0.919	5,932	6,484
2004	261,443	262,743	12,469	13,769	248,975	0.924	11,526	12,728
2005	257,129	258,629	14,352	15,852	242,777	0.926	13,294	14,684
2006	277,120	279,120	19,165	21,165	257,955	0.928	17,776	19,631
2007	317,804	320,904	29,476	32,576	288,328	0.928	27,355	30,232
2008	352,722	356,922	40,571	44,771	312,151	0.929	37,709	41,613
2009	303,998	308,998	47,242	52,242	256,756	0.933	44,061	48,724
2010	252,514	257,514	41,555	46,555	210,959	0.932	38,723	43,382
2011	254,085	260,085	55,035	61,035	199,050	0.933	51,351	56,949
2012	237,149	243,149	52,670	58,670	184,479	0.931	49,054	54,642
2013	242,059	249,059	58,989	65,989	183,070	0.932	54,970	61,493
2014	257,144	265,144	79,310	87,310	177,834	0.931	73,847	81,296
2015	253,043	263,043	101,041	111,041	152,001	0.929	93,823	103,109
2016	266,334	279,334	122,926	135,926	143,408	0.927	113,986	126,040
2017	289,396	306,396	168,080	185,080	121,317	0.926	155,720	171,470
2018	315,694	362,694	207,263	254,263	108,431	0.925	191,686	235,154
2019	335,398	393,398	258,462	316,462	76,936	0.922	238,183	291,633
2020	322,270	382,608	279,527	339,865	42,743	0.916	256,033	311,300
2021	396,000	477,334	383,754	465,088	12,246	0.904	346,905	420,429
2022	461,618	564,199	459,846	562,427	1,772	0.893	410,847	502,498
2023	508,518	612,633	508,518	612,633	0	0.881	448,147	539,902
'92 to Current	8,128,271	8,674,340	2,975,223	3,521,292	5,153,047		2,707,320	3,202,559
'91 & Prior	1,448,680	1,448,826	1,388	1,534	1,447,292	0.961	1,333	1,474
Total	9,576,951	10,123,166	2,976,611	3,522,826	6,600,339		2,708,653	3,204,033
(2) = (4) + (6)			3,485,237	3,485,237	<--------L&I Selected-------->		3,201,464	3,201,464
(3) = (5) + (6)			508,626	(37,589)	<-----L&I Less Deloitte----->		492,811	(2,568)

(4) = Section AF-I, Exhibit 3 Col (6) - Section AF-I, Exhibit 15 Col (2)
(5) = Section AF-I, Exhibit 3 Col (7) - Section AF-I, Exhibit 15 Col (2)
(6) Provided by Client
(7) Section AF-I, Exhibit 20
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Comparison of Ultimate Loss

Data Evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	110,323	110,423	110,223	110,323	100	100	111,451	111,494	(43)	1,128	1,028
1993	102,240	102,340	102,240	102,340	0	0	102,470	102,212	258	231	131
1994	102,107	102,107	101,907	102,007	200	100	101,723	101,996	(274)	(384)	(384)
1995	107,037	107,137	106,937	107,037	100	100	107,745	107,504	241	708	608
1996	119,195	119,295	119,295	119,495	(100)	(200)	119,072	119,371	(298)	(122)	(222)
1997	147,481	147,781	147,581	147,881	(100)	(100)	148,239	148,477	(238)	758	458
1998	164,351	164,651	164,551	164,751	(200)	(100)	164,728	164,646	82	377	77
1999	179,393	179,693	179,593	179,893	(200)	(200)	179,632	179,900	(268)	239	(61)
2000	215,259	215,659	214,859	215,359	400	300	215,460	215,436	24	200	(200)
2001	230,932	231,532	229,832	230,432	1,100	1,100	231,800	230,335	1,466	868	268
2002	245,562	246,262	245,662	246,462	(100)	(200)	246,171	246,625	(454)	609	(91)
2003	242,952	243,552	242,852	243,552	100	0	243,228	242,835	392	276	(324)
2004	261,443	262,743	261,843	263,343	(400)	(600)	262,432	262,978	(547)	988	(312)
2005	257,129	258,629	257,529	259,429	(400)	(800)	257,051	259,551	(2,500)	(77)	(1,577)
2006	277,120	279,120	277,720	280,020	(600)	(900)	276,140	279,280	(3,140)	(980)	(2,980)
2007	317,804	320,904	315,804	319,404	2,000	1,500	315,210	318,530	(3,320)	(2,593)	(5,693)
2008	352,722	356,922	349,622	354,922	3,100	2,000	349,364	349,074	291	(3,358)	(7,558)
2009	303,998	308,998	304,498	309,498	(500)	(500)	300,505	301,796	(1,291)	(3,493)	(8,493)
2010	252,514	257,514	253,476	258,476	(962)	(962)	247,184	246,272	913	(5,330)	(10,330)
2011	254,085	260,085	256,017	262,017	(1,932)	(1,932)	248,498	243,572	4,926	(5,587)	(11,587)
2012	237,149	243,149	231,101	237,101	6,047	6,047	226,272	224,145	2,127	(10,876)	(16,876)
2013	242,059	249,059	239,977	246,977	2,082	2,082	241,223	233,952	7,271	(836)	(7,836)
2014	257,144	265,144	253,126	263,126	4,018	2,018	259,264	251,295	7,969	2,120	(5,880)
2015	253,043	263,043	251,841	264,841	1,201	(1,799)	265,022	261,074	3,948	11,979	1,979
2016	266,334	279,334	266,297	282,297	37	(2,963)	277,192	267,961	9,231	10,858	(2,142)
2017	289,396	306,396	271,396	313,396	18,000	(7,000)	325,050	312,552	12,498	35,653	18,653
2018	315,694	362,694	302,623	354,623	13,070	8,070	374,622	352,189	22,433	58,928	11,928
2019	335,398	393,398	326,398	390,398	9,000	3,000	434,835	395,544	39,290	99,437	41,437
2020	322,270	382,608	310,629	370,689	11,641	11,919	428,014	390,017	37,997	105,745	45,407
2021	396,000	477,334	380,917	471,057	15,083	6,277	482,861	416,081	66,780	86,861	5,527
2022	461,618	564,199	430,000	530,000	31,618	34,199	528,689	459,955	68,734	67,072	(35,510)
2023	508,518	612,633					563,691			55,172	(48,943)
'92 to Current	8,128,271	8,674,340	7,506,348	8,001,148	113,405	60,558	8,634,840	7,796,651	274,498	506,569	(39,499)
'91 & Prior	1,448,680	1,448,826	1,449,065	1,449,309	(385)	(483)	1,450,737	1,451,439	(702)	2,057	1,911
Total	9,576,951	10,123,166	8,955,413	9,450,457	113,020	60,075	10,085,577	9,248,090	273,796	508,626	(37,589)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Selected Ultimate Loss

Data Evaluated as of @06/30/23

Amounts in 000s

Accident Year Ending June 30	Adjusted Paid Loss	Methodology Indications 0.0% Incr Paid Future TPD	0.0% Incr Paid On Premium	0.0% Incr Paid On Available	Selected	Adjusted Selected Ultimate Loss Low	Adjusted Selected Ultimate Loss High	Ultimate TPD Awards	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
1992	141,707	142,365	142,365	142,365	142,365	142,300	142,400	823	172,904	173,026
1993	128,610	129,382	129,348	129,327	129,382	129,300	129,400	711	181,857	181,997
1994	131,150	131,912	131,965	131,900	131,912	131,900	131,900	710	185,775	185,775
1995	133,166	134,519	134,081	134,517	134,519	134,500	134,600	720	186,806	186,944
1996	154,160	155,318	155,493	155,315	155,318	155,300	155,400	774	200,646	200,775
1997	194,298	197,017	196,155	197,036	197,017	196,900	197,200	919	214,255	214,581
1998	230,205	232,872	232,656	232,906	232,872	232,700	233,000	971	239,650	239,959
1999	245,132	248,012	248,174	248,115	248,012	247,900	248,200	1,052	235,646	235,932
2000	298,455	302,909	302,695	303,100	302,909	302,700	303,100	1,165	259,828	260,172
2001	321,398	327,611	326,784	327,838	327,611	327,300	327,900	1,208	270,944	271,440
2002	346,807	353,135	353,276	353,509	353,135	352,800	353,500	1,267	278,453	279,006
2003	352,342	359,104	360,600	359,226	359,104	358,800	359,400	1,200	299,000	299,500
2004	369,531	382,619	379,561	382,472	382,619	382,000	383,300	1,266	301,738	302,765
2005	344,848	359,961	358,279	359,084	359,961	359,200	360,700	1,234	291,086	292,301
2006	361,935	382,084	379,451	379,843	382,084	381,100	383,100	1,292	294,969	296,517
2007	365,324	396,329	389,049	391,376	396,329	394,800	397,900	1,368	288,596	290,863
2008	382,729	425,396	415,069	419,290	425,396	423,300	427,500	1,429	296,221	299,160
2009	315,258	365,010	353,428	357,148	365,010	362,500	367,500	1,170	309,829	314,103
2010	254,445	298,354	295,563	291,893	298,354	296,000	301,000	990	298,990	304,040
2011	238,965	297,107	291,442	286,664	297,107	294,000	300,000	930	316,129	322,581
2012	218,330	273,882	281,718	261,654	273,882	271,000	277,000	866	312,933	319,861
2013	210,011	272,402	291,175	267,900	272,402	269,000	276,000	851	315,916	324,137
2014	199,690	282,729	309,704	278,758	282,729	279,000	287,000	842	331,546	341,053
2015	165,959	271,904	310,771	269,090	271,904	267,000	277,000	815	327,685	339,958
2016	154,074	283,757	334,576	275,891	283,757	277,000	290,000	836	331,424	346,978
2017	126,920	303,346	369,087	306,572	303,346	295,000	312,000	814	362,479	383,368
2018	111,737	342,577	419,942	347,450	342,577	319,000	366,000	881	362,240	415,611
2019	78,538	365,999	457,551	400,392	365,999	337,000	395,000	870	387,237	453,883
2020	42,538	347,038	476,385	380,565	347,038	322,064	382,402	782	411,664	488,788
2021	12,249	376,102	513,921	394,646	428,223	396,003	477,337	806	491,501	592,449
2022	1,772	420,158	572,743	419,138	495,940	461,618	564,199	862	535,451	654,440
2023	0	415,961	612,440	467,022	539,731	508,518	612,633	841	604,432	728,185
Totals	6,632,280	9,576,870	10,525,443	9,652,002	9,828,544	9,607,503	10,153,572	31,265		

Covid-19 Provision:				Paid	Ultimate Counts
2020	2,233	2,064	2,402	544	5
2021	6,670	6,003	7,337	0	12
2022	12,908	11,618	14,199	0	22
2023	20,576	18,518	22,633	0	31

(2) Section AF-I, Exhibit 13
(3) Section AF-I, Exhibit 15 Col (6); Applying 0.0% Residual Severity Trend
(4) Section AF-I, Exhibit 15 Col (10); Applying 0.0% Residual Rate Trend
(5) Section AF-I, Exhibit 15 Col (14); Applying 0.0% Residual Rate Trend
(6) Selected by Deloitte
(7) Selected by Deloitte
(8) Section AF-I, Exhibit 4 Col (9)
(9) = (6) / (8) * 1,000
(10) = (7) / (8) * 1,000

Washington Department of Labor & Industries

Total Permanent Disability Awards

Selected Ultimate Claim Count

Data Evaluated as of @06/30/23
TPD Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Adj. Rep. Claim DF	Incremental Reported Claim	Expected Claims	Percentage of Available	Active Time Loss Current	Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Selected Compensable Claims	Selected % of Compensable Claims	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1992	860,805	817	817	817		823	10	823	813	10	41,888	2.0%	9.56
1993	862,328	711	705	711		711	5	711	706	5	39,149	1.8%	8.25
1994	881,356	712	705	712		710	3	710	707	3	38,350	1.9%	8.06
1995	893,820	715	715	715		720	11	720	709	11	36,775	2.0%	8.06
1996	903,538	777	769	777		774	5	774	769	5	35,335	2.2%	8.57
1997	954,923	913	912	912		919	17	919	902	17	35,599	2.6%	9.62
1998	984,969	972	963	971		971	13	971	958	13	35,743	2.7%	9.86
1999	1,021,305	1,056	1,042	1,054		1,052	13	1,052	1,039	13	35,659	3.0%	10.30
2000	1,066,793	1,167	1,154	1,164		1,165	20	1,165	1,145	20	35,205	3.3%	10.92
2001	1,052,874	1,209	1,196	1,204		1,208	27	1,208	1,181	27	33,021	3.7%	11.47
2002	1,006,948	1,276	1,253	1,266		1,267	26	1,267	1,241	26	31,095	4.1%	12.58
2003	1,012,005	1,216	1,184	1,206		1,200	25	1,200	1,175	25	29,841	4.0%	11.86
2004	1,032,293	1,262	1,246	1,250		1,264	53	1,266	1,213	53	30,593	4.1%	12.26
2005	1,095,132	1,235	1,210	1,224		1,230	57	1,234	1,177	57	30,503	4.0%	11.27
2006	1,152,628	1,291	1,262	1,279		1,283	74	1,292	1,218	74	31,708	4.1%	11.21
2007	1,196,332	1,353	1,330	1,338		1,350	106	1,368	1,262	106	31,962	4.3%	11.43
2008	1,228,721	1,406	1,386	1,386		1,408	138	1,429	1,291	138	31,082	4.6%	11.63
2009	1,108,080	1,132	1,128	1,128		1,146	151	1,170	1,019	151	27,593	4.2%	10.56
2010	995,158	972	946	974		970	135	990	855	135	24,716	4.0%	9.95
2011	990,801	887	879	902		899	174	930	756	174	23,911	3.9%	9.39
2012	1,010,506	849	801	878		830	167	866	699	167	23,062	3.8%	8.57
2013	1,053,729	850	809	895		839	231	851	665	186	23,009	3.7%	8.08
2014	1,106,094	828	803	894		831	313	842	602	240	23,821	3.5%	7.61
2015	1,169,435	781	782	882		808	409	815	522	293	23,689	3.4%	6.97
2016	1,224,568	802	782	924		815	505	836	477	359	23,712	3.5%	6.83
2017	1,282,013	717	805	919		823	723	814	361	453	23,687	3.4%	6.35
2018	1,327,496	792	857	993		893	980	881	313	568	23,556	3.7%	6.63
2019	1,357,743	708	907	996	847	951	1,398	870	200	670	23,004	3.8%	6.41
2020	1,325,602	588	793	964	764	853	1,574	777	95	682	20,749	3.7%	5.86
2021	1,335,258	391	750	973	793	834	2,052	793	22	771	21,555	3.7%	5.94
2022	1,386,333	306	709	1,019	781	840	3,021	840	2	838	21,233	4.0%	6.06
2023	1,439,906	0	680	1,060	810	913	6,749	810	0	810	22,019	3.7%	5.63
Totals	35,319,491	28,693	30,277	32,385		31,301	19,185	31,195	24,094	7,101	932,825		
2010-2023	17,004,641	9,472	11,302	13,271		12,098		11,916	'91 & Prior	18			
1992-2020	31,157,995	27,996	28,139	29,334		28,714	7,363	28,751	Total IBNR	7,118	Selected:	3.7%	

(2) Provided by Client
(3) Section AF-I, Exhibit 5
(4) Section AF-I, Exhibit 7
(5) Section AF-I, Exhibit 8
(6) Selected Ultimate Frequency x (12) / 10,000
(7) Section AF-I, Exhibit 9 + Section AF-I, Exhibit 10
(8) Acpaid
(9) Selected by Deloitte
(10) Section AF-I, Exhibit 5
(11) = (9) - (10)
(12) Selected by Deloitte
(13) = (9) / (12)
(14) = (9) / (2) x 10,000

Washington Department of Labor & Industries

Total Permanent Disability Awards

Reported Claim Count Development Method

Data Evaluated as of @06/30/23

TPD Awards

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	1	2	22	59	99	142	187	239	336	423	497	573	621	655	675	699	736	755	765	772	777	783	793	796	801	804	805	808	811	811	812	813
1993	0	1	9	33	67	116	176	267	344	416	492	544	585	597	622	643	655	663	671	676	685	691	693	698	698	699	701	704	706	706	706	
1994	0	4	13	39	78	124	209	293	356	456	503	533	560	591	610	628	644	650	659	669	677	684	691	696	701	702	704	705	705	707		
1995	0	1	5	30	80	146	249	313	402	461	510	541	576	598	628	644	654	667	676	685	692	698	703	703	705	707	709	709	709			
1996	0	1	7	31	105	196	283	407	482	525	561	604	637	664	687	697	705	726	739	748	754	758	761	763	765	767	768	769				
1997	0	3	21	95	193	281	423	517	568	623	672	719	757	789	818	834	851	865	876	885	889	892	893	894	899	901	902					
1998	0	2	26	100	180	310	418	497	546	623	706	756	788	812	844	879	902	915	931	940	943	947	951	956	958	958						
1999	0	7	43	114	260	373	466	540	633	715	795	845	873	897	942	968	989	1,005	1,011	1,019	1,024	1,031	1,033	1,038	1,039							
2000	0	11	42	159	280	393	493	608	739	833	896	931	967	1,021	1,046	1,066	1,083	1,099	1,107	1,120	1,129	1,137	1,140	1,145								
2001	0	7	87	214	343	431	572	706	808	895	937	975	1,038	1,077	1,109	1,120	1,142	1,150	1,160	1,164	1,169	1,177	1,181									
2002	2	21	87	197	296	474	635	773	853	917	966	1,040	1,087	1,137	1,162	1,186	1,204	1,213	1,221	1,232	1,236	1,241										
2003	5	14	77	157	318	471	609	719	802	863	953	1,001	1,048	1,073	1,104	1,124	1,139	1,151	1,165	1,172	1,175											
2004	7	17	72	231	407	554	653	745	825	923	1,002	1,057	1,083	1,123	1,144	1,170	1,186	1,200	1,207	1,213												
2005	1	10	72	197	351	479	577	675	823	896	977	1,015	1,051	1,080	1,116	1,139	1,154	1,166	1,177													
2006	0	7	81	241	377	503	594	767	855	944	1,024	1,088	1,122	1,159	1,179	1,196	1,210	1,218														
2007	0	12	110	229	367	488	664	791	906	990	1,061	1,113	1,161	1,203	1,223	1,243	1,262															
2008	0	24	109	240	352	535	699	816	926	1,012	1,088	1,154	1,191	1,228	1,257	1,291																
2009	0	13	84	161	360	492	600	693	787	862	912	953	980	1,000	1,019																	
2010	0	5	30	152	255	389	502	604	659	703	758	802	830	855																		
2011	0	0	57	171	282	374	468	544	609	657	695	731	756																			
2012	0	12	65	144	268	369	457	534	586	626	665	699																				
2013	0	6	49	144	255	331	432	504	568	612	665																					
2014	0	11	48	138	226	315	406	496	549	602																						
2015	0	6	55	116	208	305	379	453	522																							
2016	0	8	61	137	233	309	394	477																								
2017	0	4	41	104	185	267	361																									
2018	0	2	32	123	204	313																										
2019	0	6	41	109	200																											
2020	0	3	23	95																												
2021	0	1	22																													
2022	0	2																														
2023	0																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	2.000	11.000	2.682	1.678	1.434	1.317	1.278	1.406	1.259	1.175	1.153	1.084	1.055	1.031	1.036	1.053	1.026	1.013	1.009	1.006	1.008	1.013	1.004	1.006	1.004	1.001	1.004	1.004	1.000	1.001	1.001	
1993		9.000	3.667	2.030	1.731	1.517	1.517	1.288	1.209	1.183	1.106	1.075	1.021	1.042	1.034	1.019	1.012	1.012	1.007	1.013	1.009	1.003	1.007	1.000	1.001	1.003	1.004	1.003	1.000	1.000		
1994		3.250	3.000	2.000	1.590	1.685	1.402	1.215	1.281	1.103	1.060	1.051	1.055	1.032	1.030	1.025	1.009	1.014	1.015	1.012	1.010	1.010	1.007	1.007	1.001	1.003	1.001	1.000	1.003			
1995		5.000	6.000	2.667	1.825	1.705	1.257	1.284	1.147	1.106	1.061	1.065	1.038	1.050	1.025	1.016	1.020	1.013	1.013	1.010	1.009	1.007	1.000	1.003	1.003	1.003	1.000	1.000				
1996		7.000	4.429	3.387	1.867	1.444	1.438	1.184	1.089	1.069	1.077	1.055	1.042	1.035	1.015	1.011	1.030	1.018	1.012	1.008	1.005	1.004	1.003	1.003	1.003	1.001	1.001					
1997		7.000	4.524	2.032	1.456	1.505	1.222	1.099	1.097	1.079	1.070	1.053	1.042	1.037	1.020	1.020	1.016	1.013	1.010	1.005	1.003	1.001	1.001	1.006	1.002	1.001						
1998		13.000	3.846	1.800	1.722	1.348	1.189	1.099	1.141	1.133	1.071	1.042	1.030	1.039	1.041	1.026	1.014	1.017	1.010	1.003	1.004	1.004	1.005	1.002	1.000							
1999		6.143	2.651	2.281	1.435	1.249	1.159	1.172	1.130	1.112	1.063	1.033	1.027	1.050	1.028	1.022	1.016	1.006	1.008	1.005	1.007	1.002	1.005	1.001								
2000		3.818	3.786	1.761	1.404	1.254	1.233	1.215	1.127	1.076	1.039	1.039	1.056	1.024	1.019	1.016	1.015	1.007	1.012	1.008	1.007	1.003	1.004									
2001		12.429	2.460	1.603	1.257	1.327	1.234	1.144	1.108	1.047	1.041	1.065	1.038	1.030	1.010	1.020	1.007	1.009	1.003	1.004	1.007	1.003										
2002	10.500	4.143	2.264	1.503	1.601	1.340	1.217	1.103	1.075	1.053	1.077	1.045	1.046	1.022	1.021	1.015	1.007	1.007	1.009	1.003	1.004											
2003	2.800	5.500	2.039	2.025	1.481	1.293	1.181	1.115	1.076	1.104	1.050	1.047	1.024	1.029	1.018	1.013	1.011	1.012	1.006	1.003												
2004	2.429	4.235	3.208	1.762	1.361	1.179	1.141	1.107	1.119	1.086	1.055	1.025	1.037	1.019	1.023	1.014	1.012	1.006	1.005													
2005	10.000	7.200	2.736	1.782	1.365	1.205	1.170	1.219	1.089	1.090	1.039	1.035	1.028	1.033	1.021	1.013	1.010	1.009														
2006		11.571	2.975	1.564	1.334	1.181	1.291	1.115	1.104	1.085	1.063	1.031	1.033	1.017	1.014	1.012	1.007															
2007		9.167	2.082	1.603	1.330	1.361	1.191	1.145	1.093	1.072	1.049	1.043	1.036	1.017	1.016	1.015																
2008		4.542	2.202	1.467	1.520	1.307	1.167	1.135	1.093	1.075	1.061	1.032	1.031	1.024	1.027																	
2009		6.462	1.917	2.236	1.367	1.220	1.155	1.136	1.095	1.058	1.045	1.028	1.020	1.019																		
2010		6.000	5.067	1.678	1.525	1.290	1.203	1.091	1.067	1.078	1.058	1.035	1.030																			
2011			3.000	1.649	1.326	1.251	1.162	1.119	1.079	1.058	1.052	1.034																				
2012		5.417	2.215	1.861	1.377	1.238	1.168	1.097	1.068	1.062	1.051																					
2013		8.167	2.939	1.771	1.298	1.305	1.167	1.127	1.077	1.087																						
2014		4.364	2.875	1.638	1.394	1.289	1.222	1.107	1.097																							
2015		9.167	2.109	1.793	1.466	1.243	1.195	1.152																								
2016		7.625	2.246	1.701	1.326	1.275	1.211																									
2017		10.250	2.537	1.779	1.443	1.352																										
2018		16.000	3.844	1.659	1.534																											
2019		6.833	2.659	1.835																												
2020		7.667	4.130																													
2021		22.000																														
2022																																
2023																																
Wtd 5 yr avg		9.938	2.869	1.749	1.429	1.291	1.191	1.120	1.077	1.068	1.054	1.035	1.030	1.022	1.020	1.013	1.009	1.009	1.007	1.005	1.006	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	
Wtd 10 yr avg		7.407	2.714	1.731	1.399	1.275	1.182	1.123	1.088	1.076	1.052	1.036	1.032	1.023	1.020	1.016	1.011	1.010	1.008	1.006	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	
Wtd 20 yr avg	12.538	6.681	2.576	1.714	1.401	1.272	1.193	1.134	1.097	1.080	1.057	1.043	1.036	1.029	1.022	1.018	1.013	1.011	1.009	1.006	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	
Wtd 3 yr avg		8.600	3.406	1.753	1.429	1.287	1.209	1.128	1.080	1.069	1.054	1.032	1.027	1.020	1.019	1.013	1.010	1.009	1.007	1.003	1.006	1.003	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	
Prior Selected	12.200	8.051	2.802	1.779	1.405	1.279	1.192	1.131	1.090	1.078	1.055	1.039	1.035	1.026	1.020	1.017	1.013	1.010	1.009	1.007	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.000	1.001	1.000	1.006
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	12.538	8.600	2.869	1.749	1.399	1.275	1.182	1.123	1.088	1.076	1.052	1.036	1.032	1.023	1.020	1.016	1.011	1.010	1.008	1.006	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.005
Cumulative	1,916.047	152.814	17.769	6.194	3.542	2.532	1.986	1.680	1.496	1.375	1.279	1.215	1.173	1.136	1.111	1.089	1.072	1.060	1.050	1.041	1.035	1.029	1.024	1.020	1.016	1.014	1.012	1.010	1.008	1.007	1.007	1.005
Notes																																
	2.8%	6.8%	2.4%	-1.7%	-0.4%	-0.4%	-0.8%	-0.7%	-0.2%	-0.2%	-0.2%	-0.3%	-0.2%	-0.3%	-0.1%	0.0%	-0.2%	0.0%	-0.1%	-0.1%	0.0%	0.0%	0.0%									

Washington Department of Labor & Industries

Total Permanent Disability Awards

Reported Claim Count Development Method - 1991 & Prior

Data Evaluated as of: @06/30/23

TPD Claims

Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
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1950	92	92	92	92	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93									
1951	201	201	201	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202										
1952	220	220	220	220	220	220	220	220	220	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221											
1953	208	208	208	208	208	209	209	209	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210												
1954	182	182	182	182	183	183	184	184	184	184	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185												
1955	187	187	187	187	187	188	188	188	188	188	188	188	188	188	188	188	188	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189												
1956	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178												
1957	183	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184												
1958	215	215	216	216	216	216	216	216	216	216	216	217	217	217	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218												
1959	221	222	223	223	223	223	223	223	223	223	223	223	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224												
1960	224	225	225	225	225	225	225	226	226	227	227	227	227	227	227	227	227	227	227	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228												
1961	240	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241												
1962	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275												
1963	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281												
1964	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268												
1965	272	273	273	273	274	274	274	274	274	274	274	274	274	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275												
1966	295	295	296	297	297	298	298	298	298	299	299	299	299	299	299	299	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300												
1967	326	327	327	329	330	330	330	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331												
1968	346	348	349	349	349	350	350	350	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351												
1969	361	363	363	364	364	365	365	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367												
1970	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374												
1971	388	388	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389												
1972	449	450	451	452	453	453	453	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454	454												
1973	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532	532																															
1974	549	549	549	550	550	551	551	551	552	552	553	553	553	553	553	553	554	554	554																																	
1975	537	538	538	539	539	539	539	539	539	539	539	539	539	539	539	539	539	540																																			
1976	545	546	546	548	548	548	548	549	549	549	549	549	549	549	549	549	549																																				
1977	629	629	629	629	629	629	629	630	630	630	631	631	631	631	631	631																																					
1978	601	601	602	603	604	605	605	606	607	608	608	608	608	608	608																																						
1979	667	668	668	670	670	671	671	671	671	671	671	671	671	671																																							
1980	762	762	764	764	766	767	768	768	768	768	768	768	768																																								
1981	724	725	726	726	727	727	727	727	727	727	727	727																																									
1982	697	698	699	699	700	700	700	700	700	700	700																																										
1983	688	689	690	691	691	691	691	691	691	691																																											
1984	727	728	728	728	728	728	728	728	728																																												
1985	729	730	731	731	732	733	733	733																																													
1986	651	651	652	652	653	654	655																																														
1987	589	589	590	590	590	590																																															
1988	664	665	666	667	667																																																
1989	688	688	688	688																																																	
1990	708	708	708																																																		
1991	744	744																																																			
1992	813																																																				

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
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1950	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1951	1.000	1.000	1.005	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1952	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1953	1.000	1.000	1.000	1.005	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1954	1.000	1.000	1.000	1.005	1.000	1.003	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1955	1.003	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1956	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1957	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1958	1.002	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1959	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1960	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1961	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1962	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1964	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1965	1.004	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1966	1.000	1.003	1.003	1.000	1.003	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1967	1.003	1.002	1.006	1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1968	1.007	1.003	1.000	1.000	1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1969	1.006	1.000	1.003	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1971	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																															
1972	1.002	1.002	1.002	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																															
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																	
1974	1.000	1.000	1.002	1.000	1.002	1.000	1.000	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000																																	
1975	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002																																		
1976	1.002	1.000	1.004	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																			
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000																																				
1978	1.000	1.002	1.002	1.002	1.000	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000																																				
1979	1.001	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1980	1.000	1.003	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																					
1981	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																						
1982	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																							
1983	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																								
1984	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																									
1985	1.001	1.001	1.000	1.001	1.001	1.000	1.000																																										
1986	1.000	1.002	1.000	1.002	1.002	1.002																																											
1987	1.000	1.002	1.000	1.000	1.000																																												
1988	1.002	1.002	1.002	1.000																																													
1989	1.000	1.000	1.000																																														
1990	1.000	1.000																																															
1991	1.000																																																
Wtd 3 yr avg	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 5 yr avg	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1

Washington Department of Labor & Industries

Total Permanent Disability Awards

Reported Claim Count Development Method - Alternative

Data Evaluated as of @06/30/23
Active Time Loss Claims Plus YTD TPD Awards
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,587	4,433	2,673	1,776	1,317	1,099	968	903	858	828	815	826	823	816	819	816	818	823	826	825	829	827	826	822	824	826	824	823	823	823	824	823
1993	14,054	4,075	2,371	1,578	1,209	966	892	813	758	739	736	731	737	725	730	719	721	725	726	723	724	719	717	715	712	709	711	710	712	710	711	
1994	13,909	4,203	2,338	1,535	1,104	948	841	748	749	768	749	730	720	728	717	726	725	727	723	725	719	717	714	716	716	712	712	710	710	710		
1995	13,420	3,865	2,192	1,467	1,137	909	825	802	774	759	761	753	754	736	746	745	739	734	731	724	723	722	722	720	718	719	720	719	720			
1996	12,944	3,851	2,159	1,461	1,093	895	867	878	856	835	804	800	787	788	786	782	780	782	779	779	778	774	777	775	777	776	775	774				
1997	13,095	3,975	2,298	1,521	1,193	1,080	1,064	1,010	999	974	956	945	942	929	933	927	923	927	924	923	919	920	918	918	921	920	919					
1998	13,187	4,166	2,350	1,596	1,314	1,185	1,104	1,046	1,016	1,010	1,009	1,003	990	990	1,001	999	994	983	981	979	974	973	970	972	972	971						
1999	13,069	4,075	2,300	1,701	1,522	1,339	1,239	1,149	1,167	1,117	1,123	1,103	1,091	1,080	1,073	1,069	1,071	1,072	1,064	1,060	1,058	1,057	1,054	1,054	1,052							
2000	13,068	4,248	2,611	2,003	1,680	1,454	1,361	1,302	1,268	1,286	1,235	1,230	1,229	1,202	1,193	1,185	1,176	1,170	1,169	1,166	1,165	1,164	1,165	1,165								
2001	12,391	4,420	2,832	2,135	1,806	1,543	1,462	1,405	1,378	1,351	1,321	1,291	1,286	1,264	1,251	1,233	1,232	1,222	1,220	1,208	1,209	1,206	1,208									
2002	12,038	4,565	2,860	2,138	1,769	1,591	1,483	1,490	1,464	1,441	1,418	1,394	1,356	1,344	1,317	1,302	1,293	1,291	1,281	1,276	1,270	1,267										
2003	11,342	4,407	2,672	1,994	1,665	1,489	1,454	1,420	1,383	1,348	1,317	1,280	1,260	1,246	1,228	1,216	1,210	1,209	1,205	1,200	1,200											
2004	11,977	4,414	2,784	2,105	1,766	1,679	1,581	1,533	1,462	1,408	1,375	1,362	1,326	1,307	1,283	1,282	1,280	1,274	1,268	1,266												
2005	11,949	4,441	2,780	2,071	1,876	1,751	1,628	1,524	1,458	1,399	1,363	1,310	1,285	1,259	1,259	1,250	1,252	1,240	1,234													
2006	12,396	4,465	2,827	2,279	2,061	1,826	1,691	1,601	1,536	1,452	1,411	1,377	1,337	1,309	1,310	1,299	1,297	1,292														
2007	12,052	4,683	3,229	2,588	2,260	1,967	1,768	1,691	1,596	1,522	1,487	1,428	1,393	1,383	1,373	1,370	1,368															
2008	12,001	5,187	3,672	2,933	2,400	2,054	1,868	1,734	1,631	1,552	1,486	1,450	1,428	1,432	1,430	1,429																
2009	10,808	4,922	3,211	2,469	2,093	1,756	1,566	1,412	1,351	1,292	1,242	1,215	1,185	1,177	1,170																	
2010	9,646	4,194	2,645	2,064	1,733	1,469	1,266	1,173	1,097	1,043	1,018	1,015	1,001	990																		
2011	9,299	3,815	2,454	1,907	1,555	1,328	1,157	1,071	1,006	971	955	938	930																			
2012	8,809	3,733	2,390	1,757	1,454	1,219	1,070	993	955	926	885	866																				
2013	8,739	3,761	2,394	1,813	1,503	1,218	1,095	993	951	905	896																					
2014	8,849	3,799	2,395	1,749	1,412	1,189	1,049	990	936	915																						
2015	8,254	3,542	2,186	1,582	1,297	1,117	1,033	978	931																							
2016	8,281	3,374	2,126	1,538	1,287	1,157	1,020	982																								
2017	7,981	3,167	2,021	1,515	1,326	1,175	1,084																									
2018	7,771	3,176	2,010	1,667	1,430	1,293																										
2019	7,288	3,225	2,284	1,825	1,598																											
2020	6,570	3,107	2,132	1,669																												
2021	6,872	3,058	2,074																													
2022	6,669	3,023																														
2023	6,749																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	0.284	0.603	0.664	0.742	0.834	0.881	0.933	0.950	0.965	0.984	1.013	0.996	0.991	1.004	0.996	1.002	1.006	1.004	0.999	1.005	0.998	0.999	0.995	1.002	1.002	0.998	0.999	1.000	1.000	1.001	0.999	
1993	0.290	0.582	0.666	0.766	0.799	0.923	0.911	0.932	0.975	0.996	0.993	1.008	0.984	1.007	0.985	1.003	1.006	1.001	0.996	1.001	0.993	0.997	0.997	0.996	0.996	1.003	0.999	1.003	0.997	1.001		
1994	0.302	0.556	0.657	0.719	0.859	0.887	0.889	1.001	1.025	0.975	0.975	0.986	1.011	0.985	1.013	0.999	1.003	0.994	1.003	0.992	0.997	0.996	1.003	1.000	0.994	1.000	0.997	1.000	1.000			
1995	0.288	0.567	0.669	0.775	0.799	0.908	0.972	0.965	0.981	1.003	0.989	1.001	0.976	1.014	0.999	0.992	0.993	0.996	0.990	0.999	0.999	1.000	0.997	0.997	1.001	1.001	0.999	1.001				
1996	0.298	0.561	0.677	0.748	0.819	0.969	1.013	0.975	0.975	0.963	0.995	0.984	1.001	0.997	0.995	0.997	1.003	0.996	1.000	0.999	0.995	1.004	0.997	1.003	0.999	0.999	0.999					
1997	0.304	0.578	0.662	0.784	0.905	0.985	0.949	0.989	0.975	0.982	0.988	0.997	0.986	1.004	0.994	0.996	1.004	0.997	0.999	0.996	1.001	0.998	1.000	1.003	0.999	0.999						
1998	0.316	0.564	0.679	0.823	0.902	0.932	0.947	0.971	0.994	0.999	0.994	0.987	1.000	1.011	0.998	0.995	0.989	0.998	0.998	0.995	0.999	0.997	1.002	1.000	0.999							
1999	0.312	0.564	0.740	0.895	0.880	0.925	0.927	1.016	0.957	1.005	0.982	0.989	0.990	0.994	0.996	1.002	1.001	0.993	0.996	0.998	0.999	0.997	1.000	0.998								
2000	0.325	0.615	0.767	0.839	0.865	0.936	0.957	0.974	1.014	0.960	0.996	0.999	0.978	0.993	0.993	0.992	0.995	0.999	0.997	0.999	0.999	1.001	1.000									
2001	0.357	0.641	0.754	0.846	0.854	0.948	0.961	0.981	0.980	0.978	0.977	0.996	0.983	0.990	0.986	0.999	0.992	0.998	0.990	1.001	0.998	1.002										
2002	0.379	0.627	0.748	0.827	0.899	0.932	1.005	0.983	0.984	0.984	0.983	0.973	0.991	0.980	0.989	0.993	0.998	0.992	0.996	0.995	0.998											
2003	0.389	0.606	0.746	0.835	0.894	0.976	0.977	0.974	0.975	0.977	0.972	0.984	0.989	0.986	0.990	0.995	0.999	0.997	0.996	1.000												
2004	0.369	0.631	0.756	0.839	0.951	0.942	0.970	0.954	0.963	0.977	0.991	0.974	0.986	0.982	0.999	0.998	0.995	0.995	0.998													
2005	0.372	0.626	0.745	0.906	0.933	0.930	0.936	0.957	0.960	0.974	0.961	0.981	0.980	1.000	0.993	1.002	0.990	0.995														
2006	0.360	0.633	0.806	0.904	0.886	0.926	0.947	0.959	0.945	0.972	0.976	0.971	0.979	1.001	0.992	0.998	0.996															
2007	0.389	0.690	0.801	0.873	0.870	0.899	0.956	0.944	0.954	0.977	0.960	0.975	0.993	0.993	0.998	0.999																
2008	0.432	0.708	0.799	0.818	0.856	0.909	0.928	0.941	0.952	0.957	0.976	0.985	1.003	0.999	0.999																	
2009	0.455	0.652	0.769	0.848	0.839	0.892	0.902	0.957	0.956	0.961	0.978	0.975	0.993	0.994																		
2010	0.435	0.631	0.780	0.840	0.848	0.862	0.927	0.935	0.951	0.976	0.997	0.986	0.989																			
2011	0.410	0.643	0.777	0.815	0.854	0.871	0.926	0.939	0.965	0.984	0.982	0.991																				
2012	0.424	0.640	0.735	0.828	0.838	0.878	0.928	0.962	0.970	0.956	0.979																					
2013	0.430	0.637	0.757	0.829	0.810	0.899	0.907	0.958	0.952	0.990																						
2014	0.429	0.630	0.730	0.807	0.842	0.882	0.944	0.945	0.978																							
2015	0.429	0.617	0.724	0.820	0.861	0.925	0.947	0.952																								
2016	0.407	0.630	0.723	0.837	0.899	0.882	0.963																									
2017	0.397	0.638	0.750	0.875	0.886	0.923																										
2018	0.409	0.633	0.829	0.858	0.904																											
2019	0.443	0.708	0.799	0.876																												
2020	0.473	0.686	0.783																													
2021	0.445	0.678																														
2022	0.453																															
2023																																
Wtd 5 yr avg	0.443	0.669	0.777	0.854	0.878	0.902	0.937	0.951	0.963	0.973	0.982	0.982	0.992	0.997	0.996	0.998	0.996	0.996	0.996	0.999	0.998	0.999	1.000	1.000	0.999	1.000	0.998	1.001	0.999	1.001	0.999	
Wtd 10 yr avg	0.430	0.649	0.760	0.838	0.856	0.892	0.932	0.949	0.957	0.972	0.976	0.979	0.989	0.992	0.994	0.997	0.996	0.996	0.996	0.998	0.998	0.999	0.999	1.000	0.999	1.000	0.998	1.001	0.999	1.001	0.999	
Wtd 20 yr avg	0.413	0.647	0.767	0.846	0.874	0.914	0.946	0.963	0.968	0.977	0.981	0.986	0.989	0.995	0.995	0.998	0.997	0.997	0.997	0.998	0.998	0.999	0.999	1.000	0.999	1.000	0.998	1.001	0.999	1.001	0.999	
Wtd 3 yr avg	0.457	0.691	0.803	0.870	0.897	0.910	0.951	0.952	0.966	0.976	0.986	0.984	0.996	0.995	0.996	0.999	0.994	0.996	0.997	0.999	0.998	1.000	1.001	1.000	0.999	1.000	0.998	1.001	0.999	1.001	0.999	
Prior Selected	0.427	0.645	0.761	0.836	0.852	0.891	0.932	0.950	0.956	0.971	0.977	0.980	0.988	0.992	0.993	0.997	0.996	0.996	0.996	0.997	0.998	0.999	0.999	1.001	0.999	1.000	0.999	1.000	0.999	1.002	1.000	1.001
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	0.430	0.649	0.760	0.838	0.856	0.892	0.932	0.949	0.957	0.972	0.976	0.979	0.989	0.992	0.994	0.997	0.996	0.996	0.996	0.998	0.998	0.999	0.999	1.000	0.999	1.000	0.998	1.001	0.999	1.001	0.999	0.993
Duration Growth	0.101	0.234	0.361	0.475	0.567	0.663	0.743	0.797	0.840	0.877	0.903	0.925	0.945	0.956	0.964	0.970	0.973	0.977	0.980	0.984	0.987	0.989	0.990	0.990	0.990	0.992	0.992	0.993	0.992	0.993	0.992	0.993
Notes																																

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental TPD Awards to On-Level Earned Premium

Data Evaluated as of @06/30/23

Incremental TPD Awards

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
	Periods																															
1992	1	1	20	37	40	43	45	52	97	87	74	76	48	34	20	24	37	19	10	7	5	6	10	3	5	3	1	3	3	0	1	1
1993	0	1	8	24	34	49	60	91	77	72	76	52	41	12	25	21	12	8	8	5	9	6	2	5	0	1	2	3	2	0	0	1
1994	0	4	9	26	39	46	85	84	63	100	47	30	27	31	19	18	16	6	9	10	8	7	7	5	5	1	2	1	0	2	1	1
1995	0	1	4	25	50	66	103	64	89	59	49	31	35	22	30	16	10	13	9	9	7	6	5	0	2	2	2	0	0	1	1	1
1996	0	1	6	24	74	91	87	124	75	43	36	43	33	27	23	10	8	21	13	9	6	4	3	2	2	2	1	1	1	1	1	1
1997	0	3	18	74	98	88	142	94	51	55	49	47	38	32	29	16	17	14	11	9	4	3	1	1	5	2	1	2	1	1	1	1
1998	0	2	24	74	80	130	108	79	49	77	83	50	32	24	32	35	23	13	16	9	3	4	4	5	2	0	2	2	1	1	1	1
1999	0	7	36	71	146	113	93	74	93	82	80	50	28	24	45	26	21	16	6	8	5	7	2	5	1	2	2	2	1	1	1	1
2000	0	11	31	117	121	113	100	115	131	94	63	35	36	54	25	20	17	16	8	13	9	8	3	5	3	2	2	2	2	1	1	1
2001	0	7	80	127	129	88	141	134	102	87	42	38	63	39	32	11	22	8	10	4	5	8	4	4	3	2	2	2	2	1	1	1
2002	2	19	66	110	99	178	161	138	80	64	49	74	47	50	25	24	18	9	8	11	4	5	3	4	3	2	2	2	1	1	1	1
2003	5	9	63	80	161	153	138	110	83	61	90	48	47	25	31	20	15	12	14	7	3	6	3	4	3	2	2	2	1	1	1	1
2004	7	10	55	159	176	147	99	92	80	98	79	55	26	40	21	26	16	14	7	6	5	6	3	4	3	2	2	2	1	1	1	1
2005	1	9	62	125	154	128	98	98	148	73	81	38	36	29	36	23	15	12	11	9	6	7	3	4	3	2	2	2	2	1	1	1
2006	0	7	74	160	136	126	91	173	88	89	80	64	34	37	20	17	14	8	11	9	6	7	3	4	3	2	2	2	2	1	1	1
2007	0	12	98	119	138	121	176	127	115	84	71	52	48	42	20	20	19	12	12	9	6	7	3	4	3	2	2	2	2	1	1	1
2008	0	24	85	131	112	183	164	117	110	86	76	66	37	37	29	34	18	13	12	10	6	8	3	4	3	2	2	2	2	1	1	1
2009	0	13	71	77	199	132	108	93	94	75	50	41	27	20	19	23	16	12	11	9	6	7	3	4	3	2	2	2	2	1	1	1
2010	0	5	25	122	103	134	113	102	55	44	55	44	28	25	21	21	14	10	10	8	5	6	3	4	3	2	2	2	1	1	1	1
2011	0	0	57	114	111	92	94	76	65	48	38	36	25	28	21	21	14	10	10	8	5	6	3	4	2	2	2	2	1	1	1	1
2012	0	12	53	79	124	101	88	77	52	40	39	34	30	29	22	21	15	10	10	8	5	6	3	4	3	2	2	2	1	1	1	1
2013	0	6	43	95	111	76	101	72	64	44	53	44	32	30	23	22	15	11	10	8	5	7	3	4	3	2	2	2	2	1	1	1
2014	0	11	37	90	88	89	91	90	53	53	50	46	33	31	24	23	16	11	11	9	6	7	3	4	3	2	2	2	2	1	1	1
2015	0	6	49	61	92	97	74	74	69	52	53	48	35	33	25	25	17	12	11	9	6	7	3	4	3	2	2	2	2	1	1	1
2016	0	8	53	76	96	76	85	83	70	54	56	51	37	35	26	26	18	13	12	10	6	8	3	4	3	2	2	2	2	1	1	1
2017	0	4	37	63	81	82	94	91	73	57	58	53	38	36	27	27	18	13	12	10	6	8	4	5	3	2	2	2	2	1	1	1
2018	0	2	30	91	81	109	101	94	75	59	60	55	40	38	28	28	19	14	13	11	7	8	4	5	3	2	2	2	2	1	1	2
2019	0	6	35	68	91	101	104	97	77	60	62	56	41	38	29	29	20	14	13	11	7	8	4	5	3	2	2	2	2	1	1	2
2020	0	3	20	72	92	98	101	94	75	59	60	55	40	38	28	28	19	14	13	11	7	8	4	5	3	2	2	2	2	1	1	2
2021	0	1	21	76	93	99	102	95	76	59	61	55	40	38	29	28	19	14	13	11	7	8	4	5	3	2	2	2	2	1	1	2
2022	0	2	30	79	96	103	106	99	79	62	63	57	41	39	30	29	20	14	13	11	7	9	4	5	3	2	2	3	2	1	1	2
2023	0	3	31	82	100	107	110	102	82	64	66	60	43	41	31	30	21	15	14	11	7	9	4	5	4	2	3	3	2	1	1	2

Incremental TPD Awards to On-Level Earned Premium

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
	Periods																															
1992	0.012	0.012	0.232	0.430	0.465	0.500	0.523	0.604	1.127	1.011	0.860	0.883	0.558	0.395	0.232	0.279	0.430	0.221	0.116	0.081	0.058	0.070	0.116	0.035	0.058	0.035	0.012	0.035	0.035	0.000	0.012	0.012
1993	0.000	0.012	0.093	0.278	0.394	0.568	0.696	1.055	0.893	0.835	0.881	0.603	0.475	0.139	0.290	0.244	0.139	0.093	0.093	0.058	0.104	0.070	0.023	0.058	0.000	0.012	0.023	0.035	0.023	0.000	0.000	0.012
1994	0.000	0.045	0.102	0.295	0.442	0.522	0.964	0.953	0.715	1.135	0.533	0.340	0.306	0.352	0.216	0.204	0.182	0.068	0.102	0.113	0.091	0.079	0.079	0.057	0.057	0.011	0.023	0.011	0.000	0.023	0.006	0.012
1995	0.000	0.011	0.045	0.280	0.559	0.738	1.152	0.716	0.996	0.660	0.548	0.347	0.392	0.246	0.336	0.179	0.112	0.145	0.101	0.101	0.078	0.067	0.056	0.000	0.022	0.022	0.022	0.000	0.000	0.008	0.006	0.012
1996	0.000	0.011	0.066	0.266	0.819	1.007	0.963	1.372	0.830	0.476	0.398	0.476	0.365	0.299	0.255	0.111	0.089	0.232	0.144	0.100	0.066	0.044	0.033	0.022	0.022	0.022	0.011	0.011	0.014	0.008	0.006	0.012
1997	0.000	0.031	0.188	0.775	1.026	0.922	1.487	0.984	0.534	0.576	0.513	0.492	0.398	0.335	0.304	0.168	0.178	0.147	0.115	0.094	0.042	0.031	0.010	0.010	0.052	0.021	0.010	0.018	0.014	0.008	0.006	0.012
1998	0.000	0.020	0.244	0.751	0.812	1.320	1.096	0.802	0.497	0.782	0.843	0.508	0.325	0.244	0.325	0.355	0.234	0.132	0.162	0.091	0.030	0.041	0.041	0.051	0.020	0.000	0.018	0.018	0.014	0.008	0.006	0.012
1999	0.000	0.069	0.352	0.695	1.430	1.106	0.911	0.725	0.911	0.803	0.783	0.490	0.274	0.235	0.441	0.255	0.206	0.157	0.059	0.078	0.049	0.069	0.020	0.049	0.010	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2000	0.000	0.103	0.291	1.097	1.134	1.059	0.937	1.078	1.228	0.881	0.591	0.328	0.337	0.506	0.234	0.187	0.159	0.150	0.075	0.122	0.084	0.075	0.028	0.047	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2001	0.000	0.066	0.760	1.206	1.225	0.836	1.339	1.273	0.969	0.826	0.399	0.361	0.598	0.370	0.304	0.104	0.209	0.076	0.095	0.038	0.047	0.076	0.038	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2002	0.020	0.189	0.655	1.092	0.983	1.768	1.599	1.370	0.794	0.636	0.487	0.735	0.467	0.497	0.248	0.238	0.179	0.089	0.079	0.109	0.040	0.050	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2003	0.049	0.089	0.623	0.791	1.591	1.512	1.364	1.087	0.820	0.603	0.889	0.474	0.464	0.247	0.306	0.198	0.148	0.119	0.138	0.069	0.030	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2004	0.068	0.097	0.533	1.540	1.705	1.424	0.959	0.891	0.775	0.949	0.765	0.533	0.252	0.387	0.203	0.252	0.155	0.136	0.068	0.058	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2005	0.009	0.082	0.566	1.141	1.406	1.169	0.895	0.895	1.351	0.667	0.740	0.347	0.329	0.265	0.329	0.210	0.137	0.110	0.100	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2006	0.000	0.061	0.642	1.388	1.180	1.093	0.790	1.501	0.763	0.772	0.694	0.555	0.295	0.321	0.174	0.147	0.121	0.069	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2007	0.000	0.100	0.819	0.995	1.154	1.011	1.471	1.062	0.961	0.702	0.593	0.435	0.401	0.351	0.167	0.167	0.159	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2008	0.000	0.195	0.692	1.066	0.912	1.489	1.335	0.952	0.895	0.700	0.619	0.537	0.301	0.301	0.236	0.277	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2009	0.000	0.117	0.641	0.695	1.796	1.191	0.975	0.839	0.848	0.677	0.451	0.370	0.244	0.180	0.171	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2010	0.000	0.050	0.251	1.226	1.035	1.347	1.135	1.025	0.553	0.442	0.553	0.442	0.281	0.251	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2011	0.000	0.000	0.575	1.151	1.120	0.929	0.949	0.767	0.656	0.484	0.384	0.363	0.252	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2012	0.000	0.119	0.524	0.782	1.227	0.999	0.871	0.762	0.515	0.396	0.386	0.336	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2013	0.000	0.057	0.408	0.902	1.053	0.721	0.959	0.683	0.607	0.418	0.503	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2014	0.000	0.099	0.335	0.814	0.796	0.805	0.823	0.814	0.479	0.479	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2015	0.000	0.051	0.419	0.522	0.787	0.829	0.633	0.633	0.590	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2016	0.000	0.065	0.433	0.621	0.784	0.621	0.694	0.678	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2017	0.000	0.031	0.289	0.491	0.632	0.640	0.733	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2018	0.000	0.015	0.226	0.686	0.610	0.821	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2019	0.000	0.044	0.258	0.501	0.670	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2020	0.000	0.023	0.151	0.543	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2021	0.000	0.007	0.157	0.568	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2022	0.000	0.014	0.216	0.568	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
2023	0.000	0.021	0.216	0.568	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
Selection Based On Incremental TPD Awards to On-Level Earned Premium																																
Wtd 5 yr avg	0.000	0.021	0.216	0.568	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012
Wtd 10 yr avg	0.000	0.039	0.310	0.683	0.849	0.877	0.906	0.822	0.695	0.582	0.573	0.442	0.328	0.316	0.236	0.203	0.169	0.118	0.103	0.086	0.055	0.060	0.043	0.037	0.030	0.017	0.017	0.018	0.014	0.008	0.006	0.012
Wtd 20 yr avg	0.003	0.064	0.449	0.888	1.069	1.056	1.017	0.940	0.784	0.650	0.586	0.454	0.363	0.313	0.263	0.210	0.175	0.128	0.103	0.085	0.059	0.061	0.043	0.037	0.030	0.017	0.017	0.018	0.014	0.008	0.006	0.012
Wtd 20 yr Prior 3 yr	0.007	0.081	0.499	0.941	1.153	1.126	1.100	0.990	0.831	0.728	0.637	0.486	0.381	0.327	0.279	0.213	0.185	0.135	0.103	0.088	0.066	0.058	0.050	0.030	0.032	0.020	0.019	0.035	0.035	0.008	0.008	0.008
Selected	0.003	0.021	0.216	0.568	0.693	0.741	0.763	0.712	0.568	0.444	0.456	0.414	0.299	0.283	0.214	0.210	0.144	0.104	0.096	0.079	0.050	0.062	0.028	0.036	0.025	0.015	0.018	0.018	0.014	0.008	0.006	0.012

Washington Department of Labor & Industries

Total Permanent Disability Awards

Projection of Active Time Loss Claims

Data Evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	4
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	3	2
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	9	8	7
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	4	4	3	3
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	15	13	11	9	8
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	10	8	7	6	5
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	10	8	7	6	5	5
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	11	9	8	7	6
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	23	20	17	15	13	11	9	8	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	22	19	17	14	12	10	9	8	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	21	18	16	14	12	10	9	7	6	5	5
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	44	38	32	28	24	20	18	15	13	11	10	8
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	47	39	33	29	25	21	18	16	13	12	10	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	59	48	40	34	29	25	22	19	16	14	12	10	9	8
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	82	65	53	44	38	32	28	24	21	18	15	13	11	10	8
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	114	88	70	57	47	40	35	30	26	22	19	16	14	12	10	9
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	120	99	77	61	50	41	35	30	26	22	19	17	14	12	11	9	8
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	111	88	73	56	45	37	30	26	22	19	17	14	12	10	9	8	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	136	111	89	73	56	45	37	30	26	22	19	17	14	12	11	9	8	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	129	101	83	66	55	42	34	28	23	20	17	15	12	11	9	8	7	6	5	4
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	179	138	108	89	71	59	45	36	30	24	21	18	15	13	11	10	8	7	6	5	5
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	185	143	111	91	73	61	47	37	31	25	22	19	16	14	12	10	9	8	6	6	5
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	319	243	188	146	113	93	74	62	48	38	31	26	22	19	16	14	12	10	9	8	7	6	5
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	388	302	231	179	138	108	89	71	59	45	36	30	24	21	18	16	13	11	10	8	7	6	5	5
2017	7,981	3,163	1,980	1,411	1,141	908	723	556	427	332	253	196	152	118	97	77	64	49	39	32	27	23	20	17	15	12	11	9	8	7	6	5
2018	7,771	3,174	1,978	1,544	1,226	980	745	573	439	342	261	202	156	122	100	80	66	51	40	33	27	24	20	17	15	13	11	9	8	7	6	5
2019	7,288	3,219	2,243	1,716	1,398	1,078	818	628	481	374	285	220	170	133	109	87	72	55	44	36	30	26	22	19	16	14	12	10	9	8	7	6
2020	6,570	3,104	2,109	1,574	1,213	936	711	546	418	326	248	192	148	115	95	75	62	48	38	31	26	22	19	16	14	12	10	9	8	7	6	5
2021	6,872	3,057	2,052	1,505	1,164	899	684	526	403	314	239	185	143	111	91	73	60	47	37	30	25	22	19	16	14	12	10	9	7	6	6	5
2022	6,669	3,021	2,020	1,482	1,146	885	673	518	397	309	235	182	141	110	90	72	59	46	36	30	25	21	18	16	13	12	10	9	7	6	5	5
2023	6,749	3,321	2,201	1,609	1,242	959	728	560	429	334	254	197	152	118	97	77	64	49	39	32	27	23	20	17	15	12	11	9	8	7	6	5

Closed Claims (Non TPD Counts)

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							40,825	40,953	41,016	41,060	41,079	41,073	41,086	41,095	41,090	41,094	41,080	41,071	41,068	41,069	41,065	41,063	41,060	41,064	41,062	41,062	41,064	41,065	41,065	41,065	41,064	41,065
1993						38,073	38,218	38,316	38,387	38,420	38,427	38,438	38,434	38,448	38,443	38,435	38,426	38,424	38,423	38,426	38,426	38,430	38,431	38,433	38,437	38,440	38,438	38,439	38,437	38,439	38,438	38,438
1994					37,077	37,309	37,464	37,589	37,606	37,590	37,617	37,637	37,652	37,645	37,641	37,623	37,624	37,621	37,625	37,621	37,626	37,629	37,632	37,631	37,634	37,638	37,638	37,640	37,640	37,640	37,640	37,640
1995				35,037	35,505	35,795	35,908	35,953	35,997	36,021	36,034	36,042	36,047	36,048	36,025	36,026	36,032	36,038	36,042	36,050	36,051	36,052	36,052	36,054	36,056	36,056	36,055	36,056	36,055	36,055	36,055	36,055
1996			32,729	33,657	34,135	34,398	34,460	34,466	34,495	34,521	34,550	34,560	34,559	34,545	34,547	34,552	34,554	34,554	34,557	34,557	34,557	34,561	34,558	34,560	34,558	34,559	34,560	34,561	34,561	34,561	34,561	34,561
1997		30,264	32,760	33,837	34,282	34,446	34,501	34,577	34,599	34,637	34,660	34,657	34,649	34,665	34,662	34,669	34,673	34,670	34,672	34,675	34,680	34,679	34,681	34,681	34,678	34,679	34,680	34,680	34,680	34,680	34,680	34,680
1998	14,955	30,213	32,860	33,900	34,299	34,474	34,586	34,671	34,707	34,724	34,725	34,733	34,746	34,747	34,737	34,741	34,748	34,758	34,761	34,763	34,768	34,770	34,773	34,771	34,771	34,772	34,772	34,772	34,772	34,772	34,772	34,772
1999	15,247	30,270	32,845	33,699	33,983	34,224	34,350	34,461	34,461	34,519	34,516	34,541	34,556	34,571	34,581	34,584	34,583	34,583	34,593	34,597	34,600	34,602	34,605	34,605	34,607	34,607	34,607	34,607	34,607	34,607	34,607	34,607
2000	14,806	29,632	32,030	32,925	33,381	33,654	33,783	33,861	33,901	33,904	33,957	33,967	33,970	33,996	34,006	34,016	34,027	34,033	34,034	34,038	34,040	34,041	34,040	34,040	34,040	34,040	34,040	34,040	34,040	34,040	34,040	34,040
2001	13,378	27,271	29,680	30,631	31,072	31,397	31,512	31,584	31,625	31,655	31,690	31,725	31,732	31,753	31,766	31,785	31,788	31,798	31,800	31,812	31,811	31,813	31,813	31,813	31,813	31,813	31,813	31,813	31,813	31,813	31,813	31,813
2002	11,961	25,350	27,784	28,728	29,213	29,445	29,560	29,569	29,611	29,642	29,667	29,688	29,729	29,743	29,773	29,789	29,800	29,803	29,813	29,818	29,824	29,828	29,828	29,828	29,828	29,828	29,828	29,828	29,828	29,828	29,828	29,828
2003	11,566	24,336	26,683	27,589	28,033	28,257	28,331	28,383	28,434	28,477	28,511	28,550	28,573	28,588	28,608	28,622	28,629	28,632	28,636	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641	28,641
2004	11,846	24,946	27,328	28,255	28,681	28,827	28,963	29,028	29,109	29,172	29,208	29,224	29,262	29,282	29,306	29,308	29,312	29,318	29,325	29,327	29,329	29,329	29,329	29,329	29,329	29,329	29,329	29,329	29,329	29,329	29,329	29,329
2005	11,519	24,897	27,282	28,174	28,477	28,673	28,820	28,940	29,012	29,078	29,122	29,180	29,209	29,239	29,241	29,250	29,251	29,263	29,269	29,271	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273	29,273
2006	12,316	26,137	28,418	29,202	29,520	29,804	29,965	30,080	30,150	30,239	30,283	30,321	30,364	30,392	30,394	30,408	30,410	30,415	30,420	30,423	30,424	30,424	30,424	30,424	30,424	30,424	30,424	30,424	30,424	30,424	30,424	30,424
2007	13,049	26,084	28,306	29,167	29,597	29,930	30,155	30,246	30,351	30,430	30,469	30,528	30,563	30,574	30,586	30,590	30,593	30,602	30,607	30,610	30,612	30,612	30,612	30,612	30,612	30,612	30,612	30,612	30,612	30,612	30,612	30,612
2008	12,388	24,799	27,052	27,971	28,576	28,973	29,185	29,329	29,435	29,520	29,588	29,627	29,650	29,647	29,649	29,650	29,653	29,662	29,668	29,671	29,673	29,673	29,673	29,673	29,673	29,673	29,673	29,673	29,673	29,673	29,673	29,673
2009	11,145	21,660	24,010	24,954	25,397	25,767	25,986	26,158	26,224	26,292	26,342	26,372	26,405	26,414	26,420	26,426	26,429	26,437	26,443	26,445	26,447	26,447	26,447	26,447	26,447	26,447	26,447	26,447	26,447	26,447	26,447	26,447
2010	9,838	19,574	21,756	22,507	22,903	23,197	23,421	23,524	23,606	23,664	23,691	23,695	23,710	23,722	23,726	23,730	23,732	23,738	23,742	23,744	23,745	23,745	23,745	23,745	23,745	23,745	23,745	23,745	23,745	23,745	23,745	23,745
2011	9,473	19,271	21,178	21,867	22,276	22,538	22,725	22,824	22,892	22,931	22,950	22,968	22,977	22,989	22,992	22,997	22,999	23,005	23,009	23,011	23,012	23,012	23,012	23,012	23,012	23,012	23,012	23,012	23,012	23,012	23,012	23,012
2012	8,881	18,447	20,365	21,158	21,527	21,794	21,955	22,048	22,096	22,126	22,169	22,190	22,206	22,215	22,218	22,221	22,223	22,227	22,230	22,231	22,232	22,232	22,232	22,232	22,232	22,232	22,232	22,232	22,232	22,232	22,232	22,232
2013	8,863	18,340	20,298	21,055	21,433	21,750	21,883	21,992	22,044	22,093	22,105	22,125	22,142	22,151	22,154	22,158	22,160	22,164	22,167	22,169	22,170	22,170	22,170	22,170	22,170	22,170	22,170	22,170	22,170	22,170	22,170	22,170
2014	9,662	19,172	21,141	21,918	22,335	22,583	22,739	22,809	22,870	22,895	22,923	22,943	22,961	22,970	22,973	22,977	22,979	22,984	22,987	22,989	22,990	22,990	22,990	22,990	22,990	22,990	22,990	22,990	22,990	22,990	22,990	22,990
2015	10,526	19,360	21,202	21,965	22,314	22,519	22,623	22,687	22,743	22,784	22,813	22,833	22,851	22,861	22,864	22,868	22,870	22,875	22,878	22,880	22,881	22,881	22,881	22,881	22,881	22,881	22,881	22,881	22,881	22,881	22,881	22,881
2016	10,756	19,584	21,350	22,060	22,370	22,511	22,664	22,709	22,766	22,806	22,832	22,852	22,869	22,879	22,881	22,885	22,887	22,892	22,895	22,896	22,897	22,897	22,897	22,897	22,897	22,897	22,897	22,897	22,897	22,897	22,897	22,897
2017	11,212	19,743	21,384	22,049	22,296	22,468	22,571	22,657	22,720	22,763	22,792	22,814	22,833	22,843	22,846	22,851	22,852	22,857	22,861	22,863	22,864	22,864	22,864	22,864	22,864	22,864	22,864	22,864	22,864	22,864	22,864	22,864
2018	11,328	19,632	21,276	21,747	22,038	22,215	22,362	22,450	22,516	22,560	22,590	22,612	22,632	22,642	22,645	22,650	22,652	22,657	22,660	22,662	22,663	22,663	22,663	22,663	22,663	22,663	22,663	22,663	22,663	22,663	22,663	22,663
2019	10,873	19,988	20,442	21,035	21,332	21,563	21,724	21,821	21,892	21,941	21,974	21,998	22,019	22,031	22,034	22,039	22,041	22,047	22,050	22,052	22,054	22,054	22,054	22,054	22,054	22,054	22,054	22,054	22,054	22,054	22,054	22,054
2020	10,361	17,006	18,366	18,957	19,269	19,469	19,610	19,694	19,756	19,798	19,827	19,848	19,866	19,876	19,879	19,883	19,885	19,890	19,894	19,895	19,896	19,896	19,896	19,896	19,896	19,896	19,896	19,896	19,896	19,896	19,896	19,896
2021	12,211	17,916	19,218	19,819	20,118	20,310	20,445	20,526	20,586	20,627	20,654	20,675	20,693	20,702	20,705	20,709	20,711	20,716	20,719	20,720	20,722	20,722	20,722	20,722	20,722	20,722	20,722	20,722	20,722	20,722	20,722	20,722
2022	11,203	17,465	18,912	19,504	19,798	19,988	20,120	20,200	20,259	20,299	20,326	20,346	20,364	20,374	20,377	20,380	20,382	20,387	20,390	20,392	20,393	20,393	20,393	20,393	20,393	20,393	20,393	20,393	20,393	20,393	20,393	20,393
2023	11,076	17,797	19,375	20,017	20,336	20,541	20,685	20,771	20,835	20,878	20,908	20,929	20,948	20,959	20,962	20,966	20,968	20,973	20,976	20,978	20,979	20,979	20,979	20,979	20,979	20,979	20,979	20,979	20,979	20,979	20,979	20,979

Washington Department of Labor & Industries

Total Permanent Disability Awards

TPD Counts

Data Evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	1	2	22	59	99	142	187	239	336	423	497	573	621	655	675	699	736	755	765	772	777	783	793	796	801	804	805	808	811	811	812	813
1993		1	9	33	67	116	176	267	344	416	492	544	585	597	622	643	655	663	671	676	685	691	693	698	698	699	701	704	706	706	706	707
1994		4	13	39	78	124	209	293	356	456	503	533	560	591	610	628	644	650	659	669	677	684	691	696	701	702	704	705	705	707	707	708
1995		1	5	30	80	146	249	313	402	461	510	541	576	598	628	644	654	667	676	685	692	698	703	703	705	707	709	709	709	711	712	713
1996		1	7	31	105	196	283	407	482	525	561	604	637	664	687	697	705	726	739	748	754	758	761	763	765	767	768	769	770	770	771	771
1997		3	21	95	193	281	423	517	568	623	672	719	757	789	818	834	851	865	876	885	889	892	893	894	899	901	902	904	906	908	910	911
1998		2	26	100	180	310	418	497	546	623	706	756	788	812	844	879	902	915	931	940	943	947	951	956	958	958	960	961	963	964	965	966
1999		7	43	114	260	373	466	540	633	715	795	845	873	897	942	968	989	1,005	1,011	1,019	1,024	1,031	1,033	1,038	1,039	1,041	1,042	1,044	1,045	1,046	1,047	1,047
2000		11	42	159	280	393	493	608	739	833	896	931	967	1,021	1,046	1,066	1,083	1,099	1,107	1,120	1,129	1,137	1,140	1,145	1,148	1,150	1,152	1,154	1,156	1,157	1,158	1,159
2001		7	87	214	343	431	572	706	808	895	937	975	1,038	1,077	1,109	1,120	1,142	1,150	1,160	1,164	1,169	1,177	1,181	1,185	1,188	1,191	1,193	1,195	1,197	1,199	1,200	1,201
2002	2	21	87	197	296	474	635	773	853	917	966	1,040	1,087	1,137	1,162	1,186	1,204	1,213	1,221	1,232	1,236	1,241	1,245	1,248	1,250	1,253	1,255	1,257	1,258	1,259	1,260	1,261
2003	5	14	77	157	318	471	609	719	802	863	953	1,001	1,048	1,073	1,104	1,124	1,139	1,151	1,165	1,172	1,175	1,179	1,182	1,184	1,186	1,188	1,190	1,191	1,193	1,194	1,195	1,195
2004	7	17	72	231	407	554	653	745	825	923	1,002	1,057	1,083	1,123	1,144	1,170	1,186	1,200	1,207	1,213	1,220	1,227	1,232	1,236	1,240	1,244	1,247	1,249	1,251	1,253	1,255	1,256
2005	1	10	72	197	351	479	577	675	823	896	977	1,015	1,051	1,080	1,116	1,139	1,154	1,166	1,177	1,185	1,192	1,197	1,202	1,206	1,209	1,212	1,215	1,217	1,219	1,220	1,222	1,223
2006		7	81	241	377	503	594	767	855	944	1,024	1,088	1,122	1,159	1,179	1,196	1,210	1,218	1,228	1,237	1,244	1,249	1,254	1,258	1,262	1,265	1,267	1,270	1,272	1,273	1,275	1,276
2007		12	110	229	367	488	664	791	906	990	1,061	1,113	1,161	1,203	1,223	1,243	1,262	1,278	1,290	1,299	1,306	1,312	1,318	1,322	1,326	1,330	1,332	1,335	1,337	1,339	1,341	1,342
2008		24	109	240	352	535	699	816	926	1,012	1,088	1,154	1,191	1,228	1,257	1,291	1,314	1,331	1,343	1,353	1,361	1,368	1,373	1,378	1,383	1,386	1,389	1,392	1,394	1,396	1,398	1,399
2009		13	84	161	360	492	600	693	787	862	912	953	980	1,000	1,019	1,044	1,064	1,079	1,090	1,098	1,105	1,111	1,116	1,120	1,124	1,127	1,130	1,132	1,134	1,136	1,137	1,139
2010		5	30	152	255	389	502	604	659	703	758	802	830	855	877	895	910	921	929	935	940	944	948	951	954	956	958	960	961	963	964	965
2011			57	171	282	374	468	544	609	657	695	731	756	784	805	824	838	849	857	864	869	873	877	880	883	885	887	889	890	891	893	894
2012		12	65	144	268	369	457	534	586	626	665	699	722	743	759	773	784	792	798	803	807	810	813	815	817	819	820	822	823	824	825	825
2013		6	49	144	255	331	432	504	568	612	665	699	724	746	764	778	790	799	805	810	814	818	821	823	826	827	829	830	832	833	834	834
2014		11	48	138	226	315	406	496	549	602	651	687	713	735	753	768	780	790	796	801	806	809	812	815	817	819	821	822	823	825	825	826
2015		6	55	116	208	305	379	453	522	575	625	661	688	711	729	744	757	766	773	778	782	786	789	792	794	796	798	799	800	801	802	803
2016		8	61	137	233	309	394	477	543	593	641	675	700	722	739	754	766	775	781	786	790	794	797	799	801	803	805	806	807	808	809	810
2017		4	41	104	185	267	361	453	525	580	633	670	698	722	741	757	769	779	786	792	796	800	803	806	808	810	812	814	815	816	817	818
2018		2	32	123	204	313	418	512	587	644	698	736	764	789	809	825	838	848	855	861	866	870	873	876	878	880	882	884	885	886	887	888
2019		6	41	109	200	317	432	535	617	679	738	780	811	838	859	877	891	902	910	916	921	925	929	932	935	937	939	941	942	943	944	945
2020		3	23	95	200	301	401	491	562	616	668	704	731	755	773	789	801	811	817	823	827	831	834	837	839	841	843	844	845	846	847	848
2021		1	22	104	204	301	398	484	553	605	654	690	716	738	756	771	783	793	799	804	809	812	815	818	820	822	824	825	826	827	828	829
2022		2	41	121	220	316	411	496	564	615	664	699	724	746	764	779	791	800	806	811	816	819	822	825	827	829	830	832	833	834	835	836
2023		6	48	135	243	347	449	541	614	670	722	760	787	811	830	846	859	869	876	881	886	890	893	896	898	900	902	903	905	906	907	908

Available Counts in Period

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992								844	682	536	411	323	263	204	159	145	105	78	68	61	53	48	40	33	26	25	22	19	15	12	12	12
1993							921	735	562	428	327	250	189	154	128	89	69	68	62	55	48	38	27	24	18	14	10	10	6	6	4	5
1994						1,102	872	664	473	396	320	247	202	161	122	98	98	80	77	62	55	43	33	24	23	15	10	8	5	5	3	3
1995					1,575	1,119	792	598	505	381	313	251	218	161	125	118	101	86	68	56	39	31	24	19	17	14	12	11	10	11	9	8
1996				2,382	1,540	1,053	733	601	478	379	308	249	182	137	124	100	85	77	56	40	30	24	16	16	12	12	9	7	5	4	4	3
1997			4,791	2,577	1,543	1,051	838	663	504	444	356	270	215	188	141	116	93	73	61	50	39	30	28	25	24	22	19	17	15	13	11	9
1998	28,142	19,424	4,995	2,610	1,613	1,180	906	713	555	481	387	305	247	203	179	159	122	91	69	50	39	32	26	19	16	14	13	11	10	8	7	6
1999	28,316	19,098	4,868	2,512	1,692	1,320	992	794	627	542	405	333	261	222	186	130	102	83	69	53	42	35	26	21	16	13	11	10	8	7	6	5
2000	27,874	19,074	4,998	2,856	1,977	1,447	1,097	887	700	550	455	344	301	261	182	149	121	93	71	63	47	36	27	25	20	17	15	13	11	9	8	7
2001	25,769	18,313	5,234	2,999	2,033	1,525	1,146	905	713	573	461	389	318	247	187	143	115	90	72	60	44	39	31	27	23	20	17	15	13	11	9	8
2002	23,999	17,952	5,273	2,995	2,057	1,527	1,124	864	733	619	526	449	357	271	210	156	118	90	78	60	44	35	26	22	19	17	14	12	10	9	8	7
2003	22,908	17,172	5,005	2,823	1,952	1,395	1,057	863	715	589	488	366	282	213	175	126	93	73	58	40	28	25	21	18	16	14	12	10	9	7	6	5
2004	23,823	17,507	5,149	2,960	1,961	1,418	1,163	945	798	646	488	376	307	244	184	140	114	94	75	61	53	44	38	32	28	24	20	18	15	13	11	10
2005	23,468	17,818	5,155	2,891	1,982	1,596	1,296	1,067	855	642	511	391	299	238	181	143	114	98	74	57	47	39	33	29	25	21	18	16	13	12	10	8
2006	24,712	18,286	5,101	2,982	2,138	1,733	1,349	1,122	839	686	511	391	292	215	153	134	103	87	74	59	48	40	34	29	25	22	19	16	14	12	10	9
2007	25,101	17,718	5,439	3,339	2,461	1,933	1,505	1,118	910	695	536	426	315	233	182	151	128	106	82	65	53	44	38	32	28	24	21	18	15	13	11	10
2008	24,389	17,598	5,901	3,743	2,765	2,099	1,545	1,179	921	711	542	401	297	238	204	173	140	114	88	70	57	47	40	35	30	26	22	19	16	14	12	10
2009	21,953	15,437	5,548	3,329	2,375	1,766	1,293	984	724	573	430	333	265	206	176	152	122	100	77	61	50	41	35	30	26	22	19	17	14	12	11	9
2010	19,484	13,930	4,822	2,785	1,977	1,508	1,101	774	575	442	342	261	214	172	136	111	90	73	57	45	37	30	26	22	19	17	14	12	10	9	8	7
2011	18,772	13,613	4,361	2,539	1,793	1,308	970	702	530	401	317	261	208	175	136	112	90	74	57	45	37	30	26	22	19	17	14	12	11	9	8	7
2012	17,690	13,299	4,296	2,485	1,679	1,218	862	629	469	370	302	222	169	130	102	83	67	55	43	34	28	23	20	17	15	12	11	9	8	7	6	5
2013	17,602	13,238	4,346	2,521	1,737	1,280	897	670	499	386	296	233	181	139	109	89	72	59	45	36	30	24	21	18	15	13	11	10	8	7	6	5
2014	18,511	13,309	4,353	2,478	1,691	1,211	890	654	501	391	316	241	187	144	112	92	74	61	47	37	31	25	22	19	16	14	12	10	9	8	6	6
2015	18,780	12,376	4,022	2,290	1,530	1,114	832	663	534	413	321	245	190	146	114	94	76	62	48	38	31	26	22	19	16	14	12	10	9	8	7	6
2016	19,037	12,202	3,884	2,187	1,460	1,065	864	633	511	392	305	233	180	139	109	89	72	59	45	36	30	24	21	18	16	13	11	10	8	7	6	5
2017	19,193	11,698	3,658	2,139	1,469	1,162	920	734	562	431	335	255	198	152	119	98	79	64	50	40	32	27	23	20	17	15	12	11	9	8	7	6
2018	19,099	11,480	3,652	2,106	1,598	1,266	997	756	579	443	345	263	204	157	122	100	81	66	51	41	33	27	24	20	17	15	13	11	9	8	7	6
2019	18,161	11,340	3,732	2,377	1,786	1,425	1,094	828	634	485	377	287	222	171	133	109	88	72	55	44	36	30	26	22	19	16	14	12	10	9	8	7
2020	16,931	9,752	3,489	2,237	1,630	1,238	951	720	551	422	328	250	193	149	116	95	76	63	48	38	31	26	22	19	16	14	12	10	9	8	7	6
2021	19,083	8,763	3,375	2,187	1,564	1,189	915	693	531	407	316	241	187	144	112	92	74	61	47	37	30	25	22	19	16	14	12	10	9	7	6	6
2022	17,872	9,285	3,506	2,153	1,539	1,171	901	683	523	401	311	237	184	142	111	91	73	60	46	37	30	25	21	18	16	13	12	10	9	7	6	5
2023	17,825	10,048	3,821	2,338	1,669	1,268	975	738	565	433	336	256	198	153	119	98	79	64	50	39	32	27	23	20	17	15	12	11	9	8	7	6

Washington Department of Labor & Industries

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Incremental Closed Counts / Available Counts

Data Evaluated as of @06/30/23

Accident Year Ending June 30	Months of Development																														
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1992								15.2%	9.2%	8.2%	4.6%	-1.9%	4.9%	4.4%	-3.1%	2.8%	-13.3%	-11.5%	-4.4%	1.6%	-7.5%	-4.2%	-7.5%	12.1%	-7.7%	0.0%	9.1%	5.3%	0.0%	0.0%	-8.3%	8.3%
1993							15.7%	13.3%	12.6%	7.7%	2.1%	4.4%	-2.1%	9.1%	-3.9%	-9.0%	-13.0%	-2.9%	-1.6%	5.5%	0.0%	10.5%	3.7%	8.3%	22.2%	21.4%	-20.0%	10.0%	-33.3%	33.3%	-25.0%	0.0%
1994						21.1%	17.8%	18.8%	3.6%	-4.0%	8.4%	8.1%	7.4%	-4.3%	-3.3%	-18.4%	1.0%	-3.8%	5.2%	-6.5%	9.1%	7.0%	9.1%	-4.2%	13.0%	26.7%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%
1995					29.7%	25.9%	14.3%	7.5%	8.7%	6.3%	4.2%	3.2%	2.3%	0.6%	-18.4%	0.8%	5.9%	7.0%	5.9%	14.3%	2.6%	3.2%	0.0%	10.5%	11.8%	0.0%	-8.3%	9.1%	-10.0%	0.0%	0.0%	0.0%
1996				39.0%	31.0%	25.0%	8.5%	1.0%	6.1%	6.9%	9.4%	4.0%	-0.5%	-10.2%	1.6%	5.0%	2.4%	0.0%	5.4%	0.0%	0.0%	16.7%	-18.8%	12.5%	-16.7%	8.3%	11.1%	14.3%	0.0%	0.0%	0.0%	0.0%
1997			52.1%	41.8%	28.8%	15.6%	6.6%	11.5%	4.4%	8.6%	6.5%	-1.1%	-3.7%	8.5%	-2.1%	6.0%	4.3%	-4.1%	3.3%	6.0%	12.8%	-3.3%	7.1%	0.0%	-12.5%	4.5%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	53.1%	78.6%	53.0%	39.8%	24.7%	14.8%	12.4%	11.9%	6.5%	3.5%	0.3%	2.6%	5.3%	0.5%	-5.6%	2.5%	5.7%	11.0%	4.3%	4.0%	12.8%	6.3%	11.5%	-10.5%	0.0%	7.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	53.8%	78.7%	52.9%	34.0%	16.8%	18.3%	12.7%	14.0%	0.0%	10.7%	-0.7%	7.5%	5.7%	6.8%	5.4%	2.3%	-1.0%	0.0%	14.5%	7.5%	7.1%	5.7%	11.5%	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	53.1%	77.7%	48.0%	31.3%	23.1%	18.9%	11.8%	8.8%	5.7%	0.5%	11.6%	2.9%	1.0%	10.0%	5.5%	6.7%	9.1%	6.5%	1.4%	6.3%	4.3%	2.8%	-3.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	51.9%	75.9%	46.0%	31.7%	21.7%	21.3%	10.0%	8.0%	5.8%	5.2%	7.6%	9.0%	2.2%	8.5%	7.0%	13.3%	2.6%	11.1%	2.8%	20.0%	-2.3%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	49.8%	74.6%	46.2%	31.5%	23.6%	15.2%	10.2%	1.0%	5.7%	5.0%	4.8%	4.7%	11.5%	5.2%	14.3%	10.3%	9.3%	3.3%	12.8%	8.3%	13.6%	11.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	50.5%	74.4%	46.9%	32.1%	22.7%	16.1%	7.0%	6.0%	7.1%	7.3%	7.0%	10.7%	8.2%	7.0%	11.4%	11.1%	7.5%	4.1%	6.9%	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	49.7%	74.8%	46.3%	31.3%	21.7%	10.3%	11.7%	6.9%	10.2%	9.8%	7.4%	4.3%	12.4%	8.2%	13.0%	1.4%	3.5%	6.4%	9.3%	3.3%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	49.1%	75.1%	46.3%	30.9%	15.3%	12.3%	11.3%	11.2%	8.4%	10.3%	8.6%	14.8%	9.7%	12.6%	1.1%	6.3%	0.9%	12.2%	8.1%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	49.8%	75.6%	44.7%	26.3%	14.9%	16.4%	11.9%	10.2%	8.3%	13.0%	8.6%	9.7%	14.7%	13.0%	1.3%	10.4%	1.9%	5.7%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	52.0%	73.6%	40.9%	25.8%	17.5%	17.2%	15.0%	8.1%	11.5%	11.4%	7.3%	13.8%	11.1%	4.7%	6.6%	2.6%	2.3%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	50.8%	70.5%	38.2%	24.6%	21.9%	18.9%	13.7%	12.2%	11.5%	12.0%	12.5%	9.7%	7.7%	-1.3%	1.0%	0.6%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	50.8%	68.1%	42.4%	28.4%	18.7%	21.0%	16.9%	17.5%	9.1%	11.9%	11.6%	9.0%	12.5%	4.4%	3.4%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	50.5%	69.9%	45.3%	27.0%	20.0%	19.5%	20.3%	13.3%	14.3%	13.1%	7.9%	1.5%	7.0%	7.0%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	50.5%	72.0%	43.7%	27.1%	22.8%	20.0%	19.3%	14.1%	12.8%	9.7%	6.0%	6.9%	4.3%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	50.2%	71.9%	44.6%	31.9%	22.0%	21.9%	18.7%	14.8%	10.2%	8.1%	14.2%	9.5%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	50.4%	71.6%	45.1%	30.0%	21.8%	24.8%	14.8%	16.3%	10.4%	12.7%	4.1%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	52.2%	71.5%	45.2%	31.4%	24.7%	20.5%	17.5%	10.7%	12.2%	6.4%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	56.0%	71.4%	45.8%	33.3%	22.8%	18.4%	12.5%	9.7%	10.5%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	56.5%	72.3%	45.5%	32.5%	21.2%	13.2%	17.7%	7.1%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	58.4%	72.9%	44.9%	31.1%	16.8%	14.8%	11.2%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	59.3%	72.3%	45.0%	22.4%	18.2%	14.0%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	59.9%	71.6%	39.0%	24.9%	16.6%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	61.2%	68.1%	39.0%	26.4%	19.1%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	64.0%	65.1%	38.6%	27.5%	19.1%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2022	62.7%	67.4%	41.3%	27.5%	19.1%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2023	62.1%	66.9%	41.3%	27.5%	19.1%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Selected %	62.9%	66.9%	41.3%	27.5%	19.1%	16.2%	14.8%	11.7%	11.2%	10.0%	8.8%	8.4%	9.6%	6.7%	2.7%	4.3%	2.2%	8.1%	6.9%	4.1%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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1993							6.5%	12.4%	13.7%	16.8%	23.2%	20.8%	21.7%	7.8%	19.5%	23.6%	17.4%	11.8%	12.9%	9.1%	18.8%	15.8%	7.4%	20.8%	0.0%	7.1%	20.0%	30.0%	33.3%	0.0%	0.0%	14.1%
1994						4.2%	9.7%	12.7%	13.3%	25.3%	14.7%	12.1%	13.4%	19.3%	15.6%	18.4%	16.3%	7.5%	11.7%	16.1%	14.5%	16.3%	21.2%	20.8%	21.7%	6.7%	20.0%	12.5%	0.0%	40.0%	14.1%	14.1%
1995					3.2%	5.9%	13.0%	10.7%	17.6%	15.5%	15.7%	12.4%	16.1%	13.7%	24.0%	13.6%	9.9%	15.1%	13.2%	16.1%	17.9%	19.4%	20.8%	0.0%	11.8%	14.3%	16.7%	0.0%	0.0%	14.1%	14.1%	14.1%
1996				1.0%	4.8%	8.6%	11.9%	20.6%	15.7%	11.3%	11.7%	17.3%	18.1%	19.7%	18.5%	10.0%	9.4%	27.3%	23.2%	22.5%	20.0%	16.7%	18.8%	12.5%	16.7%	16.7%	11.1%	14.3%	14.1%	14.1%	14.1%	14.1%
1997			0.4%	2.9%	6.4%	8.4%	16.9%	14.2%	10.1%	12.4%	13.8%	17.4%	17.7%	17.0%	20.6%	13.8%	18.3%	19.2%	18.0%	18.0%	10.3%	10.0%	3.6%	4.0%	20.8%	9.1%	5.3%	14.1%	14.1%	14.1%	14.1%	14.1%
1998	0.0%	0.0%	0.5%	2.8%	5.0%	11.0%	11.9%	11.1%	8.8%	16.0%	21.4%	16.4%	13.0%	11.8%	17.9%	22.0%	18.9%	14.3%	23.2%	18.0%	7.7%	12.5%	15.4%	26.3%	12.5%	0.0%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
1999	0.0%	0.0%	0.7%	2.8%	8.6%	8.6%	9.4%	9.3%	14.8%	15.1%	19.8%	15.0%	10.7%	10.8%	24.2%	20.0%	20.6%	19.3%	8.7%	15.1%	11.9%	20.0%	7.7%	23.8%	6.3%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2000	0.0%	0.1%	0.6%	4.1%	6.1%	7.8%	9.1%	13.0%	18.7%	17.1%	13.8%	10.2%	12.0%	20.7%	13.7%	13.4%	14.0%	17.2%	11.3%	20.6%	19.1%	22.2%	11.1%	20.0%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2001	0.0%	0.0%	1.5%	4.2%	6.3%	5.8%	12.3%	14.8%	14.3%	15.2%	9.1%	9.8%	19.8%	15.8%	17.1%	7.7%	19.1%	8.9%	13.9%	6.7%	11.4%	20.5%	12.9%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2002	0.0%	0.1%	1.3%	3.7%	4.8%	11.7%	14.3%	16.0%	10.9%	10.3%	9.3%	16.5%	13.2%	18.5%	11.9%	15.4%	15.3%	10.0%	10.3%	18.3%	9.1%	14.3%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2003	0.0%	0.1%	1.3%	2.8%	8.2%	11.0%	13.1%	12.7%	11.6%	10.4%	18.4%	13.1%	16.7%	11.7%	17.7%	15.9%	16.1%	16.4%	24.1%	17.5%	10.7%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2004	0.0%	0.1%	1.1%	5.4%	9.0%	10.4%	8.5%	9.7%	10.0%	15.2%	16.2%	14.6%	8.5%	16.4%	11.4%	18.6%	14.0%	14.9%	9.3%	9.8%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2005	0.0%	0.1%	1.2%	4.3%	7.8%	8.0%	7.6%	9.2%	17.3%	11.4%	15.9%	9.7%	12.0%	12.2%	19.9%	16.1%	13.2%	12.2%	14.9%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2006	0.0%	0.0%	1.5%	5.4%	6.4%	7.3%	6.7%	15.4%	10.5%	13.0%	15.7%	16.4%	11.6%	17.2%	13.1%	12.7%	13.6%	9.2%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2007	0.0%	0.1%	1.8%	3.6%	5.6%	6.3%	11.7%	11.4%	12.6%	12.1%	13.2%	12.2%	15.2%	18.0%	11.0%	13.2%	14.8%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2008	0.0%	0.1%	1.4%	3.5%	4.1%	8.7%	10.6%	9.9%	11.9%	12.1%	14.0%	16.5%	12.5%	15.5%	14.2%	19.7%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2009	0.0%	0.1%	1.3%	2.3%	8.4%	7.5%	8.4%	9.5%	13.0%	13.1%	11.6%	12.3%	10.2%	9.7%	10.8%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2010	0.0%	0.0%	0.5%	4.4%	5.2%	8.9%	10.3%	13.2%	9.6%	10.0%	16.1%	16.9%	13.1%	14.5%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2011	0.0%	0.0%	1.3%	4.5%	6.2%	7.0%	9.7%	10.8%	12.3%	12.0%	12.0%	13.8%	12.0%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2012	0.0%	0.1%	1.2%	3.2%	7.4%	8.3%	10.2%	12.2%	11.1%	10.8%	12.9%	15.3%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2013	0.0%	0.0%	1.0%	3.8%	6.4%	5.9%	11.3%	10.7%	12.8%	11.4%	17.9%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2014	0.0%	0.1%	0.8%	3.6%	5.2%	7.3%	10.2%	13.8%	10.6%	13.6%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2015	0.0%	0.0%	1.2%	2.7%	6.0%	8.7%	8.9%	11.2%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2016	0.0%	0.1%	1.4%	3.5%	6.6%	7.1%	9.8%	13.1%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2017	0.0%	0.0%	1.0%	2.9%	5.5%	7.1%	10.2%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2018	0.0%	0.0%	0.8%	4.3%	5.1%	8.6%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2019	0.0%	0.1%	0.9%	2.9%	5.1%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2020	0.0%	0.0%	0.6%	3.2%	6.4%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2021	0.0%	0.0%	0.6%	3.7%	6.4%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2022	0.0%	0.0%	1.1%	3.7%	6.4%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
2023	0.0%	0.1%	1.1%	3.7%	6.4%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
Selected %	0.0%	0.1%	1.1%	3.7%	6.4%	8.2%	10.5%	12.5%	12.9%	12.8%	15.6%	14.7%	13.8%	15.8%	15.9%	16.4%	16.3%	15.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%

Incremental TPD Awards to Available Claims

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	28	268	3,073	5,532	6,397	7,324	7,818	7,736	14,758	14,516	12,599	13,104	8,091	6,255	4,144	4,361	12,776	3,464	1,956	1,406	693	1,390	1,466	402	546	404	141	252	574	0	97	137
1993	0	196	1,350	3,597	4,820	7,699	10,217	16,321	12,902	14,601	14,008	9,815	7,926	1,882	4,338	6,999	2,648	1,611	1,184	1,081	1,326	1,134	587	901	0	105	352	597	412	0	0	119
1994	0	574	1,747	4,448	7,289	7,116	14,565	13,485	11,452	18,073	9,819	5,842	5,365	5,400	8,576	3,317	2,903	1,189	1,507	1,766	1,608	1,324	988	942	868	175	443	123	0	244	75	65
1995	0	59	1,084	3,674	8,316	11,458	17,263	12,902	17,359	11,408	9,707	5,689	7,216	6,981	4,317	2,616	2,128	2,838	1,854	1,869	1,155	1,118	885	0	302	557	413	0	0	281	241	207
1996	0	76	1,272	3,763	12,805	17,111	16,557	25,301	13,666	7,909	7,282	8,105	15,199	5,289	4,759	1,867	1,265	4,527	2,152	1,418	1,215	591	431	386	559	342	257	55	135	116	100	86
1997	0	832	3,098	11,176	17,721	16,875	28,234	19,613	10,131	11,510	9,190	25,168	9,323	6,700	5,832	3,494	4,167	3,027	1,989	2,248	1,137	572	134	140	1,287	648	53	484	416	357	307	264
1998	0	348	3,939	14,200	15,247	27,769	24,197	16,985	11,288	16,039	47,961	10,179	7,056	4,934	6,880	6,434	5,017	2,590	3,271	2,402	693	878	786	881	233	0	383	329	283	243	209	179
1999	0	1,298	6,103	15,213	28,345	24,856	18,415	14,698	19,581	45,160	17,251	10,973	6,757	5,685	8,581	6,218	4,273	3,312	1,531	2,136	970	2,033	551	906	286	395	339	292	251	215	185	159
2000	0	2,168	5,903	25,165	26,369	25,168	21,494	26,975	66,592	24,285	16,027	8,028	8,196	10,777	6,932	4,835	3,732	3,982	2,217	3,297	2,331	1,790	933	1,259	649	558	480	412	354	304	262	225
2001	0	1,142	17,068	26,970	28,513	19,654	33,262	74,957	23,269	22,025	10,384	9,467	15,466	11,014	9,147	2,344	6,199	1,865	2,663	925	1,383	2,177	1,504	930	799	687	590	507	436	375	322	277
2002	583	3,165	12,470	25,258	22,982	44,619	89,603	35,779	19,552	15,578	12,111	15,549	11,046	11,401	5,725	7,776	4,419	2,483	1,700	2,572	895	1,541	980	772	664	571	490	421	362	311	267	230
2003	1,570	2,014	14,469	19,344	39,004	97,900	32,664	27,038	21,807	16,692	22,003	12,543	11,461	6,701	8,036	5,784	3,733	3,002	3,909	1,903	768	959	824	650	559	480	412	354	305	262	225	193
2004	3,348	1,461	12,308	36,091	105,821	37,918	25,018	24,725	19,545	27,364	20,495	14,334	6,105	11,425	4,630	6,733	5,053	4,342	1,426	1,389	2,037	1,678	1,442	1,137	977	840	721	620	533	458	394	338
2005	207	1,619	13,328	73,666	38,382	35,202	22,173	25,816	37,884	18,532	19,576	9,791	10,432	8,806	11,384	6,441	4,855	3,291	3,464	2,292	1,875	1,544	1,327	1,046	899	773	664	571	491	422	362	311
2006	0	1,669	58,264	39,778	32,713	30,454	25,135	49,649	23,317	22,422	23,412	18,799	9,425	10,680	5,816	4,088	3,978	2,337	3,010	2,395	1,960	1,614	1,387	1,093	940	808	694	596	513	441	379	325
2007	0	12,867	24,971	32,727	35,183	35,175	46,389	35,522	33,348	24,715	21,344	15,415	15,172	14,143	5,611	5,481	7,261	4,986	3,590	2,855	2,336	1,924	1,653	1,303	1,120	963	827	711	611	525	451	388
2008	0	6,268	22,324	33,909	35,762	50,335	48,827	36,678	33,218	28,035	25,937	18,501	10,565	11,268	8,675	12,427	7,403	5,601	4,032	3,204	2,622	2,159	1,856	1,463	1,257	1,081	929	798	686	589	507	435
2009	0	2,684	18,541	22,188	55,375	41,318	34,035	31,238	27,298	27,618	17,121	15,053	9,790	6,181	6,817	8,537	6,778	5,129	3,692	2,934	2,401	1,977	1,699	1,340	1,151	990	850	731	628	540	464	399
2010	0	1,104	4,818	31,165	30,544	39,329	33,999	30,445	18,145	13,364	19,337	13,454	9,473	9,268	7,225	6,106	4,860	3,680	2,651	2,109	1,726	1,421	1,222	963	828	711	611	525	452	388	333	287
2011	0	0	14,171	35,837	34,749	26,690	29,636	25,060	22,546	16,581	14,026	11,675	7,996	9,388	7,408	6,259	4,979	3,770	2,715	2,160	1,768	1,456	1,251	986	848	728	626	538	462	397	341	293
2012	0	2,353	15,628	24,410	37,825	33,461	25,431	25,372	15,262	12,006	14,476	12,105	7,844	6,896	5,452	4,616	3,686	2,794	2,015	1,605	1,314	1,082	930	733	630	541	465	400	344	295	254	218
2013	0	1,312	11,179	27,282	34,541	21,819	33,833	24,241	23,092	14,680	18,033	11,550	8,415	7,395	5,843	4,944	3,944	2,988	2,154	1,716	1,404	1,156	994	783	673	579	497	427	367	316	271	233
2014	0	2,744	10,398	27,740	28,590	28,960	31,648	30,428	19,151	20,032	17,211	12,348	8,997	7,906	6,248	5,286	4,217	3,195	2,303	1,834	1,501	1,236	1,062	838	720	619	532	457	393	337	290	249
2015	0	1,577	13,421	17,466	27,669	31,398	26,877	22,389	25,161	19,285	18,290	13,120	9,557	8,398	6,634	5,612	4,475	3,391	2,444	1,946	1,593	1,312	1,127	889	764	656	564	485	417	358	308	264
2016	0	2,581	14,292	21,400	35,790	22,961	29,851	27,199	23,926	18,259	17,325	12,433	9,061	7,964	6,295	5,327	4,251	3,222	2,323	1,850	1,514	1,247	1,072	845	726	624	536	461	396	340	293	251
2017	0	748	12,673	19,967	28,131	28,819	36,583	35,807	28,352	21,616	20,495	14,696	10,702	9,401	7,425	6,279	5,004	3,791	2,732	2,175	1,780	1,466	1,259	993	853	733	630	542	466	400	344	295
2018	0	642	10,064	28,589	31,706	40,736	42,763	38,483	30,459	23,215	22,005	15,775	11,484	10,086	7,964	6,733	5,363	4,062	2,927	2,330	1,907	1,570	1,349	1,064	914	786	675	580	499	429	368	317
2019	0	1,904	12,178	23,011	41,445	50,167	49,487	44,464	35,154	26,765	25,351	18,158	13,208	11,593	9,147	7,728	6,146	4,653	3,352	2,666	2,181	1,796	1,544	1,217	1,046	899	773	664	571	490	421	362
2020	0	1,273	8,023	33,241	46,115	45,418	44,829	40,298	31,871	24,273	22,996	16,476	11,987	10,524	8,305	7,018	5,584	4,228	3,046	2,423	1,983	1,633	1,403	1,107	951	817	702	604	519	446	383	329
2021	0	62	12,187	37,182	46,891	46,258	45,716	41,138	32,560	24,815	23,522	16,861	12,275	10,781	8,512	7,197	5,732	4,342	3,128	2,490	2,038	1,678	1,442	1,137	977	840	722	620	533	458	394	338
2022	0	1,772	18,100	38,817	48,954	48,294	47,728	42,949	33,994	25,908	24,558	17,604	12,816	11,256	8,887	7,514	5,985	4,533	3,266	2,600	2,127	1,752	1,506	1,187	1,020	877	753	648	556	478	411	353
2023	0	2,444	20,293	43,374	54,597	53,805	53,131	47,780	37,799	28,795	27,286	19,553	14,229	12,494	9,862	8,335	6,635	5,024	3,620	2,880	2,357	1,941	1,668	1,315	1,130	971	835	717	617	530	455	391

Washington Department of Labor & Industries

Total Permanent Disability Awards

Adjusted Paid Loss Development Method

Data Evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	28	296	3,369	8,901	15,298	22,622	30,440	38,176	52,934	67,450	80,048	93,153	101,243	107,498	111,642	116,002	128,778	132,242	134,198	135,605	136,297	137,688	139,154	139,556	140,102	140,506	140,647	140,899	141,473	141,473	141,570	141,707
1993	0	196	1,547	5,144	9,963	17,662	27,879	44,200	57,102	71,704	85,712	95,526	103,452	105,334	109,672	116,671	119,319	120,930	122,115	123,196	124,522	125,656	126,243	127,143	127,143	127,248	127,601	128,197	128,610	128,610	128,610
1994	0	574	2,321	6,768	14,057	21,173	35,739	49,224	60,676	78,750	88,569	94,411	99,776	105,176	113,752	117,069	119,972	121,161	122,668	124,434	126,042	127,366	128,355	129,297	130,165	130,340	130,783	130,906	130,906	131,150
1995	0	59	1,143	4,816	13,132	24,591	41,853	54,755	72,114	83,522	93,229	98,918	106,133	113,114	117,431	120,048	122,175	125,014	126,867	128,736	129,891	131,009	131,893	131,893	132,196	132,753	133,166	133,166	133,166
1996	0	76	1,348	5,110	17,915	35,027	51,584	76,885	90,551	98,460	105,742	113,848	129,047	134,336	139,095	140,962	142,227	146,754	148,906	150,324	151,539	152,130	152,561	152,947	153,506	153,848	154,104	154,160
1997	0	832	3,930	15,106	32,826	49,702	77,935	97,548	107,680	119,190	128,379	153,547	162,870	169,570	175,402	178,895	183,063	186,090	188,079	190,327	191,464	192,036	192,170	192,310	193,597	194,245	194,298
1998	0	348	4,287	18,486	33,733	61,503	85,699	102,684	113,972	130,011	177,971	188,150	195,206	200,141	207,021	213,454	218,472	221,061	224,332	226,734	227,427	228,305	229,091	229,972	230,205	230,205
1999	0	1,298	7,400	22,614	50,958	75,815	94,229	108,928	128,509	173,669	190,919	201,892	208,649	214,334	222,915	229,133	233,407	236,719	238,250	240,386	241,356	243,389	243,940	244,845	245,132
2000	0	2,168	8,071	33,236	59,605	84,773	106,267	133,242	199,834	224,119	240,147	248,174	256,370	267,147	274,079	278,914	282,646	286,628	288,845	292,142	294,472	296,263	297,196	298,455
2001	0	1,142	18,210	45,180	73,693	93,347	126,609	201,566	224,835	246,861	257,244	266,711	282,177	293,191	302,339	304,682	310,881	312,746	315,409	316,334	317,717	319,894	321,398
2002	583	3,748	16,218	41,475	64,458	109,076	198,679	234,458	254,010	269,588	281,699	297,248	308,294	319,695	325,420	333,196	337,615	340,098	341,798	344,371	345,265	346,807
2003	1,570	3,584	18,053	37,397	76,400	174,300	206,964	234,001	255,809	272,500	294,503	307,046	318,506	325,207	333,243	339,027	342,760	345,762	349,671	351,574	352,342
2004	3,348	4,808	17,117	53,208	159,029	196,947	221,965	246,690	266,236	293,600	314,095	328,429	334,533	345,959	350,589	357,322	362,375	366,716	368,142	369,531
2005	207	1,826	15,153	88,819	127,201	162,403	184,576	210,392	248,276	266,808	286,384	296,175	306,607	315,413	326,798	333,239	338,094	341,384	344,848
2006	0	1,669	59,934	99,711	132,424	162,878	188,012	237,661	260,978	283,401	306,813	325,612	335,037	345,717	351,532	355,620	359,598	361,935
2007	0	12,867	37,838	70,565	105,749	140,924	187,313	222,835	256,183	280,897	302,241	317,656	332,828	346,972	352,582	358,063	365,324
2008	0	6,268	28,592	62,500	98,262	148,597	197,424	234,102	267,320	295,355	321,292	339,793	350,358	361,626	370,302	382,729
2009	0	2,684	21,225	43,413	98,788	140,106	174,141	205,380	232,678	260,296	277,417	292,470	302,260	308,441	315,258
2010	0	1,104	5,922	37,088	67,632	106,960	140,959	171,404	189,549	202,913	222,250	235,704	245,177	254,445
2011	0	0	14,171	50,008	84,757	111,446	141,082	166,142	188,687	205,268	219,295	230,969	238,965
2012	0	2,353	17,981	42,391	80,216	113,677	139,108	164,480	179,743	191,749	206,225	218,330
2013	0	1,312	12,490	39,772	74,313	96,132	129,965	154,206	177,298	191,979	210,011
2014	0	2,744	13,142	40,882	69,472	98,431	130,079	160,507	179,658	199,690
2015	0	1,577	14,999	32,465	60,134	91,532	118,409	140,798	165,959
2016	0	2,581	16,873	38,273	74,063	97,024	126,875	154,074
2017	0	748	13,421	33,388	61,518	90,337	126,920
2018	0	642	10,706	39,295	71,001	111,737
2019	0	1,904	14,082	37,093	78,538
2020	0	1,273	9,296	42,538
2021	0	62	12,249
2022	0	1,772
2023	0

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	10.552	11.389	2.642	1.719	1.479	1.346	1.254	1.387	1.274	1.187	1.164	1.087	1.062	1.039	1.039	1.110	1.027	1.015	1.010	1.005	1.010	1.011	1.003	1.004	1.003	1.001	1.002	1.004	1.000	1.001	1.001
1993	0.000	7.879	3.325	1.937	1.773	1.578	1.585	1.292	1.256	1.195	1.115	1.083	1.018	1.041	1.064	1.023	1.014	1.010	1.009	1.011	1.009	1.005	1.007	1.000	1.001	1.003	1.005	1.003	1.000	1.000
1994	0.000	4.042	2.917	2.077	1.506	1.688	1.377	1.233	1.298	1.125	1.066	1.057	1.054	1.082	1.029	1.025	1.010	1.012	1.014	1.013	1.011	1.008	1.007	1.007	1.001	1.003	1.001	1.000	1.002
1995	0.000	19.443	4.214	2.727	1.873	1.702	1.308	1.317	1.158	1.116	1.061	1.073	1.066	1.038	1.022	1.018	1.023	1.015	1.015	1.009	1.009	1.007	1.000	1.002	1.004	1.003	1.000	1.000
1996	0.000	17.835	3.792	3.506	1.955	1.473	1.490	1.178	1.087	1.074	1.077	1.134	1.041	1.035	1.013	1.009	1.032	1.015	1.010	1.008	1.004	1.003	1.003	1.004	1.002	1.002	1.000
1997	0.000	4.726	3.844	2.173	1.514	1.568	1.252	1.104	1.107	1.077	1.196	1.061	1.041	1.034	1.020	1.023	1.017	1.011	1.012	1.006	1.003	1.001	1.001	1.007	1.003	1.000
1998	0.000	12.334	4.313	1.825	1.823	1.393	1.198	1.110	1.141	1.369	1.057	1.038	1.025	1.034	1.031	1.024	1.012	1.015	1.011	1.003	1.004	1.003	1.004	1.001	1.000
1999	0.000	5.703	3.056	2.253	1.488	1.243	1.156	1.180	1.351	1.099	1.057	1.033	1.027	1.040	1.028	1.019	1.014	1.006	1.009	1.004	1.008	1.002	1.004	1.001
2000	0.000	3.722	4.118	1.793	1.422	1.254	1.254	1.500	1.122	1.072	1.033	1.033	1.042	1.026	1.018	1.013	1.014	1.008	1.011	1.008	1.006	1.003	1.004
2001	0.000	15.946	2.481	1.631	1.267	1.356	1.592	1.115	1.098	1.042	1.037	1.058	1.039	1.031	1.008	1.020	1.006	1.009	1.003	1.004	1.007	1.005
2002	6.430	4.327	2.557	1.554	1.692	1.821	1.180	1.083	1.061	1.045	1.055	1.037	1.037	1.018	1.024	1.013	1.007	1.005	1.008	1.003	1.004
2003	2.283	5.037	2.071	2.043	2.281	1.187	1.131	1.093	1.065	1.081	1.043	1.037	1.021	1.025	1.017	1.011	1.009	1.011	1.005	1.002
2004	1.436	3.560	3.109	2.989	1.238	1.127	1.111	1.079	1.103	1.070	1.046	1.019	1.034	1.013	1.019	1.014	1.012	1.004	1.004
2005	8.839	8.301	5.861	1.432	1.277	1.137	1.140	1.180	1.075	1.073	1.034	1.035	1.029	1.036	1.020	1.015	1.010	1.010
2006	0.000	35.900	1.664	1.328	1.230	1.154	1.264	1.098	1.086	1.083	1.061	1.029	1.032	1.017	1.012	1.011	1.006
2007	0.000	2.941	1.865	1.499	1.333	1.329	1.190	1.150	1.096	1.076	1.051	1.048	1.042	1.016	1.016	1.020
2008	0.000	4.562	2.186	1.572	1.512	1.329	1.186	1.142	1.105	1.088	1.058	1.031	1.032	1.024	1.034
2009	0.000	7.908	2.045	2.276	1.418	1.243	1.179	1.133	1.119	1.066	1.054	1.033	1.020	1.022
2010	0.000	5.363	6.262	1.824	1.582	1.318	1.216	1.106	1.071	1.095	1.061	1.040	1.038
2011	0.000	0.000	3.529	1.695	1.315	1.266	1.178	1.136	1.088	1.068	1.053	1.035
2012	0.000	7.642	2.358	1.892	1.417	1.224	1.182	1.093	1.067	1.075	1.059
2013	0.000	9.524	3.184	1.868	1.294	1.352	1.187	1.150	1.083	1.094
2014	0.000	4.790	3.111	1.699	1.417	1.322	1.234	1.119	1.111
2015	0.000	9.509	2.165	1.852	1.522	1.294	1.189	1.179
2016	0.000	6.537	2.268	1.935	1.310	1.308	1.214
2017	0.000	17.939	2.488	1.843	1.468	1.405
2018	0.000	16.671	3.670	1.807	1.574
2019	0.000	7.397	2.634	2.117
2020	0.000	7.301	4.576
2021	0.000	198.246
2022	0.000
2023																																
Wtd 5 yr avg		12.908	2.960	1.913	1.455	1.335	1.201	1.134	1.084	1.079	1.057	1.037	1.033	1.023	1.020	1.014	1.009	1.008	1.006	1.004	1.006	1.003	1.003	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	
Wtd 10 yr avg		8.900	2.888	1.847	1.425	1.302	1.194	1.129	1.091	1.078	1.052	1.034	1.032	1.023	1.019	1.016	1.010	1.009	1.008	1.005	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	
Wtd 20 yr avg	10.104	6.873	2.598	1.777	1.424	1.284	1.203	1.138	1.102	1.085	1.057	1.042	1.035	1.027	1.022	1.019	1.012	1.009	1.008	1.005	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.000	1.001	
Wtd 3 yr avg		11.000	3.489	1.923	1.448	1.335	1.213	1.148	1.087	1.079	1.057	1.036	1.030	1.021	1.020	1.015	1.009	1.008	1.006	1.003	1.006	1.003	1.004	1.003	1.002	1.002	1.000	1.001	1.001	1.000	1.001	
Prior Selected	9.477	9.055	2.584	1.822	1.395	1.296	1.193	1.120	1.087	1.079	1.055	1.036	1.031	1.021	1.017	1.013	1.009	1.007	1.007	1.006	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.005
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	10.104	12.908	2.960	1.913	1.455	1.335	1.201	1.134	1.084	1.079	1.057	1.037	1.033	1.023	1.020	1.014	1.009	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.005
Cumulative	2894.324	286.443	22.191	7.496	3.919	2.694	2.017	1.680	1.481	1.367	1.267	1.199	1.156	1.119	1.094	1.072	1.057	1.048	1.040	1.034	1.028	1.023	1.020	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.005
Notes																																

Washington Department of Labor & Industries

Total Permanent Disability Awards

Average Paid TPD Award

Data Evaluated as of @06/30/23
Paid Per TPD Award
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	28,034	147,905	153,135	150,865	154,524	159,308	162,781	159,732	157,541	159,455	161,063	162,570	163,033	164,119	165,395	165,955	174,970	175,155	175,423	175,654	175,415	175,846	175,478	175,321	174,909	174,759	174,717	174,380	174,443	174,443	174,347	174,301
1993		196,303	171,857	155,864	148,703	152,259	158,405	165,543	165,995	172,365	174,210	175,600	176,841	176,440	176,322	181,448	182,167	182,399	181,989	182,243	181,784	181,847	182,169	182,154	182,154	182,043	182,027	182,098	182,167	182,167	182,167	
1994		143,518	178,513	173,545	180,222	170,752	170,999	168,000	170,439	172,697	176,082	177,131	178,171	177,963	186,479	186,416	186,292	186,401	186,142	186,000	186,178	186,208	185,752	185,771	185,684	185,669	185,771	185,682	185,682	185,503		
1995		58,784	228,590	160,550	164,153	168,429	168,085	174,938	179,388	181,175	182,802	182,843	184,259	189,155	186,992	186,409	186,812	187,427	187,674	187,936	187,704	187,692	187,615	187,615	187,512	187,769	187,822	187,822	187,822			
1996		75,564	192,527	164,854	170,623	178,707	182,274	188,906	187,865	187,543	188,489	188,489	202,585	202,313	202,467	202,241	201,741	202,141	201,497	200,968	200,980	200,700	200,475	200,455	200,661	200,584	200,657	200,468				
1997		277,211	187,137	159,006	170,085	176,875	184,244	188,681	189,577	191,316	191,040	213,556	215,152	214,917	214,428	214,503	215,115	215,133	214,702	215,059	215,370	215,287	215,196	215,112	215,347	215,588	215,407					
1998		173,774	164,866	184,862	187,408	198,395	205,022	206,608	208,740	208,685	252,084	248,876	247,724	246,479	245,285	242,838	242,208	241,597	240,958	241,206	241,174	241,082	240,894	240,556	240,297	240,297						
1999		185,386	172,104	198,366	195,993	203,257	202,209	201,718	203,016	242,893	240,150	238,926	239,003	238,946	236,640	236,708	236,003	235,541	235,658	235,904	235,699	236,070	236,147	235,882	235,930							
2000		197,112	192,163	209,029	212,876	215,708	215,552	219,149	270,412	269,051	268,021	266,568	265,119	261,652	262,026	261,645	260,984	260,808	260,926	260,841	260,826	260,565	260,698	260,659								
2001		163,142	209,313	211,121	214,848	216,583	221,345	285,505	278,261	275,822	274,540	273,550	271,847	272,230	272,623	272,038	272,225	271,953	271,904	271,764	271,785	271,787	272,141									
2002	291,447	178,490	186,412	210,535	217,763	230,119	312,881	303,310	297,784	293,989	291,614	285,816	283,619	281,174	280,051	280,941	280,411	280,378	279,933	279,522	279,341	279,458										
2003	314,040	256,010	234,453	238,195	240,252	370,064	339,842	325,454	318,963	315,759	309,027	306,739	303,918	303,082	301,851	301,626	300,930	300,401	300,147	299,978	299,866											
2004	478,230	282,844	237,731	230,336	390,734	355,500	339,916	331,128	322,710	318,093	313,468	310,718	308,895	308,067	306,459	305,403	305,544	305,597	305,006	304,643												
2005	206,524	182,553	210,461	450,857	362,396	339,046	319,889	311,692	301,672	297,777	293,126	291,798	291,729	292,049	292,829	292,571	292,975	292,782	292,989													
2006		238,493	739,921	413,740	351,257	323,812	316,519	309,858	305,238	300,213	299,622	299,276	298,607	298,289	298,161	297,341	297,189	297,155														
2007		1,072,236	343,984	308,146	288,143	288,778	282,097	281,713	282,762	283,735	284,864	285,405	286,674	288,422	288,293	288,063	289,480															
2008		261,154	262,310	260,418	279,154	277,752	282,438	286,890	288,682	291,853	295,305	294,448	294,172	294,484	294,592	296,459																
2009		206,465	252,679	269,645	274,412	284,768	290,236	296,363	295,652	301,967	304,185	306,894	308,428	308,441	309,379																	
2010		220,863	197,416	243,999	265,222	274,963	280,795	283,782	287,632	288,639	293,205	293,895	295,394	297,596																		
2011			248,617	292,443	300,556	297,985	301,457	305,407	309,832	312,433	315,532	315,963	316,092																			
2012		196,084	276,636	294,384	299,313	308,068	304,394	308,016	306,728	306,308	310,113	312,346																				
2013		218,584	254,902	276,198	291,424	290,430	300,846	305,964	312,145	313,691	315,806																					
2014		249,414	273,787	296,243	307,398	312,481	320,392	323,603	327,246	331,711																						
2015		262,878	272,703	279,869	289,106	300,106	312,425	310,813	317,929																							
2016		322,643	276,606	279,364	317,867	313,994	322,017	323,005																								
2017		187,034	327,340	321,034	332,530	338,340	351,580																									
2018		321,100	334,567	319,471	348,043	356,988																										
2019		317,295	343,455	340,299	392,690																											
2020		424,441	404,183	447,764																												
2021		61,785	556,753																													
2022		886,057																														
2023																																

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993		1.327	1.122	1.033	0.962	0.956	0.973	1.036	1.054	1.081	1.082	1.080	1.085	1.075	1.066	1.093	1.041	1.041	1.037	1.038	1.036	1.034	1.038	1.039	1.041	1.042	1.042	1.044	1.044	1.044	1.045	
1994		0.731	1.039	1.113	1.212	1.121	1.080	1.015	1.027	1.002	1.011	1.009	1.008	1.009	1.058	1.027	1.023	1.022	1.023	1.021	1.024	1.024	1.020	1.020	1.019	1.020	1.021	1.020	1.019	1.018		
1995		0.410	1.281	0.925	0.911	0.986	0.983	1.041	1.053	1.049	1.038	1.032	1.034	1.063	1.003	1.000	1.003	1.006	1.008	1.010	1.008	1.008	1.010	1.010	1.010	1.011	1.011	1.012	1.012			
1996		1.285	0.842	1.027	1.039	1.061	1.084	1.080	1.047	1.035	1.031	1.031	1.099	1.070	1.083	1.085	1.080	1.079	1.074	1.069	1.071	1.069	1.069	1.068	1.070	1.068	1.068	1.067				
1997		3.669	0.972	0.965	0.997	0.990	1.011	0.999	1.009	1.020	1.014	1.133	1.062	1.062	1.059	1.061	1.066	1.064	1.066	1.070	1.072	1.073	1.073	1.073	1.073	1.075	1.074					
1998		0.627	0.881	1.163	1.102	1.122	1.113	1.095	1.101	1.091	1.320	1.165	1.151	1.147	1.144	1.132	1.126	1.123	1.122	1.122	1.120	1.120	1.119	1.118	1.116	1.115						
1999		1.067	1.044	1.073	1.046	1.025	0.986	0.976	0.973	1.164	0.953	0.960	0.965	0.969	0.965	0.975	0.974	0.975	0.978	0.978	0.977	0.979	0.980	0.981	0.982							
2000		1.063	1.117	1.054	1.086	1.061	1.066	1.086	1.332	1.108	1.116	1.116	1.109	1.095	1.107	1.105	1.106	1.107	1.107	1.106	1.107	1.104	1.104	1.105								
2001		0.828	1.089	1.010	1.009	1.004	1.027	1.303	1.029	1.025	1.024	1.026	1.025	1.040	1.040	1.040	1.043	1.043	1.042	1.042	1.042	1.043	1.044									
2002		1.094	0.891	0.997	1.014	1.062	1.414	1.062	1.070	1.066	1.062	1.045	1.043	1.033	1.027	1.033	1.030	1.031	1.030	1.029	1.028	1.028										
2003	1.078	1.434	1.258	1.131	1.103	1.608	1.086	1.073	1.071	1.074	1.060	1.073	1.072	1.078	1.078	1.074	1.073	1.071	1.072	1.073	1.073											
2004	1.523	1.105	1.014	0.967	1.626	0.961	1.000	1.017	1.012	1.007	1.014	1.013	1.016	1.016	1.015	1.013	1.015	1.017	1.016	1.016												
2005	0.432	0.645	0.885	1.957	0.927	0.954	0.941	0.941	0.935	0.936	0.935	0.939	0.944	0.948	0.956	0.958	0.959	0.958	0.961													
2006		1.306	3.516	0.918	0.969	0.955	0.989	0.994	1.012	1.008	1.022	1.026	1.024	1.021	1.018	1.016	1.014	1.015														
2007		4.496	0.465	0.745	0.820	0.892	0.891	0.909	0.926	0.945	0.951	0.954	0.960	0.967	0.967	0.969	0.974															
2008		0.244	0.763	0.845	0.969	0.962	1.001	1.018	1.021	1.029	1.037	1.032	1.026	1.021	1.022	1.029																
2009		0.791	0.963	1.035	0.983	1.025	1.028	1.033	1.024	1.035	1.030	1.042	1.048	1.047	1.050																	
2010		1.070	0.781	0.905	0.967	0.966	0.967	0.958	0.973	0.956	0.964	0.958	0.958	0.965																		
2011			1.259	1.199	1.133	1.084	1.074	1.076	1.077	1.082	1.076	1.075	1.070																			
2012			1.113	1.007	0.996	1.034	1.010	1.009	0.990	0.980	0.983	0.989																				
2013		1.115	0.921	0.938	0.974	0.943	0.988	0.993	1.018	1.024	1.018																					
2014		1.141	1.074	1.073	1.055	1.076	1.065	1.058	1.048	1.057																						
2015		1.054	0.996	0.945	0.940	0.960	0.975	0.960	0.972																							
2016		1.227	1.014	0.998	1.099	1.046	1.031	1.039																								
2017		0.580	1.183	1.149	1.046	1.078	1.092																									
2018		1.717	1.022	0.995	1.047	1.055																										
2019		0.988	1.027	1.065	1.128																											
2020		1.338	1.177	1.316																												
2021		0.146	1.377																													
2022		14.341																														
2023																																
Indicated Exp. Trend		1.050	1.021	1.014	1.016	1.004	1.007	1.008	1.013	1.016																						

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental Paid Methods

Data Evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future TPD Award				Incremental Paid on On-Level Premium				Incremental Paid on Available Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1992	141,707	0	141,707	1.005	142,365	0	141,707	1.005	142,365	0	141,707	1.005	142,365
1993	128,610	175	128,785	1.005	129,382	141	128,751	1.005	129,348	119	128,729	1.005	129,327
1994	131,150	152	131,302	1.005	131,912	204	131,355	1.005	131,965	140	131,290	1.005	131,900
1995	133,166	731	133,897	1.005	134,519	296	133,461	1.005	134,081	730	133,896	1.005	134,517
1996	154,160	440	154,600	1.005	155,318	615	154,774	1.005	155,493	438	154,597	1.005	155,315
1997	194,298	1,809	196,106	1.005	197,017	951	195,248	1.005	196,155	1,827	196,125	1.005	197,036
1998	230,205	1,591	231,795	1.005	232,872	1,376	231,581	1.005	232,656	1,625	231,830	1.005	232,906
1999	245,132	1,735	246,866	1.005	248,012	1,896	247,027	1.005	248,174	1,837	246,968	1.005	248,115
2000	298,455	3,054	301,509	1.005	302,909	2,841	301,296	1.005	302,695	3,245	301,699	1.005	303,100
2001	321,398	4,699	326,097	1.005	327,611	3,875	325,273	1.005	326,784	4,925	326,323	1.005	327,838
2002	346,807	4,696	351,503	1.005	353,135	4,837	351,643	1.005	353,276	5,069	351,876	1.005	353,509
2003	352,342	5,102	357,445	1.005	359,104	6,591	358,934	1.005	360,600	5,223	357,566	1.005	359,226
2004	369,531	11,319	380,850	1.005	382,619	8,275	377,807	1.005	379,561	11,173	380,705	1.005	382,472
2005	344,848	13,450	358,297	1.005	359,961	11,776	356,624	1.005	358,279	12,577	357,425	1.005	359,084
2006	361,935	18,384	380,319	1.005	382,084	15,763	377,697	1.005	379,451	16,153	378,088	1.005	379,843
2007	365,324	29,174	394,498	1.005	396,329	21,927	387,251	1.005	389,049	24,243	389,567	1.005	391,376
2008	382,729	40,701	423,430	1.005	425,396	30,422	413,151	1.005	415,069	34,623	417,352	1.005	419,290
2009	315,258	48,065	363,323	1.005	365,010	36,537	351,794	1.005	353,428	40,240	355,498	1.005	357,148
2010	254,445	42,531	296,976	1.005	298,354	39,752	294,197	1.005	295,563	36,099	290,544	1.005	291,893
2011	238,965	56,769	295,734	1.005	297,107	51,130	290,095	1.005	291,442	46,374	285,339	1.005	286,664
2012	218,330	54,286	272,616	1.005	273,882	62,086	280,416	1.005	281,718	42,115	260,445	1.005	261,654
2013	210,011	61,132	271,143	1.005	272,402	79,818	289,829	1.005	291,175	56,651	266,662	1.005	267,900
2014	199,690	81,732	281,422	1.005	282,729	108,582	308,272	1.005	309,704	77,780	277,470	1.005	278,758
2015	165,959	104,688	270,647	1.005	271,904	143,376	309,335	1.005	310,771	101,888	267,847	1.005	269,090
2016	154,074	128,373	282,446	1.005	283,757	178,956	333,030	1.005	334,576	120,542	274,616	1.005	275,891
2017	126,920	175,024	301,945	1.005	303,346	240,461	367,381	1.005	369,087	178,235	305,155	1.005	306,572
2018	111,737	229,256	340,994	1.005	342,577	306,264	418,001	1.005	419,942	234,108	345,845	1.005	347,450
2019	78,538	285,770	364,308	1.005	365,999	376,899	455,437	1.005	457,551	320,004	398,542	1.005	400,392
2020	42,538	302,897	345,434	1.005	347,038	431,646	474,183	1.005	476,385	336,269	378,806	1.005	380,565
2021	12,249	362,115	374,364	1.005	376,102	499,298	511,546	1.005	513,921	380,574	392,823	1.005	394,646
2022	1,772	416,444	418,216	1.005	420,158	568,324	570,096	1.005	572,743	415,429	417,201	1.005	419,138
2023	0	414,039	414,039	1.005	415,961	609,610	609,610	1.005	612,440	464,864	464,864	1.005	467,022
Totals	6,632,280	2,900,332	9,532,612		9,576,870	3,844,522	10,476,801		10,525,443	2,975,117	9,607,397		9,652,002

(2) Section AF-I, Exhibit 13
(3) = (4) - (2)
(4) Section AF-I, Exhibit 17
(5) Section AF-I, Exhibit 19
(6) = (4) x (5)
(7) = (8) - (2)
(8) Section AF-I, Exhibit 17
(9) Section AF-I, Exhibit 19
(10) = (8) x (9)
(11) = (12) - (2)
(12) Section AF-I, Exhibit 17
(13) Section AF-I, Exhibit 19
(14) = (12) x (13)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental Paid based on Average Future TPD Award

Data Evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	80,653	770,384	442,069	430,149	460,091	490,006	499,848	427,997	437,707	480,017	489,816	496,056	484,931	529,266	596,064	522,729	993,378	524,516	562,837	577,885	398,632	666,704	421,857	385,359	314,219	387,761	405,704	241,744	550,049	0	277,684	394,446
1993	0	549,979	472,929	419,878	397,149	440,205	477,087	502,479	469,456	568,175	516,388	528,803	541,613	439,434	486,117	933,766	618,272	564,231	414,784	605,915	412,849	529,525	821,724	504,588	0	293,697	493,594	557,183	577,676	0	0	475,916
1994	0	383,770	518,937	457,422	499,773	413,655	458,217	429,289	486,090	483,286	558,659	520,721	531,307	465,823	1,206,986	492,802	485,133	529,709	447,809	472,299	537,507	505,872	377,585	503,600	464,301	467,944	592,370	329,838	0	326,694	475,916	475,916
1995	0	154,038	710,232	385,044	435,810	454,929	439,172	528,267	511,079	506,654	519,110	480,889	540,212	831,507	377,037	428,508	557,532	572,134	539,718	544,204	432,192	488,180	463,631	0	396,293	729,234	541,537	0	0	475,916	475,916	475,916
1996	0	186,739	523,957	387,449	427,625	464,684	470,308	504,239	450,296	454,550	499,907	465,815	1,138,221	484,100	511,327	461,374	390,902	532,711	409,142	389,264	500,364	365,384	354,998	476,862	690,389	422,354	634,137	136,322	475,916	475,916	475,916	475,916
1997	0	651,980	404,826	355,195	425,289	451,020	467,629	490,725	467,221	492,197	441,083	1,259,423	577,022	492,425	472,979	513,534	576,564	508,532	425,266	587,551	668,413	448,779	314,118	330,092	605,308	761,903	123,643	475,916	475,916	475,916	475,916	475,916
1998	0	395,113	373,172	436,300	433,350	485,685	509,410	488,845	523,793	473,606	1,313,845	462,874	501,366	467,467	488,871	417,945	495,985	452,940	464,795	606,775	525,274	498,972	446,719	400,669	264,957	0	475,916	475,916	475,916	475,916	475,916	475,916
1999	0	408,278	373,338	471,893	427,559	484,440	436,076	437,439	463,698	1,212,874	474,896	483,315	531,458	521,678	419,941	526,709	448,161	455,923	561,937	588,066	427,205	639,538	606,903	398,925	630,206	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2000	0	406,209	392,392	443,245	449,110	458,993	442,950	483,393	1,047,580	532,404	524,277	472,677	469,162	411,280	571,412	498,184	452,441	512,829	571,094	522,659	533,689	461,125	641,057	518,962	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2001	0	316,844	414,360	412,433	429,270	433,768	458,152	1,086,394	443,050	491,683	480,158	483,844	476,765	548,503	555,159	413,790	547,232	452,685	517,227	449,024	537,222	528,454	730,421	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2002	564,123	322,470	365,696	444,440	449,342	485,190	1,077,235	501,840	473,048	471,145	478,404	406,717	454,891	441,344	443,263	627,134	475,231	534,054	411,353	452,640	432,852	596,740	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2003	597,055	425,436	436,636	459,704	460,584	1,216,522	450,001	467,310	499,525	520,237	464,794	496,800	463,593	509,588	492,842	549,836	473,098	475,665	530,796	516,991	486,842	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2004	907,504	277,194	424,665	430,737	1,140,962	489,488	479,547	509,994	463,621	529,868	492,300	494,564	445,561	542,025	418,364	491,440	599,266	588,493	386,471	439,433	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2005	377,054	328,427	392,459	1,075,939	455,032	502,100	413,074	480,947	467,338	463,472	441,241	470,390	529,074	554,405	577,349	511,267	590,924	500,644	574,880	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2006	0	429,284	1,417,225	447,496	432,959	435,048	497,167	516,573	476,940	453,479	526,773	528,717	498,943	519,571	523,393	432,863	511,423	525,711	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2007	0	1,786,566	424,566	458,237	424,802	484,373	439,166	466,041	483,171	490,232	500,894	493,930	526,671	561,081	467,416	456,587	636,768	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2008	0	415,633	417,991	411,956	508,175	437,756	473,834	498,928	480,606	518,818	543,153	446,139	454,448	484,684	476,093	581,713	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2009	0	313,184	396,119	437,095	422,100	474,803	478,035	509,512	440,514	558,573	519,422	556,905	550,025	468,806	544,202	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2010	0	343,622	299,847	397,440	461,363	456,630	468,103	464,385	513,273	472,533	546,984	475,730	526,363	576,772	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2011	0	0	378,632	478,748	476,767	441,813	480,145	502,169	528,249	526,084	562,135	493,891	487,100	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2012	0	302,332	454,651	476,409	470,320	510,814	445,575	508,056	452,545	462,776	572,317	548,953	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2013	0	336,586	400,315	442,217	479,165	442,084	515,822	518,429	555,606	513,761	523,916	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2014	0	371,010	418,044	458,485	483,282	484,024	517,326	502,912	537,510	562,218	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2015	0	374,754	390,477	408,186	428,747	461,453	517,773	431,315	519,837	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2016	0	460,887	385,198	402,226	532,556	431,567	501,659	468,106	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2017	0	248,044	454,233	420,313	460,576	466,090	516,136	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2018	0	408,112	426,370	399,296	497,500	475,003	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2019	0	382,581	419,531	408,024	549,156	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2020	0	490,972	464,023	534,055	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2021	0	67,411	633,171	497,576	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2022	0	911,584	475,916	497,576	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
2023	0	431,728	475,916	497,576	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916

Incremental Paid to On-Level Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.000	0.001	0.010	0.018	0.021	0.024	0.026	0.026	0.049	0.049	0.042	0.044	0.027	0.021	0.014	0.015	0.043	0.012	0.007	0.005	0.002	0.005	0.005	0.001	0.002	0.001	0.000	0.001	0.002	0.000	0.000	0.000
1993	0.000	0.001	0.004	0.012	0.016	0.025	0.033	0.053	0.042	0.047	0.046	0.032	0.026	0.006	0.014	0.023	0.009	0.005	0.004	0.004	0.004	0.004	0.002	0.003	0.000	0.000	0.001	0.002	0.001	0.000	0.000	0.000
1994	0.000	0.002	0.005	0.013	0.022	0.022	0.044	0.041	0.035	0.055	0.030	0.018	0.016	0.016	0.026	0.010	0.009	0.004	0.005	0.005	0.005	0.004	0.003	0.003	0.003	0.001	0.001	0.000	0.000	0.001	0.000	0.000
1995	0.000	0.000	0.003	0.011	0.024	0.034	0.051	0.038	0.051	0.033	0.028	0.017	0.021	0.020	0.013	0.008	0.006	0.008	0.005	0.005	0.003	0.003	0.003	0.000	0.001	0.002	0.001	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.003	0.010	0.035	0.047	0.045	0.069	0.037	0.022	0.020	0.022	0.042	0.014	0.013	0.005	0.003	0.012	0.006	0.004	0.003	0.002	0.001	0.001	0.002	0.001	0.001	0.000	0.001	0.000	0.000	0.000
1997	0.000	0.002	0.008	0.028	0.044	0.042	0.070	0.048	0.025	0.028	0.023	0.062	0.023	0.017	0.014	0.009	0.010	0.007	0.005	0.006	0.003	0.001	0.000	0.000	0.003	0.002	0.000	0.001	0.001	0.000	0.000	0.000
1998	0.000	0.001	0.009	0.033	0.035	0.064	0.056	0.039	0.026	0.037	0.111	0.023	0.016	0.011	0.016	0.015	0.012	0.006	0.008	0.006	0.002	0.002	0.002	0.002	0.001	0.000	0.001	0.001	0.001	0.000	0.000	0.000
1999	0.000	0.003	0.013	0.033	0.061	0.054	0.040	0.032	0.042	0.097	0.037	0.024	0.015	0.012	0.019	0.013	0.009	0.007	0.003	0.005	0.002	0.004	0.001	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2000	0.000	0.004	0.011	0.049	0.051	0.049	0.042	0.052	0.129	0.047	0.031	0.016	0.016	0.021	0.013	0.009	0.007	0.008	0.004	0.006	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2001	0.000	0.002	0.031	0.050	0.053	0.036	0.061	0.138	0.043	0.041	0.019	0.017	0.029	0.020	0.017	0.004	0.011	0.003	0.005	0.002	0.003	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2002	0.001	0.006	0.024	0.049	0.044	0.086	0.172	0.069	0.038	0.030	0.023	0.030	0.021	0.022	0.011	0.015	0.008	0.005	0.003	0.005	0.002	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2003	0.003	0.004	0.027	0.036	0.073	0.184	0.061	0.051	0.041	0.031	0.041	0.024	0.022	0.013	0.015	0.011	0.007	0.006	0.007	0.004	0.001	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2004	0.006	0.003	0.023	0.066	0.195	0.070	0.046	0.045	0.036	0.050	0.038	0.026	0.011	0.021	0.009	0.012	0.009	0.008	0.003	0.003	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2005	0.000	0.003	0.022	0.123	0.064	0.059	0.037	0.043	0.063	0.031	0.033	0.016	0.017	0.015	0.019	0.011	0.008	0.005	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2006	0.000	0.003	0.091	0.062	0.051	0.048	0.039	0.078	0.036	0.035	0.037	0.029	0.015	0.017	0.009	0.006	0.006	0.004	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2007	0.000	0.018	0.035	0.046	0.049	0.049	0.065	0.049	0.046	0.034	0.030	0.021	0.021	0.020	0.008	0.008	0.010	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2008	0.000	0.008	0.029	0.044	0.046	0.065	0.063	0.048	0.043	0.036	0.034	0.024	0.014	0.015	0.011	0.016	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2009	0.000	0.004	0.025	0.030	0.076	0.057	0.047	0.043	0.037	0.038	0.023	0.021	0.013	0.008	0.009	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2010	0.000	0.002	0.008	0.049	0.048	0.061	0.053	0.048	0.028	0.021	0.030	0.021	0.015	0.014	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2011	0.000	0.000	0.022	0.055	0.053	0.041	0.046	0.039	0.035	0.025	0.022	0.018	0.012	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2012	0.000	0.004	0.024	0.037	0.058	0.051	0.039	0.039	0.023	0.018	0.022	0.018	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2013	0.000	0.002	0.016	0.040	0.050	0.032	0.049	0.035	0.034	0.021	0.026	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2014	0.000	0.004	0.014	0.037	0.038	0.039	0.043	0.041	0.026	0.027	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2015	0.000	0.002	0.016	0.021	0.034	0.038	0.033	0.027	0.031	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2016	0.000	0.003	0.017	0.025	0.042	0.027	0.035	0.032	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2017	0.000	0.001	0.013	0.021	0.029	0.030	0.038	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2018	0.000	0.001	0.010	0.027	0.030	0.039	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2019	0.000	0.002	0.011	0.020	0.037	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2020	0.000	0.001	0.007	0.029	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2021	0.000	0.000	0.010	0.031	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2022	0.000	0.001	0.014	0.031	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
2023	0.000	0.002	0.014	0.031	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000

Selection Based On Incremental Paid to Future TPD Awards

Calendar FY	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
Sel. Future IR	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Annuity @4.0%	518,717	431,728	475,916	497,576	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
Sel. Severity	518,717	431,728	475,916	497,576	508,234	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	518,717	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916	475,916
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	0.000	0.001	0.010	0.029	0.037	0.039	0.038	0.032	0.031	0.027	0.026	0.018	0.012	0.014	0.009	0.016	0.010	0.004	0.006	0.003	0.001	0.003	0.003	0.002	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000
10 Year Trended Avg.	0.000	0.002	0.014	0.031	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
Sel. Rate	0.000	0.002	0.014	0.031	0.042	0.041	0.044	0.040	0.034	0.029	0.029	0.022	0.016	0.016	0.012	0.011	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Total Permanent Disability Awards

Incremental Average TPD Award

Data Evaluated as of @06/30/23

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	28	268	3,073	5,532	6,397	7,324	7,818	7,736	14,758	14,516	12,599	13,104	8,091	6,255	4,144	4,361	12,776	3,464	1,956	1,406	693	1,390	1,466	402	546	404	141	252	574	0	97	137
1993	0	196	1,350	3,597	4,820	7,699	10,217	16,321	12,902	14,601	14,008	9,815	7,926	1,882	4,338	6,999	2,648	1,611	1,184	1,081	1,326	1,134	587	901	0	105	352	597	412	0	0	175
1994	0	574	1,747	4,448	7,289	7,116	14,565	13,485	11,452	18,073	9,819	5,842	5,365	5,400	8,576	3,317	2,903	1,189	1,507	1,766	1,608	1,324	988	942	868	175	443	123	0	244	51	101
1995	0	59	1,084	3,674	8,316	11,458	17,263	12,902	17,359	11,408	9,707	5,689	7,216	6,981	4,317	2,616	2,128	2,838	1,854	1,869	1,155	1,118	885	0	302	557	413	0	0	224	169	338
1996	0	76	1,272	3,763	12,805	17,111	16,557	25,301	13,666	7,909	7,282	8,105	15,199	5,289	4,759	1,867	1,265	4,527	2,152	1,418	1,215	591	431	386	559	342	257	55	160	86	65	130
1997	0	832	3,098	11,176	17,721	16,875	28,234	19,613	10,131	11,510	9,190	25,168	9,323	6,700	5,832	3,494	4,167	3,027	1,989	2,248	1,137	572	134	140	1,287	648	53	571	449	241	182	365
1998	0	348	3,939	14,200	15,247	27,769	24,197	16,985	11,288	16,039	47,961	10,179	7,056	4,934	6,880	6,434	5,017	2,590	3,271	2,402	693	878	786	881	233	0	376	384	302	162	122	245
1999	0	1,298	6,103	15,213	28,345	24,856	18,415	14,698	19,581	45,160	17,251	10,973	6,757	5,685	8,581	6,218	4,273	3,312	1,531	2,136	970	2,033	551	906	286	290	341	348	274	147	111	223
2000	0	2,168	5,903	25,165	26,369	25,168	21,494	26,975	66,592	24,285	16,027	8,028	8,196	10,777	6,932	4,835	3,732	3,982	2,217	3,297	2,331	1,790	933	1,259	666	400	470	480	377	203	153	307
2001	0	1,142	17,068	26,970	28,513	19,654	33,262	74,957	23,269	22,025	10,384	9,467	15,466	11,014	9,147	2,344	6,199	1,865	2,663	925	1,383	2,177	1,504	1,127	778	468	549	561	441	237	179	359
2002	583	3,165	12,470	25,258	22,982	44,619	89,603	35,779	19,552	15,578	12,111	15,549	11,046	11,401	5,725	7,776	4,419	2,483	1,700	2,572	895	1,541	774	940	650	391	458	468	368	198	150	299
2003	1,570	2,014	14,469	19,344	39,004	97,900	32,664	27,038	21,807	16,692	22,003	12,543	11,461	6,701	8,036	5,784	3,733	3,002	3,909	1,903	768	1,386	612	744	514	309	363	371	291	157	118	237
2004	3,348	1,461	12,308	36,091	105,821	37,918	25,018	24,725	19,545	27,364	20,495	14,334	6,105	11,425	4,630	6,733	5,053	4,342	1,426	1,389	2,037	2,521	1,114	1,354	935	562	660	674	530	285	215	431
2005	207	1,619	13,328	73,666	38,382	35,202	22,173	25,816	37,884	18,532	19,576	9,791	10,432	8,806	11,384	6,441	4,855	3,291	3,464	2,968	1,886	2,334	1,032	1,254	866	521	611	624	491	264	199	399
2006	0	1,669	58,264	39,778	32,713	30,454	25,135	49,649	23,317	22,422	23,412	18,799	9,425	10,680	5,816	4,088	3,978	2,337	3,882	3,201	2,034	2,517	1,112	1,352	934	561	659	673	529	284	215	430
2007	0	12,867	24,971	32,727	35,183	35,175	46,389	35,522	33,348	24,715	21,344	15,415	15,172	14,143	5,611	5,481	7,261	5,415	5,017	4,137	2,629	3,252	1,438	1,747	1,207	725	852	870	684	368	278	556
2008	0	6,268	22,324	33,909	35,762	50,335	48,827	36,678	33,218	28,035	25,937	18,501	10,565	11,268	8,675	12,427	8,332	6,008	5,567	4,590	2,917	3,609	1,595	1,938	1,339	805	945	965	759	408	308	617
2009	0	2,684	18,541	22,188	55,375	41,318	34,035	31,238	27,298	27,618	17,121	15,053	9,790	6,181	6,817	11,067	7,574	5,461	5,060	4,172	2,651	3,280	1,450	1,762	1,217	732	859	877	690	371	280	561
2010	0	1,104	4,818	31,165	30,544	39,329	33,999	30,445	18,145	13,364	19,337	13,454	9,473	9,268	8,088	7,931	5,427	3,914	3,626	2,990	1,900	2,351	1,039	1,263	872	524	616	629	494	266	201	402
2011	0	0	14,171	35,837	34,749	26,690	29,636	25,060	22,546	16,581	14,026	11,675	7,996	11,399	8,628	8,460	5,790	4,175	3,868	3,189	2,027	2,508	1,108	1,347	931	559	657	671	527	283	214	429
2012	0	2,353	15,628	24,410	37,825	33,461	25,431	25,372	15,262	12,006	14,476	12,105	9,489	8,995	6,808	6,676	4,569	3,294	3,052	2,517	1,599	1,979	875	1,063	734	441	518	529	416	224	169	338
2013	0	1,312	11,179	27,282	34,541	21,819	33,833	24,241	23,092	14,680	18,033	11,922	8,602	8,154	6,172	6,052	4,141	2,986	2,767	2,281	1,450	1,794	793	964	666	400	470	480	377	203	153	307
2014	0	2,744	10,398	27,740	28,590	28,960	31,648	30,428	19,151	20,032	14,431	13,126	9,470	8,977	6,794	6,663	4,559	3,288	3,046	2,512	1,596	1,975	873	1,061	733	440	517	528	415	223	169	338
2015	0	1,577	13,421	17,466	27,669	31,398	26,877	22,389	25,161	15,373	15,770	14,343	10,348	9,810	7,425	7,281	4,982	3,593	3,329	2,745	1,744	2,158	954	1,159	801	481	565	577	454	244	184	369
2016	0	2,581	14,292	21,400	35,790	22,961	29,851	27,199	20,310	15,868	16,278	14,806	10,682	10,126	7,664	7,515	5,143	3,709	3,436	2,833	1,800	2,228	985	1,197	827	497	583	596	469	252	190	381
2017	0	748	12,673	19,967	28,131	28,819	36,583	28,937	23,112	18,058	18,524	16,849	12,156	11,523	8,722	8,552	5,853	4,220	3,910	3,224	2,049	2,535	1,120	1,362	941	565	664	678	533	286	216	433
2018	0	642	10,064	28,589	31,706	40,736	34,500	32,199	25,718	20,094	20,612	18,748	13,526	12,823	9,705	9,517	6,513	4,696	4,351	3,587	2,280	2,821	1,247	1,515	1,047	629	739	754	593	319	241	482
2019	0	1,904	12,178	23,011	41,445	36,478	37,515	35,013	27,965	21,850	22,414	20,387	14,708	13,943	10,553	10,348	7,082	5,106	4,731	3,901	2,479	3,067	1,356	1,648	1,138	684	803	820	645	347	262	524
2020	0	1,273	8,023	33,241	31,712	34,617	35,601	33,226	26,538	20,735	21,270	19,346	13,958	13,231	10,014	9,820	6,720	4,846	4,490	3,702	2,353	2,911	1,286	1,563	1,080	649	762	778	612	329	249	498
2021	0	62	12,187	28,042	34,977	38,180	39,265	36,646	29,270	22,869	23,459	21,338	15,394	14,593	11,045	10,831	7,412	5,345	4,952	4,083	2,595	3,210	1,419	1,724	1,191	716	841	859	675	363	274	549
2022	0	1,772	11,401	31,366	39,123	42,706	43,920	40,991	32,739	25,580	26,240	23,867	17,219	16,323	12,355	12,115	8,291	5,978	5,539	4,567	2,902	3,591	1,587	1,929	1,333	801	940	960	755	406	307	614
2023	0	989	11,308	31,110	38,804	42,358	43,562	40,656	32,473	25,371	26,026	23,673	17,079	16,190	12,254	12,016	8,223	5,929	5,494	4,530	2,879	3,562	1,574	1,913	1,322	794	933	953	749	402	304	609

Incremental Paid Based on On-Level Premium

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	28	268	3,073	5,532	6,397	7,324	7,818	7,736	14,758	14,516	12,599	13,104	8,091	6,255	4,144	4,361	12,776	3,464	1,956	1,406	693	1,390	1,466	402	546	404	141	252	574	0	97	137
1993	0	196	1,350	3,597	4,820	7,699	10,217	16,321	12,902	14,601	14,008	9,815	7,926	1,882	4,338	6,999	2,648	1,611	1,184	1,081	1,326	1,134	587	901	0	105	352	597	412	0	0	141
1994	0	574	1,747	4,448	7,289	7,116	14,565	13,485	11,452	18,073	9,819	5,842	5,365	5,400	8,576	3,317	2,903	1,189	1,507	1,766	1,608	1,324	988	942	868	175	443	123	0	244	53	151
1995	0	59	1,084	3,674	8,316	11,458	17,263	12,902	17,359	11,408	9,707	5,689	7,216	6,981	4,317	2,616	2,128	2,838	1,854	1,869	1,155	1,118	885	0	302	557	413	0	0	84	55	156
1996	0	76	1,272	3,763	12,805	17,111	16,557	25,301	13,666	7,909	7,282	8,105	15,199	5,289	4,759	1,867	1,265	4,527	2,152	1,418	1,215	591	431	386	559	342	257	55	298	90	59	168
1997	0	832	3,098	11,176	17,721	16,875	28,234	19,613	10,131	11,510	9,190	25,168	9,323	6,700	5,832	3,494	4,167	3,027	1,989	2,248	1,137	572	134	140	1,287	648	53	268	331	100	65	186
1998	0	348	3,939	14,200	15,247	27,769	24,197	16,985	11,288	16,039	47,961	10,179	7,056	4,934	6,880	6,434	5,017	2,590	3,271	2,402	693	878	786	881	233	0	361	286	353	107	70	199
1999	0	1,298	6,103	15,213	28,345	24,856	18,415	14,698	19,581	45,160	17,251	10,973	6,757	5,685	8,581	6,218	4,273	3,312	1,531	2,136	970	2,033	551	906	286	423	387	307	378	115	75	212
2000	0	2,168	5,903	25,165	26,369	25,168	21,494	26,975	66,592	24,285	16,027	8,028	8,196	10,777	6,932	4,835	3,732	3,982	2,217	3,297	2,331	1,790	933	1,259	725	472	432	342	421	128	83	237
2001	0	1,142	17,068	26,970	28,513	19,654	33,262	74,957	23,269	22,025	10,384	9,467	15,466	11,014	9,147	2,344	6,199	1,865	2,663	925	1,383	2,177	1,504	900	759	495	452	358	441	134	87	248
2002	583	3,165	12,470	25,258	22,982	44,619	89,603	35,779	19,552	15,578	12,111	15,549	11,046	11,401	5,725	7,776	4,419	2,483	1,700	2,572	895	1,541	1,118	864	728	475	434	344	424	129	84	238
2003	1,570	2,014	14,469	19,344	39,004	97,900	32,664	27,038	21,807	16,692	22,003	12,543	11,461	6,701	8,036	5,784	3,733	3,002	3,909	1,903	768	1,642	1,144	884	745	486	444	352	433	132	86	244
2004	3,348	1,461	12,308	36,091	105,821	37,918	25,018	24,725	19,545	27,364	20,495	14,334	6,105	11,425	4,630	6,733	5,053	4,342	1,426	1,389	1,539	1,678	1,169	903	761	496	454	360	443	134	88	249
2005	207	1,619	13,328	73,666	38,382	35,202	22,173	25,816	37,884	18,532	19,576	9,791	10,432	8,806	11,384	6,441	4,855	3,291	3,464	2,651	1,697	1,851	1,289	996	840	547	500	397	488	148	97	275
2006	0	1,669	58,264	39,778	32,713	30,454	25,135	49,649	23,317	22,422	23,412	18,799	9,425	10,680	5,816	4,088	3,978	2,337	3,191	2,830	1,812	1,976	1,376	1,063	896	584	534	423	521	158	103	293
2007	0	12,867	24,971	32,727	35,183	35,175	46,389	35,522	33,348	24,715	21,344	15,415	15,172	14,143	5,611	5,481	7,261	4,253	3,578	3,173	2,031	2,215	1,543	1,192	1,005	655	599	475	585	177	116	329
2008	0	6,268	22,324	33,909	35,762	50,335	48,827	36,678	33,218	28,035	25,937	18,501	10,565	11,268	8,675	12,427	6,845	4,573	3,848	3,412	2,184	2,382	1,659	1,282	1,081	704	644	510	629	191	125	354
2009	0	2,684	18,541	22,188	55,375	41,318	34,035	31,238	27,298	27,618	17,121	15,053	9,790	6,181	6,817	7,752	6,476	4,327	3,641	3,228	2,067	2,254	1,570	1,213	1,023	666	609	483	595	181	118	335
2010	0	1,104	4,818	31,165	30,544	39,329	33,999	30,445	18,145	13,364	19,337	13,454	9,473	9,268	7,760	6,787	5,671	3,789	3,188	2,827	1,810	1,973	1,374	1,062	895	583	533	423	521	158	103	293
2011	0	0	14,171	35,837	34,749	26,690	29,636	25,060	22,546	16,581	14,026	11,675	7,996	10,697	7,893	6,904	5,768	3,854	3,242	2,875	1,841	2,007	1,398	1,080	911	593	543	430	530	161	105	298
2012	0	2,353	15,628	24,410	37,825	33,461	25,431	25,372	15,262	12,006	14,476	12,105	10,579	10,776	7,951	6,955	5,810	3,882	3,266	2,896	1,854	2,022	1,408	1,088	917	598	547	433	534	162	106	300
2013	0	1,312	11,179	27,282	34,541	21,819	33,833	24,241	23,092	14,680	18,033	14,992	11,046	11,252	8,302	7,261	6,067	4,054	3,410	3,024	1,936	2,111	1,470	1,136	958	624	571	452	557	169	110	314
2014	0	2,744	10,398	27,740	28,590	28,960	31,648	30,428	19,151	20,032	21,851	16,290	12,002	12,226	9,021	7,890	6,592	4,405	3,706	3,286	2,104	2,294	1,598	1,235	1,041	678	620	492	605	184	120	341
2015	0	1,577	13,421	17,466	27,669	31,398	26,877	22,389	25,161	23,588	24,106	17,972	13,241	13,488	9,952	8,705	7,273	4,859	4,088	3,625	2,321	2,531	1,763	1,362	1,148	748	684	542	668	203	132	376
2016	0	2,581	14,292	21,400	35,790	22,961	29,851	27,199	29,124	24,650	25,192	18,781	13,837	14,096	10,400	9,097	7,600	5,078	4,272	3,789	2,426	2,645	1,842	1,424	1,200	782	715	567	698	212	138	393
2017	0	748	12,673	19,967	28,131	28,819	36,583	38,662	32,842	27,796	28,407	21,178	15,604	15,895	11,728	10,258	8,570	5,726	4,818	4,272	2,735	2,982	2,077	1,605	1,353	882	806	639	787	239	156	443
2018	0	642	10,064	28,589	31,706	40,736	46,455	41,772	35,484	30,033	30,693	22,882	16,859	17,174	12,671	11,083	9,260	6,187	5,205	4,616	2,955	3,222	2,244	1,735	1,462	953	871	691	850	258	168	479
2019	0	1,904	12,178	23,011	41,445	46,712	50,084	45,035	38,256	32,378	33,090	24,670	18,176	18,515	13,661	11,949	9,983	6,670	5,612	4,977	3,186	3,474	2,420	1,870	1,576	1,027	939	745	917	278	182	516
2020	0	1,273	8,023	33,241	48,079	47,539	50,970	45,832	38,933	32,951	33,676	25,106	18,498	18,843	13,903	12,160	10,160	6,788	5,711	5,065	3,242	3,536	2,462	1,903	1,604	1,045	956	758	933	283	185	525
2021	0	62	12,187	38,333	51,344	50,768	54,432	48,945	41,577	35,190	35,963	26,811	19,754	20,123	14,847	12,986	10,850	7,249	6,099	5,409	3,463	3,776	2,630	2,032	1,713	1,116	1,021	809	996	302	197	561
2022	0	1,772	18,558	42,208	56,534	55,899	59,934	53,892	45,780	38,746	39,598	29,521	21,751	22,157	16,348	14,299	11,946	7,982	6,716	5,955	3,813	4,157	2,895	2,238	1,886	1,229	1,124	891	1,097	333	217	617
2023	0	2,318	19,830	45,102	60,410	59,732	64,044	57,588	48,919	41,403	42,313	31,546	23,242	23,676	17,469	15,280	12,766	8,530	7,176	6,364	4,074	4,443	3,094	2,391	2,016	1,313	1,201	952	1,172	356	232	660

Washington Department of Labor & Industries

Total Permanent Disability Awards

Selected Unpaid Claim Estimates - 1991 & Prior

Data Evaluated as of @06/30/23

Accident Year	Adjusted Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Adjusted Selected Ultimate Low	Adjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,457	1.000	1,457	1,457	1,457	0	0	0.993	0	0
1951	3,455	1.000	3,455	3,455	3,455	0	0	0.993	0	0
1952	4,192	1.000	4,192	4,192	4,192	0	0	0.993	0	0
1953	4,409	1.000	4,409	4,409	4,409	0	0	0.993	0	0
1954	3,992	1.000	3,992	3,992	3,992	0	0	0.993	0	0
1955	3,867	1.000	3,867	3,867	3,867	0	0	0.993	0	0
1956	3,481	1.000	3,481	3,481	3,481	0	0	0.993	0	0
1957	4,042	1.000	4,042	4,042	4,042	0	0	0.993	0	0
1958	5,370	1.000	5,370	5,370	5,370	0	0	0.993	0	0
1959	5,804	1.000	5,804	5,804	5,804	0	0	0.993	0	0
1960	5,892	1.000	5,892	5,892	5,892	0	0	0.993	0	0
1961	6,619	1.000	6,619	6,619	6,619	0	0	0.993	0	0
1962	8,132	1.000	8,132	8,132	8,132	0	0	0.993	0	0
1963	8,495	1.000	8,495	8,495	8,495	0	0	0.993	0	0
1964	8,035	1.000	8,035	8,035	8,035	0	0	0.993	0	0
1965	8,303	1.000	8,303	8,303	8,303	0	0	0.993	0	0
1966	9,541	1.000	9,541	9,541	9,541	0	0	0.993	0	0
1967	10,580	1.000	10,580	10,580	10,580	0	0	0.993	0	0
1968	11,803	1.000	11,803	11,803	11,803	0	0	0.993	0	0
1969	12,201	1.000	12,201	12,201	12,201	0	0	0.993	0	0
1970	11,875	1.000	11,875	11,875	11,875	0	0	0.993	0	0
1971	16,446	1.000	16,446	16,446	16,446	0	0	0.993	0	0
1972	27,438	1.000	27,438	27,438	27,438	0	0	0.993	0	0
1973	37,613	1.000	37,613	37,613	37,613	0	0	0.993	0	0
1974	41,158	1.000	41,158	41,158	41,158	0	0	0.993	0	0
1975	42,727	1.000	42,727	42,727	42,727	0	0	0.993	0	0
1976	46,598	1.000	46,598	46,598	46,598	0	0	0.993	0	0
1977	57,596	1.000	57,596	57,596	57,596	0	0	0.993	0	0
1978	59,877	1.000	59,877	59,877	59,877	0	0	0.993	0	0
1979	70,063	1.000	70,063	70,063	70,063	0	0	0.993	0	0
1980	85,424	1.000	85,424	85,424	85,424	0	0	0.986	0	0
1981	90,623	1.000	90,623	90,623	90,623	0	0	0.992	0	0
1982	94,996	1.000	95,001	95,000	95,001	4	5	0.992	4	5
1983	96,015	1.000	96,032	96,031	96,033	16	18	0.988	16	17
1984	106,234	1.000	106,275	106,273	106,277	39	44	0.984	39	43
1985	102,439	1.001	102,502	102,499	102,505	59	66	0.978	58	64
1986	94,968	1.001	95,052	95,047	95,056	80	88	0.972	77	86
1987	75,356	1.001	75,449	75,444	75,453	88	97	0.968	85	94
1988	88,010	1.002	88,164	88,156	88,171	146	162	0.965	141	156
1989	107,474	1.002	107,721	107,709	107,734	235	259	0.961	225	249
1990	110,667	1.003	110,993	110,977	111,010	310	343	0.957	296	328
1991	118,161	1.004	118,593	118,571	118,615	410	453	0.952	391	432
Totals	1,711,430		1,712,891	1,712,818	1,712,964	1,388	1,534		1,333	1,474
Notes										

(2) Section AF-I, Exhibit 19
(3) Section AF-I, Exhibit 19
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section AF-I, Exhibit 20
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Adjusted Paid Loss Development Method - 1991 & Prior

Data Evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
1941																																																					
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1950	1.445	1.445	1.445	1.445	1.450	1.450	1.450	1.450	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457								
1951	3.436	3.436	3.436	3.447	3.447	3.447	3.447	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455	3.455											
1952	4.183	4.183	4.188	4.188	4.188	4.188	4.188	4.188	4.188	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192	4.192											
1953	4.396	4.396	4.396	4.396	4.396	4.405	4.405	4.405	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409											
1954	3.970	3.970	3.970	3.970	3.979	3.979	3.981	3.981	3.981	3.981	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992	3.992											
1955	3.840	3.848	3.848	3.848	3.848	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.851	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867	3.867											
1956	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481	3.481													
1957	4.026	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.032	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042	4.042													
1958	5.314	5.328	5.347	5.347	5.347	5.347	5.347	5.347	5.347	5.347	5.347	5.359	5.359	5.359	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370	5.370													
1959	5.741	5.759	5.783	5.783	5.783	5.785	5.785	5.785	5.785	5.785	5.785	5.785	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804	5.804																	
1960	5.823	5.846	5.846	5.846	5.849	5.849	5.849	5.872	5.872	5.881	5.881	5.881	5.881	5.881	5.881	5.881	5.881	5.881	5.881	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892	5.892																	
1961	6.612	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619	6.619																			
1962	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132	8.132																			
1963	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495	8.495																			
1964	8.004	8.004	8.004	8.004	8.004	8.004	8.004	8.010	8.010	8.010	8.010	8.010	8.010	8.010	8.010	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035	8.035																					
1965	8.258	8.258	8.258	8.258	8.285	8.285	8.290	8.290	8.290	8.290	8.290	8.290	8.290	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303	8.303																					
1966	9.422	9.422	9.431	9.458	9.458	9.470	9.470	9.470	9.470	9.507	9.507	9.507	9.507	9.507	9.507	9.507	9.541	9.541	9.541	9.541	9.541	9.541	9.541	9.541	9.541	9.541	9.541																							
1967	10.491	10.500	10.517	10.538	10.560	10.560	10.560	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580	10.580																							
1968	11.682	11.718	11.733	11.733	11.733	11.768	11.768	11.769	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803	11.803																							
1969	12.071	12.097	12.097	12.124	12.124	12.142	12.142	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201	12.201																							
1970	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875	11.875																								
1971	16.419	16.419	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446	16.446																									
1972	27.119	27.190	27.257	27.307	27.366	27.366	27.366	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438	27.438																										
1973	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613	37.613																											
1974	40.837	40.837	40.837	40.936	40.936	41.031	41.031	41.031	41.129	41.129	41.158	41.158	41.158	41.158	41.158	41.158	41.158	41.158	41.158																												
1975	42.595	42.658	42.658	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727	42.727																													
1976	46.291	46.346	46.346	46.533	46.533	46.533	46.533	46.598	46.598	46.598	46.598	46.598	46.598	46.598	46.598	46.598	46.598																														
1977	57.366	57.366	57.366	57.366	57.366	57.366	57.366	57.484	57.484	57.484	57.596	57.596	57.596	57.596	57.596	57.596																															
1978	59.321	59.321	59.409	59.474	59.598	59.657	59.657	59.770	59.846	59.877	59.877	59.877	59.877	59.877	59.877																																
1979	69.697	69.781	69.781	70.011	70.011	70.061	70.061	70.061	70.061	70.061	70.061	70.061	70.063	70.063																																	
1980	85.034	85.034	85.153	85.153	85.240	85.317	85.424	85.424	85.424	85.424	85.424	85.424	85.424																																		
1981	90.302	90.409	90.505	90.505	90.505	90.623	90.623	90.623	90.623	90.623	90.623	90.623																																			
1982	94.464	94.715	94.814	94.814	94.996	94.996	94.996	94.996	94.996	94.996	94.996																																				
1983	95.491	95.634	95.835	96.015	96.015	96.015	96.015	96.015	96.015																																						
1984	106.230	106.234	106.234	106.234	106.234	106.234	106.234	106.234																																							
1985	101.925	102.035	102.234	102.234	102.409	102.439	102.439																																								
1986	94.477	94.477	94.568	94.568	94.678	94.828	94.968																																								
1987	75.224	75.224	75.356	75.356	75.356	75.356																																									
1988	87.685	87.772	87.867	88.010	88.010																																										
1989	107.474	107.474	107.474	107.474																																											
1990	110.667	110.667	110.667																																												
1991	118.161	118.161																																													
1992	141.707																																														

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1940																																																					
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1950	1.000	1.000	1.004	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1951	1.000	1.000	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1952	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1953	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1954	1.000	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1955	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1956	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1957	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1958	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1959	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1960	1.004	1.000	1.000	1.000	1.000	1.000	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1961	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1962	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1964	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1965	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1966	1.000	1.001	1.003	1.000	1.001	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1967	1.001	1.002	1.002	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1968	1.003	1.001	1.000	1.000	1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1969	1.002	1.000	1.002	1.000	1.002	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1971	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1972	1.003	1.002	1.002	1.002	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
1974	1.000	1.000	1.002	1.000	1.002	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1975	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
1976	1.001	1.000	1.004	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000																														
1978	1.000	1.001	1.001	1.002	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																													
1979	1.001	1.000	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1980	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																
1981	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000																																	
1982	1.003	1.001	1.002	1.002	1.000	1.000	1.000	1.000	1.000																																		
1983	1.001	1.002	1.002	1.000	1.000	1.000	1.000	1.000																																			
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1985	1.001	1.002	1.000	1.002	1.000	1.000																																					
1986	1.000	1.001	1.000	1.001	1.002	1.001																																					
1987	1.000	1.002	1.000	1.000	1.000																																						
1988	1.001	1.001	1.002	1.000														

Washington Department of Labor & Industries

Total Permanent Disability Awards

Development of Discounted Unpaid Claim Liabilities

Data Evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	-23	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	-24	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	-25	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	-26	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	-27	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	-28	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	-29	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	-30	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	-31	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	-32	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	-33	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	-34	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	-35	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	-36	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	-37	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	-38	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	-39	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	-40	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	-41	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.986
1981	0	-42	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.992
1982	4	-43	1.000	0.00%	0.00%	4	0	0	0	0	0	0	0	0	0	4	0.992
1983	17	-44	1.000	0.02%	0.01%	12	4	0	0	0	0	0	0	0	0	17	0.988
1984	41	-45	1.000	0.04%	0.02%	23	14	5	0	0	0	0	0	0	0	41	0.984
1985	62	-46	1.001	0.06%	0.02%	22	22	13	4	0	0	0	0	0	0	62	0.978
1986	84	-47	1.001	0.09%	0.03%	26	21	21	12	4	0	0	0	0	0	84	0.972
1987	93	-48	1.001	0.12%	0.03%	26	21	17	16	10	3	0	0	0	0	93	0.968
1988	154	-49	1.002	0.17%	0.05%	46	31	24	19	19	11	4	0	0	0	154	0.965
1989	247	-50	1.002	0.23%	0.05%	59	56	37	29	24	23	14	5	0	0	247	0.961
1990	326	-51	1.003	0.29%	0.06%	72	61	58	39	30	24	24	14	5	0	326	0.957
1991	432	-52	1.004	0.36%	0.07%	83	77	65	61	41	32	26	26	15	6	432	0.952
1992	643	-53	1.005	0.46%	0.10%	136	98	90	76	72	48	38	31	30	24	643	0.950
1993	740	-54	1.005	0.50%	0.04%	**175**	146	105	96	81	77	52	41	33	(64)	740	0.960
1994	750	-55	1.006	0.56%	0.06%	**51**	**101**	131	94	87	73	70	47	37	59	750	0.936
1995	1,384	-56	1.007	0.65%	0.10%	**224**	**169**	**338**	207	149	137	115	110	73	(138)	1,384	0.953
1996	1,190	-57	1.008	0.80%	0.15%	**160**	**86**	**65**	**130**	145	104	96	81	77	247	1,190	0.922
1997	2,752	-58	1.010	0.99%	0.18%	**571**	**449**	**241**	**182**	**365**	273	196	180	152	142	2,752	0.941
1998	2,645	-59	1.012	1.19%	0.20%	**376**	**384**	**302**	**162**	**122**	**245**	218	156	144	536	2,645	0.926
1999	2,918	-60	1.014	1.39%	0.20%	**290**	**341**	**348**	**274**	**147**	**111**	**223**	205	147	831	2,918	0.917
2000	4,445	-61	1.017	1.67%	0.28%	**666**	**400**	**470**	**480**	**377**	**203**	**153**	**307**	261	1,130	4,445	0.920
2001	6,202	-62	1.020	1.97%	0.30%	**1,127**	**778**	**468**	**549**	**561**	**441**	**237**	**179**	**359**	1,503	6,202	0.923
2002	6,343	-63	1.023	2.28%	0.31%	**774**	**940**	**650**	**391**	**458**	**468**	**368**	**198**	**150**	1,946	6,343	0.916
2003	6,758	-64	1.028	2.68%	0.40%	**1,386**	**612**	**744**	**514**	**309**	**363**	**371**	**291**	**157**	2,011	6,758	0.919
2004	13,119	-65	1.034	3.25%	0.57%	**2,037**	**2,521**	**1,114**	**1,354**	**935**	**562**	**660**	**674**	**530**	2,731	13,119	0.924
2005	15,102	-66	1.040	3.83%	0.58%	**2,968**	**1,886**	**2,334**	**1,032**	**1,254**	**866**	**521**	**611**	**624**	3,006	15,102	0.926
2006	20,165	-67	1.048	4.57%	0.74%	**3,882**	**3,201**	**2,034**	**2,517**	**1,112**	**1,352**	**934**	**561**	**659**	3,913	20,165	0.928
2007	31,026	-68	1.057	5.41%	0.84%	**5,415**	**5,017**	**4,137**	**2,629**	**3,252**	**1,438**	**1,747**	**1,207**	**725**	5,459	31,026	0.928
2008	42,671	-69	1.072	6.74%	1.33%	**8,332**	**6,008**	**5,567**	**4,590**	**2,917**	**3,609**	**1,595**	**1,938**	**1,339**	6,777	42,671	0.929
2009	49,742	-70	1.094	8.58%	1.84%	**11,067**	**7,574**	**5,461**	**5,060**	**4,172**	**2,651**	**3,280**	**1,450**	**1,762**	7,264	49,742	0.933
2010	44,055	-71	1.119	10.62%	2.04%	**8,088**	**7,931**	**5,427**	**3,914**	**3,626**	**2,990**	**1,900**	**2,351**	**1,039**	6,791	44,055	0.932
2011	58,035	-72	1.156	13.46%	2.85%	**11,399**	**8,628**	**8,460**	**5,790**	**4,175**	**3,868**	**3,189**	**2,027**	**2,508**	7,992	58,035	0.933
2012	55,670	-73	1.199	16.58%	3.12%	**9,489**	**8,995**	**6,808**	**6,676**	**4,569**	**3,294**	**3,052**	**2,517**	**1,599**	8,670	55,670	0.931
2013	62,489	-74	1.267	21.07%	4.48%	**11,922**	**8,602**	**8,154**	**6,172**	**6,052**	**4,141**	**2,986**	**2,767**	**2,281**	9,411	62,489	0.932
2014	83,310	-75	1.367	26.84%	5.77%	**14,431**	**13,126**	**9,470**	**8,977**	**6,794**	**6,663**	**4,559**	**3,288**	**3,046**	12,957	83,310	0.931
2015	106,041	-76	1.481	32.49%	5.66%	**15,373**	**15,770**	**14,343**	**10,348**	**9,810**	**7,425**	**7,281**	**4,982**	**3,593**	17,117	106,041	0.929
2016	129,426	-77	1.680	40.46%	7.97%	**20,310**	**15,868**	**16,278**	**14,806**	**10,682**	**10,126**	**7,664**	**7,515**	**5,143**	21,034	129,426	0.927
2017	176,580	-78	2.017	50.43%	9.97%	**28,937**	**23,112**	**18,058**	**18,524**	**16,849**	**12,156**	**11,523**	**8,722**	**8,552**	30,146	176,580	0.926
2018	230,763	-79	2.694	62.88%	12.45%	**34,500**	**32,199**	**25,718**	**20,094**	**20,612**	**18,748**	**13,526**	**12,823**	**9,705**	42,837	230,763	0.925
2019	287,462	-80	3.919	74.48%	11.60%	**36,478**	**37,515**	**35,013**	**27,965**	**21,850**	**22,414**	**20,387**	**14,708**	**13,943**	57,187	287,462	0.922
2020	309,696	-81	7.496	86.66%	12.17%	**31,712**	**34,617**	**35,601**	**33,226**	**26,538**	**20,735**	**21,270**	**19,346**	**13,958**	72,693	309,696	0.916
2021	424,421	-82	22.191	95.49%	8.83%	**28,042**	**34,977**	**38,180**	**39,265**	**36,646**	**29,270**	**22,869**	**23,459**	**21,338**	150,377	424,421	0.904
2022	511,136	-83	286.443	99.65%	4.16%	**11,401**	**31,366**	**39,123**	**42,706**	**43,920**	**40,991**	**32,739**	**25,580**	**26,240**	217,071	511,136	0.893
2023	560,576	-84	2894.324	99.97%	0.31%	**989**	**11,308**	**31,110**	**38,804**	**42,358**	**43,562**	**40,656**	**32,473**	**25,371**	293,945	560,576	0.881
Total	3,249,719					303,080	315,029	316,580	297,784	271,125	239,498	204,544	170,869	145,596	985,613	3,249,719	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.831	0.910	
Discounted Unpaid Claim Estimates						300,832	308,071	305,013	282,664	253,555	220,668	185,677	152,816	128,288	818,758	2,956,343	

Washington Department of Labor & Industries

Total Permanent Disability Awards

Deloitte Emergence - Actual Versus Expected Analysis

Data Evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Deloitte Ultimate Losses Low @06/30/22	Unadjusted Deloitte Ultimate Losses High @06/30/22	Unadjusted Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Unadjusted Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	110,223	110,323	109,593	630	730	0	0	137	137	137	110,323	110,423	100	100
1993	102,240	102,340	101,549	690	790	116	132	0	(116)	(132)	102,240	102,340	0	0
1994	101,907	102,007	101,113	794	894	0	0	244	244	244	102,107	102,107	200	100
1995	106,937	107,037	105,703	1,234	1,334	327	354	0	(327)	(354)	107,037	107,137	100	100
1996	119,295	119,495	117,999	1,296	1,496	231	267	55	(176)	(211)	119,195	119,295	(100)	(200)
1997	147,581	147,881	144,826	2,755	3,055	534	592	53	(481)	(539)	147,481	147,781	(100)	(100)
1998	164,551	164,751	161,856	2,695	2,895	348	374	0	(348)	(374)	164,351	164,651	(200)	(100)
1999	179,593	179,893	176,339	3,255	3,555	626	684	286	(340)	(398)	179,393	179,693	(200)	(200)
2000	214,859	215,359	209,755	5,104	5,604	701	770	1,259	558	489	215,259	215,659	400	300
2001	229,832	230,432	223,526	6,306	6,906	797	872	1,504	708	632	230,932	231,532	1,100	1,100
2002	245,662	246,462	238,027	7,635	8,435	1,636	1,807	1,541	(94)	(266)	245,562	246,262	(100)	(200)
2003	242,852	243,552	235,726	7,126	7,826	1,023	1,124	768	(255)	(356)	242,952	243,552	100	0
2004	261,843	263,343	247,585	14,258	15,758	2,953	3,263	1,389	(1,563)	(1,874)	261,443	262,743	(400)	(600)
2005	257,529	259,429	239,313	18,216	20,116	3,400	3,754	3,464	64	(290)	257,129	258,629	(400)	(800)
2006	277,720	280,020	255,618	22,102	24,402	3,924	4,332	2,337	(1,587)	(1,996)	277,120	279,120	(600)	(900)
2007	315,804	319,404	281,066	34,737	38,337	6,971	7,694	7,261	290	(433)	317,804	320,904	2,000	1,500
2008	349,622	354,922	299,724	49,898	55,198	10,425	11,532	12,427	2,003	895	352,722	356,922	3,100	2,000
2009	304,498	309,498	249,939	54,559	59,559	10,544	11,510	6,817	(3,728)	(4,694)	303,998	308,998	(500)	(500)
2010	253,476	258,476	201,870	51,607	56,607	10,331	11,332	9,090	(1,241)	(2,242)	252,514	257,514	(962)	(962)
2011	256,017	262,017	191,370	64,647	70,647	11,395	12,453	7,680	(3,715)	(4,772)	254,085	260,085	(1,932)	(1,932)
2012	231,101	237,101	172,621	58,481	64,481	11,568	12,755	11,858	291	(896)	237,149	243,149	6,047	6,047
2013	239,977	246,977	165,431	74,546	81,546	13,556	14,829	17,639	4,083	2,810	242,059	249,059	2,082	2,082
2014	253,126	263,126	158,125	95,000	105,000	14,646	16,187	19,708	5,063	3,521	257,144	265,144	4,018	2,018
2015	251,841	264,841	128,359	123,482	136,482	18,689	20,656	23,642	4,954	2,986	253,043	263,043	1,201	(1,799)
2016	266,297	282,297	116,878	149,419	165,419	24,692	27,336	26,530	1,838	(806)	266,334	279,334	37	(2,963)
2017	271,396	313,396	85,166	186,230	228,230	28,239	34,608	36,151	7,911	1,542	289,396	306,396	18,000	(7,000)
2018	302,623	354,623	67,917	234,706	286,706	28,601	34,938	40,514	11,912	5,576	315,694	362,694	13,070	8,070
2019	326,398	390,398	35,490	290,907	354,907	30,391	37,077	41,445	11,055	4,369	335,398	393,398	9,000	3,000
2020	310,629	370,689	9,578	301,051	361,111	22,432	26,907	33,165	10,734	6,259	322,270	382,608	11,641	11,919
2021	380,917	471,057	59	380,858	470,998	10,910	13,493	12,187	1,276	(1,306)	396,000	477,334	15,083	6,277
2022	430,000	530,000	0	430,000	530,000	978	1,206	1,772	794	566	461,618	564,199	31,618	34,199
2023														
'92 to '22	7,506,348	8,001,148	4,832,123	2,674,225	3,169,025	270,984	312,838	320,924	49,941	8,086	7,619,752	8,061,706	113,405	60,558
'91 and Prior	1,449,065	1,449,309	1,447,152	1,912	2,157	482	542	140	(342)	(402)	1,448,680	1,448,826	(385)	(483)
Total	8,955,413	9,450,457	6,279,276	2,676,137	3,171,182	271,465	313,380	321,064	49,599	7,684	9,068,432	9,510,532	113,020	60,075
											% Change in Unpaid Claim Estimate:		4.2%	1.9%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) Based on incremental paid assumptions from analysis @06/30/22
(8) Based on incremental paid assumptions from analysis @06/30/22
(9) = (Section AF-I, Exhibit 1 Col (6)) - (4)
(10) = (9) - (7)
(11) = (9) - (8)
(12) Section AF-I, Exhibit 1 Col (2)
(13) Section AF-I, Exhibit 1 Col (3)
(14) = (12) - (2)
(15) = (13) - (3)

Unpaid Claim Unpaid Claim

Washington Department of Labor & Industries

Total Permanent Disability Awards

Deloitte Emergence - Actual Versus Expected Reported TPD Analysis

Data Evaluated as of @06/30/23

Accident Year Ending June 30	Ultimate TPD Awards @06/30/22	Reported TPD Awards @06/30/22	IBNR TPD Awards @06/30/22	Expected TPD Award in FY2023	Actual TPD Award in FY2023	Actual Less Expected	Ultimate TPD Awards @06/30/23	Change in Ultimate TPD Awards
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	824	812	12	0	1	1	823	(1)
1993	710	706	4	1	0	(1)	711	1
1994	710	705	5	0	2	2	710	0
1995	719	709	10	1	0	(1)	720	1
1996	775	768	7	2	1	(1)	774	(1)
1997	920	901	19	2	1	(1)	919	(1)
1998	972	958	14	2	0	(2)	971	(1)
1999	1,054	1,038	16	4	1	(3)	1,052	(2)
2000	1,165	1,140	25	3	5	2	1,165	0
2001	1,206	1,177	29	3	4	1	1,208	2
2002	1,270	1,236	34	6	5	(1)	1,267	(3)
2003	1,200	1,172	28	5	3	(2)	1,200	0
2004	1,268	1,207	61	9	6	(3)	1,266	(2)
2005	1,240	1,166	74	10	11	1	1,234	(6)
2006	1,297	1,210	87	12	8	(4)	1,292	(5)
2007	1,370	1,243	127	18	19	1	1,368	(2)
2008	1,430	1,257	173	24	34	10	1,429	(1)
2009	1,177	1,000	177	24	19	(5)	1,170	(7)
2010	1,002	831	171	28	24	(4)	990	(12)
2011	940	733	207	30	23	(7)	930	(10)
2012	856	668	188	44	31	(13)	866	10
2013	853	614	239	51	51	0	851	(2)
2014	847	552	295	54	50	(4)	842	(5)
2015	826	459	367	66	63	(3)	815	(11)
2016	845	399	446	90	78	(12)	836	(9)
2017	812	269	543	102	92	(10)	814	2
2018	857	205	652	96	108	12	881	24
2019	865	109	756	98	91	(7)	870	5
2020	771	24	747	76	71	(5)	777	6
2021	799	1	798	36	21	(15)	793	(6)
2022	832	0	832	3	2	(1)	840	8
2023							810	
'92 to '22	30,413	23,269	7,144	898	825	(73)	31,195	(29)

Accident Year Ending June 30	L&I Ultimate TPD Awards '@06/30/17	L&I Ultimate TPD Awards '@06/30/18	L&I Ultimate TPD Awards '@06/30/19	L&I Ultimate TPD Awards '@06/30/20	L&I Ultimate TPD Awards '@06/30/21	L&I Ultimate TPD Awards @06/30/22	L&I Ultimate TPD Awards @06/30/23	L&I Change in Ultimate TPD Awards 5th Prior	L&I Change in Ultimate TPD Awards 5th Prior	L&I Change in Ultimate TPD Awards 4th Prior	L&I Change in Ultimate TPD Awards 3rd Prior	L&I Change in Ultimate TPD Awards 2nd Prior	L&I Change in Ultimate TPD Awards Prior
(1)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1992	825	824	822	821	823	823	823	(1)	(2)	(1)	2	(0)	0
1993	713	709	710	710	711	710	711	(4)	1	0	1	(1)	1
1994	717	715	712	712	710	710	709	(2)	(3)	(1)	(1)	(0)	(1)
1995	721	720	718	720	718	719	720	(1)	(2)	1	(1)	1	1
1996	776	775	774	778	776	775	774	(1)	(0)	4	(2)	(1)	(1)
1997	920	920	919	919	919	919	918	(0)	(1)	1	(1)	1	(1)
1998	981	975	974	972	973	972	972	(6)	(1)	(2)	1	(1)	(0)
1999	1,066	1,058	1,057	1,056	1,055	1,055	1,053	(8)	(1)	(1)	(1)	(0)	(2)
2000	1,172	1,169	1,167	1,166	1,164	1,165	1,164	(3)	(2)	(1)	(2)	1	(1)
2001	1,233	1,221	1,217	1,211	1,207	1,205	1,208	(12)	(4)	(6)	(4)	(2)	3
2002	1,305	1,293	1,291	1,284	1,274	1,271	1,267	(12)	(1)	(8)	(10)	(2)	(4)
2003	1,229	1,218	1,210	1,212	1,205	1,201	1,201	(11)	(8)	2	(7)	(4)	1
2004	1,300	1,280	1,283	1,286	1,275	1,269	1,265	(20)	2	3	(11)	(6)	(4)
2005	1,277	1,252	1,253	1,250	1,254	1,244	1,230	(25)	1	(3)	3	(10)	(14)
2006	1,343	1,316	1,303	1,306	1,304	1,300	1,285	(27)	(13)	3	(2)	(4)	(15)
2007	1,432	1,390	1,372	1,364	1,369	1,374	1,353	(42)	(19)	(8)	5	5	(21)
2008	1,469	1,424	1,406	1,392	1,409	1,421	1,411	(45)	(18)	(14)	17	12	(10)
2009	1,236	1,213	1,191	1,161	1,152	1,163	1,153	(23)	(22)	(30)	(9)	11	(10)
2010	1,035	1,012	975	959	968	973	968	(23)	(36)	(16)	9	5	(5)
2011	978	951	914	890	896	896	907	(27)	(37)	(24)	6	(0)	11
2012	945	906	874	850	845	830	828	(39)	(33)	(24)	(4)	(15)	(2)
2013	1,033	948	915	854	840	828	843	(85)	(34)	(61)	(14)	(12)	15
2014	1,012	950	906	851	842	832	842	(62)	(44)	(56)	(9)	(10)	10
2015	1,040	874	835	834	837	840	841	(166)	(39)	(1)	3	3	0
2016	1,147	944	811	840	859	834	855	(203)	(133)	28	19	(25)	21
2017	1,200	1,059	982	826	864	877	896	(141)	(77)	(156)	38	14	19
2018		1,098	1,015	933	898	935	984		(83)	(82)	(35)	37	48
2019			1,032	952	938	993	1,059			(80)	(14)	55	65
2020				949	919	929	987				(30)	10	57
2021					909	935	1,054					26	119
2022						974	1,094						120
2023							1,136						
'92 to '22	28,105	28,215	28,639	29,058	29,913	30,975	32,513	(987)	(608)	(530)	(54)	88	401

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) = (2) - (3)
(5) From analysis @06/30/22
(6) = (Section AF-I, Exhibit 4 Col (10)) - (3)
(7) = (6) - (5)
(8) Section AF-I, Exhibit 4 Col (9)
(9) = (8) - (2)

Washington Department of Labor & Industries

Total Permanent Disability Awards

Calendar Year Loss, Amounts, Counts, and Severities

Data Evaluated as of @06/30/23
Amounts in 000s

Calendar Year Ending June 30	AF On-Level EP (000)	Calendar Year Paid Loss	Calendar Year TPD Award	Average Size of TPD Award	Average Claimant Age of TPD Award
(1)	(2)	(3)	(4)	(5)	(6)
1992	860,805	84,156	650	129,471	
1993	862,328	71,124	554	128,382	58.7
1994	881,356	69,435	546	127,171	58.7
1995	893,820	71,440	550	129,892	58.2
1996	903,538	57,956	410	141,357	57.6
1997	954,923	62,899	437	143,934	57.2
1998	984,969	72,516	505	143,595	58.0
1999	1,021,305	82,305	595	138,327	58.3
2000	1,066,793	147,587	1,002	147,293	58.1
2001	1,052,874	182,383	1,166	156,418	56.8
2002	1,006,948	164,999	960	171,874	56.6
2003	1,012,005	269,343	1,452	185,498	56.0
2004	1,032,293	223,135	1,130	197,465	55.9
2005	1,095,132	195,862	974	201,090	55.0
2006	1,152,628	170,379	811	210,085	55.7
2007	1,196,332	282,500	1,298	217,642	55.9
2008	1,228,721	774,424	1,396	554,745	55.4
2009	1,108,080	327,289	1,385	236,309	55.8
2010	995,158	279,776	1,152	242,861	56.5
2011	990,801	250,264	1,028	243,447	56.2
2012	1,010,506	242,412	931	260,378	56.7
2013	1,053,729	412,601	1,630	253,129	57.0
2014	1,106,094	337,900	1,225	275,837	56.3
2015	1,169,435	326,400	1,188	274,747	57.4
2016	1,224,568	300,165	1,059	283,442	57.5
2017	1,282,013	324,088	1,084	298,974	57.6
2018	1,327,496	264,087	876	301,469	57.7
2019	1,357,743	282,252	917	307,799	58.0
2020	1,325,602	277,728	852	325,972	57.8
2021	1,335,258	267,228	829	322,349	58.5
2022	1,386,333	250,961	748	335,509	59.3
2023	1,439,906	325,718	853	381,850	59.1

(2) Provided by Client
(3) Calendar year paid losses
(4) Calendar year reported claims
(5) = (3) / (4) x 1,000
(6) Based on average of pension awards

Washington Department of Labor & Industries

Permanent Partial Disability

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	89,000	89,020	74	94	88,926	0.941	69	88
1993	84,900	85,000	38	138	84,862	0.925	35	128
1994	111,600	111,600	132	132	111,468	0.920	121	121
1995	117,100	117,100	106	106	116,994	0.918	98	98
1996	121,100	121,100	160	160	120,940	0.916	147	147
1997	118,000	118,100	111	211	117,889	0.913	101	192
1998	122,940	123,000	170	230	122,770	0.910	154	209
1999	119,000	119,000	213	213	118,787	0.909	194	194
2000	122,500	122,600	172	272	122,328	0.907	156	246
2001	120,500	120,500	221	221	120,279	0.909	201	201
2002	117,200	117,300	233	333	116,967	0.909	212	302
2003	115,800	115,900	275	375	115,525	0.910	250	341
2004	115,100	115,200	390	490	114,710	0.915	356	448
2005	121,100	121,200	540	640	120,560	0.916	494	586
2006	121,600	121,700	736	836	120,864	0.917	675	767
2007	127,100	127,300	910	1,110	126,190	0.919	836	1,020
2008	134,300	134,600	1,106	1,406	133,194	0.919	1,016	1,291
2009	131,800	132,100	1,222	1,522	130,578	0.922	1,126	1,403
2010	119,000	120,000	1,101	2,101	117,899	0.926	1,020	1,946
2011	112,000	113,000	1,425	2,425	110,575	0.930	1,325	2,254
2012	110,000	110,000	2,560	2,560	107,440	0.934	2,392	2,392
2013	112,000	113,000	3,139	4,139	108,861	0.938	2,944	3,881
2014	110,000	110,000	4,202	4,202	105,798	0.941	3,955	3,955
2015	103,000	104,000	5,404	6,404	97,596	0.944	5,102	6,046
2016	102,000	104,000	7,837	9,837	94,163	0.947	7,419	9,312
2017	101,000	104,000	11,279	14,279	89,721	0.949	10,700	13,546
2018	95,000	98,000	16,117	19,117	78,883	0.951	15,319	18,171
2019	89,000	93,000	17,643	21,643	71,357	0.952	16,792	20,598
2020	81,145	86,167	22,997	28,019	58,148	0.953	21,924	26,712
2021	78,373	86,422	33,803	41,852	44,570	0.957	32,350	40,053
2022	76,634	88,768	54,313	66,447	22,321	0.961	52,211	63,875
2023	80,967	99,182	77,243	95,458	3,724	0.962	74,270	91,784
'92 to '22	3,480,759	3,541,859	265,870	326,970	3,214,889		253,964	312,309
'91 and Prior	1,044,672	1,044,695	225	249	1,044,447	0.949	213	236
Total	4,525,431	4,586,555	266,095	327,219	4,259,336		254,177	312,545
(2) Section AF-II, Exhibit 3 Col (10)			237,370	237,370	<--------L&I Selected-------->		226,933	226,933
(3) Section AF-II, Exhibit 3 Col (11)			(28,725)	(89,849)	<-----L&I Less Deloitte----->		(27,244)	(85,612)

(4) = (2) - (6)
(5) = (3) - (6)
(6) Section AF-II, Exhibit 7 Col (3)
(7) Section AF-II, Exhibit 18 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Permanent Partial Disability

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	89,000	89,020	89,000	89,000	0	20	88,990	88,994	(4)	(10)	(30)
1993	84,900	85,000	84,900	85,000	0	0	84,926	84,940	(14)	26	(74)
1994	111,600	111,600	111,600	111,600	0	0	111,553	111,580	(27)	(47)	(47)
1995	117,100	117,100	117,100	117,200	0	(100)	117,098	117,122	(24)	(2)	(2)
1996	121,100	121,100	121,100	121,100	0	0	121,065	121,105	(40)	(35)	(35)
1997	118,000	118,100	118,050	118,100	(50)	0	118,045	118,059	(15)	45	(55)
1998	122,940	123,000	123,000	123,000	(60)	0	122,959	123,008	(49)	19	(41)
1999	119,000	119,000	119,000	119,000	0	0	118,978	119,009	(32)	(22)	(22)
2000	122,500	122,600	122,600	122,600	(100)	0	122,544	122,580	(36)	44	(56)
2001	120,500	120,500	120,500	120,600	0	(100)	120,519	120,532	(13)	19	19
2002	117,200	117,300	117,200	117,300	0	0	117,249	117,261	(12)	49	(51)
2003	115,800	115,900	115,800	115,900	0	0	115,859	115,846	13	59	(41)
2004	115,100	115,200	115,200	115,300	(100)	(100)	115,175	115,250	(75)	75	(25)
2005	121,100	121,200	121,000	121,200	100	0	121,192	121,141	52	92	(8)
2006	121,600	121,700	121,600	121,800	0	(100)	121,704	121,739	(35)	104	4
2007	127,100	127,300	127,200	127,500	(100)	(200)	127,248	127,360	(112)	148	(52)
2008	134,300	134,600	134,500	134,800	(200)	(200)	134,488	134,691	(203)	188	(112)
2009	131,800	132,100	132,000	132,000	(200)	100	132,128	132,305	(176)	328	28
2010	119,000	120,000	120,000	120,000	(1,000)	0	119,708	119,981	(273)	708	(292)
2011	112,000	113,000	113,000	113,000	(1,000)	0	112,745	113,382	(637)	745	(255)
2012	110,000	110,000	110,000	111,000	0	(1,000)	110,107	110,566	(459)	107	107
2013	112,000	113,000	112,000	113,000	0	0	112,291	113,441	(1,150)	291	(709)
2014	110,000	110,000	111,000	113,000	(1,000)	(3,000)	110,211	111,860	(1,648)	211	211
2015	103,000	104,000	105,000	107,000	(2,000)	(3,000)	103,023	103,752	(729)	23	(977)
2016	102,000	104,000	105,000	108,000	(3,000)	(4,000)	101,145	102,643	(1,498)	(855)	(2,855)
2017	101,000	104,000	104,000	108,000	(3,000)	(4,000)	98,775	100,337	(1,562)	(2,225)	(5,225)
2018	95,000	98,000	96,000	100,000	(1,000)	(2,000)	90,078	92,682	(2,604)	(4,922)	(7,922)
2019	89,000	93,000	94,000	100,000	(5,000)	(7,000)	85,386	88,657	(3,271)	(3,614)	(7,614)
2020	81,145	86,167	85,160	93,178	(4,015)	(7,011)	75,170	77,973	(2,804)	(5,975)	(10,998)
2021	78,373	86,422	83,156	96,177	(4,783)	(9,755)	71,739	77,439	(5,700)	(6,634)	(14,683)
2022	76,634	88,768	83,521	101,600	(6,887)	(12,832)	70,061	82,841	(12,780)	(6,573)	(18,707)
2023	80,967	99,182					79,851			(1,116)	(19,331)
'92 to Current	3,480,759	3,541,859	3,433,187	3,496,955	(33,395)	(54,277)	3,452,011	3,408,076	(35,916)	(28,748)	(89,848)
'91 & Prior	1,044,672	1,044,695	1,044,669	1,044,711	3	(16)	1,044,694	1,044,847	(152)	22	(1)
Total	4,525,431	4,586,555	4,477,856	4,541,666	(33,392)	(54,293)	4,496,705	4,452,922	(36,068)	(28,725)	(89,849)

Washington Department of Labor & Industries

Permanent Partial Disability

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	0.0% Incr Paid Future PPD	0.0% Incr Paid On Exposures	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)	(14)
1992	88,926	89,007	88,994	88,951			89,007	89,007	89,007	89,000	89,020	11,602	7,671	7,673
1993	84,862	84,937	84,926	84,886			84,940	84,950	84,945	84,900	85,000	11,325	7,497	7,506
1994	111,468	111,579	111,563	111,504			111,570	111,597	111,584	111,600	111,600	11,276	9,897	9,897
1995	116,994	117,127	117,108	117,037			117,111	117,143	117,127	117,100	117,100	11,596	10,098	10,098
1996	120,940	121,099	121,073	120,991			121,061	121,101	121,081	121,100	121,100	11,476	10,552	10,552
1997	117,889	118,066	118,046	117,953			118,015	118,096	118,055	118,000	118,100	11,457	10,300	10,308
1998	122,770	122,976	122,951	122,846			122,902	123,009	122,955	122,940	123,000	11,494	10,696	10,702
1999	118,787	119,015	118,991	118,879			118,938	119,050	118,994	119,000	119,000	11,053	10,766	10,766
2000	122,328	122,597	122,573	122,440			122,485	122,620	122,553	122,500	122,600	11,454	10,695	10,703
2001	120,279	120,590	120,556	120,411			120,449	120,598	120,524	120,500	120,500	10,798	11,160	11,160
2002	116,967	117,318	117,284	117,118			117,154	117,325	117,240	117,200	117,300	10,293	11,386	11,396
2003	115,525	115,935	115,897	115,710			115,735	115,960	115,847	115,800	115,900	9,948	11,641	11,651
2004	114,710	115,211	115,172	114,946			114,996	115,324	115,160	115,100	115,200	9,910	11,615	11,625
2005	120,560	121,186	121,117	120,863			120,906	121,362	121,134	121,100	121,200	9,829	12,320	12,330
2006	120,864	121,619	121,564	121,258			121,332	121,983	121,658	121,600	121,700	10,026	12,128	12,138
2007	126,190	127,143	127,095	126,700			126,815	127,608	127,212	127,100	127,300	10,364	12,264	12,283
2008	133,194	134,381	134,323	133,832			134,041	134,859	134,450	134,300	134,600	10,635	12,629	12,657
2009	130,578	132,018	131,940	131,308			131,526	132,351	131,939	131,800	132,100	10,100	13,050	13,080
2010	117,899	119,559	119,502	118,768			119,025	119,940	119,482	119,000	120,000	8,972	13,263	13,375
2011	110,575	112,564	112,512	111,668			112,056	112,930	112,493	112,000	113,000	8,579	13,056	13,172
2012	107,440	109,997	109,911	108,920			109,500	110,379	109,940	110,000	110,000	8,243	13,344	13,344
2013	108,861	112,298	112,249	110,966			111,893	112,822	112,358	112,000	113,000	8,289	13,512	13,632
2014	105,798	110,315	110,319	108,815			110,059	111,124	110,059	110,000	110,000	8,098	13,583	13,583
2015	97,596	103,280	103,541	101,942			103,866	104,771	103,866	103,000	104,000	7,817	13,177	13,305
2016	94,163	101,779	102,081	100,444			103,271	103,987	103,271	102,000	104,000	7,543	13,523	13,788
2017	89,721	99,930	100,113	98,661			102,262	102,396	102,262	101,000	104,000	7,281	13,872	14,284
2018	78,883	91,800	92,711	91,758			96,238	95,728	96,238	95,000	98,000	6,966	13,637	14,067
2019	71,357	88,438	89,663	89,817			94,676	92,899	91,281	89,000	93,000	6,579	13,529	14,137
2020	58,106	79,637	81,767	83,978			88,618	85,680	83,723	81,145	86,167	5,959	13,617	14,460
2021	44,418	74,692	78,526	84,135			89,575	84,781	81,654	78,373	86,422	5,691	13,772	15,186
2022	22,288	62,592	77,431	88,595	85,637	102,975	94,357	86,197	81,814	76,634	88,768	5,789	13,238	15,334
2023	3,724	65,338	88,992	109,885	90,421	112,577	110,887	96,974	88,992	80,967	99,182	5,871	13,791	16,894
Totals	3,214,662	3,444,027	3,490,491	3,515,984			3,555,267	3,534,553	3,508,897	3,480,759	3,541,859	296,312		

Covid-19 Provision:				Paid	Ultimate Counts
2020	156	145	167	42	36
2021	398	373	422	152	88
2022	701	634	768	33	156
2023	1,074	967	1,182	0	220

(2) Section AF-II, Exhibit 7 Col (3)
(3) Section AF-II, Exhibit 7 Col (5)
(4) Section AF-II, Exhibit 4 Col (10)
(5) Section AF-II, Exhibit 5 Col (10)
(6) Section AF-II, Exhibit 4 Col (4)
(7) Section AF-II, Exhibit 5 Col (4)
(8) Section AF-II, Exhibit 13 Col (6); Applying 0.0% Residual Severity Trend
(9) Section AF-II, Exhibit 13 Col (10); Applying 0.0% Residual Rate Trend
(10) Selected by Deloitte
(11) Selected by Deloitte
(12) Section AF-II, Exhibit 8 Col (7)
(13) = (10) / (12) * 1,000
(14) = (11) / (12) * 1,000

Washington Department of Labor & Industries

Permanent Partial Disability

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	11,602	6,384	74,072	99.9%	74,004	88,926	0.1%	68	88,994	7,671
1993	11,325	6,384	72,303	99.9%	72,239	84,862	0.1%	64	84,926	7,499
1994	11,276	8,427	95,027	99.9%	94,933	111,468	0.1%	94	111,563	9,894
1995	11,596	8,663	100,463	99.9%	100,349	116,994	0.1%	115	117,108	10,099
1996	11,476	8,876	101,869	99.9%	101,736	120,940	0.1%	134	121,073	10,550
1997	11,457	9,132	104,623	99.9%	104,467	117,889	0.1%	156	118,046	10,304
1998	11,494	9,394	107,973	99.8%	107,792	122,770	0.2%	181	122,951	10,697
1999	11,053	9,608	106,195	99.8%	105,992	118,787	0.2%	204	118,991	10,765
2000	11,454	9,736	111,515	99.8%	111,270	122,328	0.2%	244	122,573	10,701
2001	10,798	9,949	107,426	99.7%	107,150	120,279	0.3%	277	120,556	11,165
2002	10,293	10,296	105,984	99.7%	105,667	116,967	0.3%	317	117,284	11,394
2003	9,948	10,577	105,217	99.6%	104,845	115,525	0.4%	373	115,897	11,650
2004	9,910	10,723	106,266	99.6%	105,804	114,710	0.4%	462	115,172	11,622
2005	9,829	10,961	107,738	99.5%	107,181	120,560	0.5%	557	121,117	12,322
2006	10,026	11,247	112,770	99.4%	112,070	120,864	0.6%	700	121,564	12,125
2007	10,364	11,644	120,673	99.3%	119,768	126,190	0.7%	905	127,095	12,263
2008	10,635	12,016	127,781	99.1%	126,652	133,194	0.9%	1,129	134,323	12,631
2009	10,100	12,361	124,841	98.9%	123,479	130,578	1.1%	1,362	131,940	13,064
2010	8,972	12,866	115,436	98.6%	113,833	117,899	1.4%	1,603	119,502	13,319
2011	8,579	12,779	109,629	98.2%	107,692	110,575	1.8%	1,937	112,512	13,116
2012	8,243	12,895	106,300	97.7%	103,829	107,440	2.3%	2,471	109,911	13,333
2013	8,289	13,354	110,690	96.9%	107,302	108,861	3.1%	3,388	112,249	13,542
2014	8,098	13,634	110,411	95.9%	105,890	105,798	4.1%	4,521	110,319	13,623
2015	7,817	13,821	108,030	94.5%	102,084	97,596	5.5%	5,946	103,541	13,246
2016	7,543	14,028	105,813	92.5%	97,894	94,163	7.5%	7,918	102,081	13,534
2017	7,281	13,970	101,714	89.8%	91,322	89,721	10.2%	10,392	100,113	13,750
2018	6,966	14,107	98,276	85.9%	84,449	78,883	14.1%	13,827	92,711	13,308
2019	6,579	14,407	94,777	80.7%	76,471	71,357	19.3%	18,306	89,663	13,629
2020	5,924	14,774	87,515	73.0%	63,854	58,106	27.0%	23,661	81,767	13,804
2021	5,603	15,020	84,152	59.5%	50,044	44,418	40.5%	34,108	78,526	14,016
2022	5,633	15,202	85,637	35.6%	30,494	22,288	64.4%	55,143	77,431	13,745
2023	5,651	16,001	90,421	5.7%	5,153	3,724	94.3%	85,268	88,992	15,748
Totals	295,813		3,301,538		3,025,709	3,214,662		275,829	3,490,491	

(2) Section AF-II, Exhibit 8 Col (7)
(3) Section AF-II, Exhibit 6 Col (11)
(4) = (2) x (3) / 1,000
(5) = 1 / Section AF-II, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section AF-II, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Permanent Partial Disability

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	860,805	0.031	26,852	99.9%	26,828	88,926	0.1%	24	88,951	0.103
1993	862,328	0.031	26,900	99.9%	26,876	84,862	0.1%	24	84,886	0.098
1994	881,356	0.041	36,291	99.9%	36,255	111,468	0.1%	36	111,504	0.127
1995	893,820	0.042	37,835	99.9%	37,792	116,994	0.1%	43	117,037	0.131
1996	903,538	0.043	39,187	99.9%	39,136	120,940	0.1%	51	120,991	0.134
1997	954,923	0.045	42,609	99.9%	42,545	117,889	0.1%	64	117,953	0.124
1998	984,969	0.046	45,211	99.8%	45,135	122,770	0.2%	76	122,846	0.125
1999	1,021,305	0.047	47,943	99.8%	47,851	118,787	0.2%	92	118,879	0.116
2000	1,066,793	0.048	50,746	99.8%	50,635	122,328	0.2%	111	122,440	0.115
2001	1,052,874	0.049	51,181	99.7%	51,050	120,279	0.3%	132	120,411	0.114
2002	1,006,948	0.050	50,658	99.7%	50,507	116,967	0.3%	151	117,118	0.116
2003	1,012,005	0.052	52,299	99.6%	52,114	115,525	0.4%	185	115,710	0.114
2004	1,032,293	0.052	54,086	99.6%	53,851	114,710	0.4%	235	114,946	0.111
2005	1,095,132	0.054	58,650	99.5%	58,347	120,560	0.5%	303	120,863	0.110
2006	1,152,628	0.055	63,343	99.4%	62,950	120,864	0.6%	393	121,258	0.105
2007	1,196,332	0.057	68,061	99.3%	67,551	126,190	0.7%	510	126,700	0.106
2008	1,228,721	0.059	72,136	99.1%	71,499	133,194	0.9%	637	133,832	0.109
2009	1,108,080	0.060	66,924	98.9%	66,194	130,578	1.1%	730	131,308	0.119
2010	995,158	0.063	62,560	98.6%	61,692	117,899	1.4%	869	118,768	0.119
2011	990,801	0.062	61,866	98.2%	60,773	110,575	1.8%	1,093	111,668	0.113
2012	1,010,506	0.063	63,668	97.7%	62,188	107,440	2.3%	1,480	108,920	0.108
2013	1,053,729	0.065	68,752	96.9%	66,648	108,861	3.1%	2,104	110,966	0.105
2014	1,106,094	0.067	73,684	95.9%	70,667	105,798	4.1%	3,017	108,815	0.098
2015	1,169,435	0.068	78,970	94.5%	74,623	97,596	5.5%	4,346	101,942	0.087
2016	1,224,568	0.069	83,936	92.5%	77,655	94,163	7.5%	6,281	100,444	0.082
2017	1,282,013	0.068	87,510	89.8%	78,570	89,721	10.2%	8,941	98,661	0.077
2018	1,327,496	0.069	91,501	85.9%	78,627	78,883	14.1%	12,874	91,758	0.069
2019	1,357,743	0.070	95,575	80.7%	77,115	71,357	19.3%	18,460	89,817	0.066
2020	1,325,602	0.072	95,692	73.0%	69,820	58,106	27.0%	25,872	83,978	0.063
2021	1,335,258	0.073	97,991	59.5%	58,274	44,418	40.5%	39,717	84,135	0.063
2022	1,386,333	0.074	102,975	35.6%	36,668	22,288	64.4%	66,307	88,595	0.064
2023	1,439,906	0.078	112,577	5.7%	6,416	3,724	94.3%	106,161	109,885	0.076
Totals	35,319,491		2,068,173		1,766,851	3,214,662		301,322	3,515,984	

(2) Provided by Client
(3) Section AF-II, Exhibit 6 Col (16)
(4) = (2) x (3)
(5) = 1 / Section AF-II, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section AF-II, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2)

Washington Department of Labor & Industries

Permanent Partial Disability

Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Paid LDF	Indicated Ultimate Loss: Incremental Paid On Avg. Future PPD	Indicated Ultimate Loss: Incremental Paid On Exposures	Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	11,602	89,007	89,007	89,007	89,007	2.506	19,228	1.000	19,228	6,384	860,805	0.259	1.000	0.259	0.031
1993	11,325	84,937	84,940	84,950	84,945	2.506	18,799	1.000	18,799	6,384	862,328	0.247	1.000	0.247	0.031
1994	11,276	111,579	111,570	111,597	111,584	1.899	18,789	1.000	18,789	8,427	881,356	0.240	1.000	0.240	0.041
1995	11,596	117,127	117,111	117,143	117,127	1.847	18,656	1.000	18,656	8,663	893,820	0.242	1.000	0.242	0.042
1996	11,476	121,099	121,061	121,101	121,081	1.803	19,019	1.000	19,019	8,876	903,538	0.242	1.000	0.242	0.043
1997	11,457	118,066	118,015	118,096	118,055	1.752	18,056	1.000	18,056	9,132	954,923	0.217	1.000	0.217	0.045
1998	11,494	122,976	122,902	123,009	122,955	1.703	18,222	1.000	18,222	9,394	984,969	0.213	1.000	0.213	0.046
1999	11,053	119,015	118,938	119,050	118,994	1.666	17,930	1.000	17,930	9,608	1,021,305	0.194	1.000	0.194	0.047
2000	11,454	122,597	122,485	122,620	122,553	1.644	17,585	1.000	17,585	9,736	1,066,793	0.189	1.000	0.189	0.048
2001	10,798	120,590	120,449	120,598	120,524	1.608	17,952	1.000	17,952	9,949	1,052,874	0.184	1.000	0.184	0.049
2002	10,293	117,318	117,154	117,325	117,240	1.554	17,701	1.000	17,701	10,296	1,006,948	0.181	1.000	0.181	0.050
2003	9,948	115,935	115,735	115,960	115,847	1.513	17,618	1.000	17,618	10,577	1,012,005	0.173	1.000	0.173	0.052
2004	9,910	115,211	114,996	115,324	115,160	1.492	17,341	1.000	17,341	10,723	1,032,293	0.166	1.000	0.166	0.052
2005	9,829	121,186	120,906	121,362	121,134	1.460	17,991	1.000	17,991	10,961	1,095,132	0.161	1.000	0.161	0.054
2006	10,026	121,619	121,332	121,983	121,658	1.423	17,263	1.000	17,263	11,247	1,152,628	0.150	1.000	0.150	0.055
2007	10,364	127,143	126,815	127,608	127,212	1.374	16,869	1.000	16,869	11,644	1,196,332	0.146	1.000	0.146	0.057
2008	10,635	134,381	134,041	134,859	134,450	1.332	16,837	1.000	16,837	12,016	1,228,721	0.146	1.000	0.146	0.059
2009	10,100	132,018	131,526	132,351	131,939	1.295	16,911	1.000	16,911	12,361	1,108,080	0.154	1.000	0.154	0.060
2010	8,972	119,559	119,025	119,940	119,482	1.244	16,562	1.000	16,562	12,866	995,158	0.149	1.000	0.149	0.063
2011	8,579	112,564	112,056	112,930	112,493	1.252	16,420	1.000	16,420	12,779	990,801	0.142	1.000	0.142	0.062
2012	8,243	109,997	109,500	110,379	109,940	1.241	16,549	1.000	16,549	12,895	1,010,506	0.135	1.000	0.135	0.063
2013	8,289	112,298	111,893	112,822	112,358	1.198	16,243	1.000	16,243	13,354	1,053,729	0.128	1.000	0.128	0.065
2014	8,098	110,315	110,059	111,124	110,592	1.174	16,028	1.000	16,028	13,634	1,106,094	0.117	1.000	0.117	0.067
2015	7,817	103,280	103,866	104,771	104,318	1.158	15,452	1.000	15,452	13,821	1,169,435	0.103	1.000	0.103	0.068
2016	7,543	101,779	103,271	103,987	103,629	1.141	15,671	1.000	15,671	14,028	1,224,568	0.097	1.000	0.097	0.069
2017	7,281	99,930	102,262	102,396	102,329	1.145	16,098	1.000	16,098	13,970	1,282,013	0.091	1.000	0.091	0.068
2018	6,966	91,800	96,238	95,728	95,983	1.134	15,628	1.000	15,628	14,107	1,327,496	0.082	1.000	0.082	0.069
2019	6,579	88,438	94,676	92,899	93,788	1.111	15,834	1.000	15,834	14,407	1,357,743	0.077	1.000	0.077	0.070
2020	5,924	79,637	88,618	85,680	87,149	1.083	15,934	1.000	15,934	14,774	1,325,602	0.071	1.000	0.071	0.072
2021	5,603	74,692	89,575	84,781	87,178	1.065	16,577	1.000	16,577	15,020	1,335,258	0.070	1.000	0.070	0.073
2022						1.053		1.000		15,202	1,386,333		1.000		0.074
2023						1.000		1.000		16,001	1,439,906		1.000		0.078
Totals	284,529	3,316,097	3,350,023	3,351,382	3,350,703						35,319,491				

(2) Section AF-II, Exhibit 8 Col (7)
(3) Section AF-II, Exhibit 7 Col (5)
(4) Section AF-II, Exhibit 13 Col (6)
(5) Section AF-II, Exhibit 13 Col (10)
(6) Selected by Deloitte
(7) Based on L&I Analysis
(8) = (6) / (2) x (7) * 1,000
(9) Based on (20)
(10) = (8) x (9)
(11) = (21) /(9) / (7)
(12) Provided by Client
(13) = (6) / (12) x (7)
(14) Based on (25)
(15) = (13) x (14)
(16) = (26) /(7) / (14)

				Trend	Fitted R-squared	Trended Loss Severity
				(17)	(18)	(19)
5	Year Prior	2		1.008	0.309	16,014
10	Year Prior	2		0.999	0.009	16,001
15	Year Prior	2		0.996	0.447	16,241
30	Year Prior	2		0.993	0.900	17,192
				(20)		(21)
			Selected	1.000		16,001

(17) Exponential Trend based on (8)
(18) Fitted R-squared based on (8)
(19) Averages based on (10)
(20) Selected by Deloitte
(21) Selected by Deloitte

	Trend	Fitted R-squared	Trended Loss Ratio
	(22)	(23)	(24)
	0.934	0.958	0.078
	0.925	0.990	0.097
	0.939	0.943	0.114
	0.958	0.953	0.159
	(25)		(26)
Selected	1.000		0.078

(22) Exponential Trend based on (13)
(23) Fitted R-squared based on (13)
(24) Averages based on (15)
(25) Selected by Deloitte
(26) Selected by Deloitte

Washington Department of Labor & Industries

Permanent Partial Disability

Loss Development Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1992	Unlimited	88,926	1.001	89,007
1993	Unlimited	84,862	1.001	84,937
1994	Unlimited	111,468	1.001	111,579
1995	Unlimited	116,994	1.001	117,127
1996	Unlimited	120,940	1.001	121,099
1997	Unlimited	117,889	1.001	118,066
1998	Unlimited	122,770	1.002	122,976
1999	Unlimited	118,787	1.002	119,015
2000	Unlimited	122,328	1.002	122,597
2001	Unlimited	120,279	1.003	120,590
2002	Unlimited	116,967	1.003	117,318
2003	Unlimited	115,525	1.004	115,935
2004	Unlimited	114,710	1.004	115,211
2005	Unlimited	120,560	1.005	121,186
2006	Unlimited	120,864	1.006	121,619
2007	Unlimited	126,190	1.008	127,143
2008	Unlimited	133,194	1.009	134,381
2009	Unlimited	130,578	1.011	132,018
2010	Unlimited	117,899	1.014	119,559
2011	Unlimited	110,575	1.018	112,564
2012	Unlimited	107,440	1.024	109,997
2013	Unlimited	108,861	1.032	112,298
2014	Unlimited	105,798	1.043	110,315
2015	Unlimited	97,596	1.058	103,280
2016	Unlimited	94,163	1.081	101,779
2017	Unlimited	89,721	1.114	99,930
2018	Unlimited	78,883	1.164	91,800
2019	Unlimited	71,357	1.239	88,438
2020	Unlimited	58,106	1.371	79,637
2021	Unlimited	44,418	1.682	74,692
2022	Unlimited	22,288	2.808	62,592
2023	Unlimited	3,724	17.546	65,338
Totals		3,214,662		3,444,027

(2) Data is Unlimited
(3) Section AF-II, Exhibit 11
(4) Section AF-II, Exhibit 11
(5) = (3) x (4)

Washington Department of Labor & Industries

Permanent Partial Disability

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
PPD Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Incremental Reported Claim	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	860,805	11,602	11,602			11,602	11,602	0	134.78		134.78
1993	862,328	11,325	11,325			11,325	11,325	0	131.33		131.33
1994	881,356	11,276	11,276			11,276	11,276	0	127.94		127.94
1995	893,820	11,596	11,596			11,596	11,596	0	129.74		129.74
1996	903,538	11,476	11,476			11,476	11,476	0	127.01		127.02
1997	954,923	11,456	11,457			11,457	11,456	1	119.97		119.97
1998	984,969	11,493	11,494			11,494	11,493	1	116.68	13.15	116.69
1999	1,021,305	11,052	11,053			11,053	11,052	1	108.21	12.47	108.23
2000	1,066,793	11,453	11,454			11,454	11,453	1	107.36	14.16	107.37
2001	1,052,874	10,796	10,798			10,798	10,796	2	102.54	13.08	102.56
2002	1,006,948	10,291	10,293			10,293	10,291	2	102.20	11.20	102.22
2003	1,012,005	9,945	9,948			9,948	9,945	3	98.27	12.00	98.30
2004	1,032,293	9,906	9,910			9,910	9,905	5	95.95	10.86	96.00
2005	1,095,132	9,826	9,829			9,829	9,823	6	89.70	10.04	89.75
2006	1,152,628	10,022	10,026			10,026	10,017	9	86.91	10.01	86.99
2007	1,196,332	10,358	10,364			10,364	10,351	13	86.52	9.29	86.63
2008	1,228,721	10,627	10,635			10,635	10,617	18	86.41	9.54	86.55
2009	1,108,080	10,093	10,100			10,100	10,080	20	90.97	11.15	91.14
2010	995,158	8,966	8,972			8,972	8,949	23	89.93	11.04	90.16
2011	990,801	8,571	8,579			8,579	8,547	32	86.26	10.31	86.58
2012	1,010,506	8,230	8,243			8,243	8,199	44	81.14	9.80	81.58
2013	1,053,729	8,270	8,289			8,289	8,225	64	78.06	9.06	78.66
2014	1,106,094	8,069	8,098			8,098	8,009	89	72.41	8.07	73.21
2015	1,169,435	7,774	7,817			7,817	7,686	131	65.72	8.01	66.84
2016	1,224,568	7,475	7,543			7,543	7,347	196	60.00	7.37	61.60
2017	1,282,013	7,171	7,281			7,281	6,990	291	54.52	6.58	56.79
2018	1,327,496	6,804	6,966			6,966	6,532	434	49.21	5.63	52.48
2019	1,357,743	6,336	6,579			6,579	5,916	663	43.57	5.07	48.45
2020	1,325,602	5,570	5,924			5,924	4,954	970	37.37	5.21	44.69
2021	1,335,258	4,997	5,603	5,426	5,087	5,603	3,955	1,648	29.62	3.89	41.96
2022	1,386,333	4,278	5,633	5,633	4,893	5,633	2,337	3,296	16.86	3.25	40.63
2023	1,439,906	4,050	6,466	5,851	5,651	5,651	450	5,201	3.13	3.13	39.24
Totals	35,319,491	291,156	296,628			295,813	282,650	13,163			
										Selected:	40.63

(2) Provided by Client
(3) Section AF-II, Exhibit 9
(4) Section AF-II, Exhibit 10
(5) Selected Ultimate Frequency x (2) / 10,000
(6) Based on (8) and Section AF-II, Exhibit 10
(7) Selected by Deloitte
(8) Section AF-II, Exhibit 9
(9) = (7) - (8)
(10) = (8) / (2) x 10,000
(11) = (Section AF-II, Exhibit 9) / (2) x 10,000
(12) = (7) / (2) x 10,000

Washington Department of Labor & Industries

Permanent Partial Disability

Reported Claim Count Development Method

Data evaluated as of @06/30/23

PPD Awards

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							10,644	10,862	11,065	11,272	*11,354*	*11,436*	*11,518*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	*11,600*	11,600	11,600	11,601	11,601	11,601	11,602	11,602	11,602
1993						10,166	10,482	10,732	10,956	11,057	*11,124*	*11,191*	*11,257*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	*11,324*	11,324	11,324	11,325	11,325	11,325	11,325	11,325	11,325	
1994					9,809	10,213	10,557	10,830	10,952	11,068	*11,120*	*11,171*	*11,223*	*11,274*	*11,274*	*11,274*	*11,274*	*11,274*	*11,274*	*11,274*	*11,274*	*11,274*	11,274	11,274	11,275	11,276	11,276	11,276	11,276	11,276		
1995				9,640	10,246	10,667	11,018	11,168	11,326	11,448	*11,484*	*11,520*	*11,556*	*11,592*	*11,592*	*11,592*	*11,592*	*11,592*	*11,592*	*11,592*	*11,592*	*11,592*	11,593	11,594	11,594	11,595	11,595	11,596	11,596			
1996			8,634	9,663	10,339	10,795	10,986	11,188	11,342	11,411	*11,427*	*11,443*	*11,458*	*11,474*	*11,474*	*11,474*	*11,474*	*11,474*	*11,474*	*11,474*	11,474	11,474	11,476	11,476	11,476	11,476	11,476	11,476				
1997		6,040	8,458	9,762	10,484	10,803	11,039	11,214	11,334	11,387	*11,404*	*11,421*	*11,437*	*11,454*	*11,454*	*11,454*	*11,454*	*11,454*	*11,454*	11,454	11,454	11,455	11,456	11,456	11,456	11,457	11,456					
1998	1,295	5,943	8,716	9,974	10,550	10,945	11,199	11,340	11,404	11,439	*11,451*	*11,463*	*11,474*	*11,486*	*11,486*	*11,486*	*11,486*	11,486	11,489	11,489	11,491	11,492	11,493	11,493	11,493							
1999	1,274	6,125	8,623	9,593	10,154	10,538	10,728	10,845	10,906	10,955	*10,978*	*11,000*	*11,023*	*11,045*	*11,045*	*11,045*	*11,045*	11,045	11,047	11,048	11,051	11,052	11,052	11,052	11,052							
2000	1,511	6,673	8,852	9,974	10,629	10,999	11,172	11,269	11,335	11,380	*11,397*	*11,414*	*11,430*	*11,447*	*11,447*	*11,447*	11,447	11,447	11,450	11,451	11,452	11,452	11,452	11,453								
2001	1,377	5,764	8,268	9,405	10,011	10,349	10,535	10,643	10,679	10,709	*10,728*	*10,747*	*10,765*	*10,784*	*10,784*	10,784	10,788	10,793	10,793	10,795	10,797	10,795	10,796									
2002	1,128	5,444	7,914	9,035	9,564	9,842	10,000	10,063	10,123	10,165	*10,190*	*10,215*	*10,240*	*10,265*	10,265	10,274	10,278	10,282	10,284	10,286	10,289	10,291										
2003	1,214	5,308	7,630	8,677	9,238	9,510	9,619	9,699	9,775	9,834	*9,853*	*9,872*	*9,891*	9,910	9,918	9,927	9,935	9,940	9,944	9,944	9,945											
2004	1,121	5,294	7,621	8,654	9,165	9,395	9,531	9,654	9,734	9,789	*9,810*	*9,832*	9,874	9,884	9,893	9,896	9,899	9,902	9,905	9,905												
2005	1,099	5,212	7,577	8,551	8,997	9,234	9,445	9,565	9,652	9,708	*9,723*	9,766	9,790	9,800	9,805	9,814	9,818	9,820	9,823													
2006	1,154	5,518	7,757	8,648	9,081	9,413	9,620	9,755	9,836	9,897	9,934	9,972	9,992	10,001	10,010	10,015	10,017	10,017														
2007	1,111	5,602	7,823	8,779	9,330	9,692	9,930	10,067	10,173	10,236	10,276	10,301	10,329	10,342	10,347	10,348	10,351															
2008	1,172	5,772	7,841	8,880	9,531	9,929	10,174	10,347	10,452	10,517	10,562	10,590	10,601	10,610	10,616	10,617																
2009	1,236	5,333	7,627	8,612	9,124	9,495	9,731	9,867	9,944	10,002	10,030	10,049	10,065	10,073	10,080																	
2010	1,099	4,853	6,856	7,679	8,149	8,475	8,690	8,797	8,867	8,900	8,926	8,935	8,939	8,949																		
2011	1,022	4,820	6,708	7,430	7,864	8,131	8,312	8,419	8,480	8,510	8,523	8,539	8,547																			
2012	990	4,532	6,384	7,189	7,589	7,843	7,985	8,074	8,130	8,157	8,181	8,199																				
2013	955	4,442	6,348	7,188	7,596	7,895	8,023	8,117	8,168	8,214	8,225																					
2014	893	4,457	6,282	7,056	7,485	7,750	7,879	7,944	7,985	8,009																						
2015	937	4,320	6,106	6,911	7,258	7,456	7,569	7,638	7,686																							
2016	903	4,259	5,956	6,707	7,007	7,190	7,292	7,347																								
2017	843	4,010	5,703	6,400	6,722	6,875	6,990																									
2018	747	3,784	5,471	6,062	6,349	6,532																										
2019	688	3,524	4,984	5,624	5,916																											
2020	690	2,967	4,357	4,954																												
2021	519	2,605	3,955																													
2022	451	2,337																														
2023	450																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.020	1.019	1.019	1.007	1.007	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.031	1.024	1.021	1.009	1.006	1.006	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.041	1.034	1.026	1.011	1.011	1.005	1.005	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.063	1.041	1.033	1.014	1.014	1.011	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.119	1.070	1.044	1.018	1.018	1.014	1.006	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.400	1.154	1.074	1.030	1.022	1.016	1.011	1.005	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	4.589	1.467	1.144	1.058	1.037	1.023	1.013	1.006	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	4.808	1.408	1.112	1.058	1.038	1.018	1.011	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	4.416	1.327	1.127	1.066	1.035	1.016	1.009	1.006	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	4.186	1.434	1.138	1.064	1.034	1.018	1.010	1.003	1.003	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	4.826	1.454	1.142	1.059	1.029	1.016	1.006	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
2003	4.372	1.437	1.137	1.065	1.029	1.011	1.008	1.008	1.006	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000												
2004	4.723	1.440	1.136	1.059	1.025	1.014	1.013	1.008	1.006	1.002	1.002	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000													
2005	4.742	1.454	1.129	1.052	1.026	1.023	1.013	1.009	1.006	1.001	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000														
2006	4.782	1.406	1.115	1.050	1.037	1.022	1.014	1.008	1.006	1.004	1.004	1.002	1.001	1.001	1.000	1.000	1.000															
2007	5.042	1.396	1.122	1.063	1.039	1.025	1.014	1.011	1.006	1.004	1.002	1.003	1.001	1.000	1.000	1.000																
2008	4.925	1.358	1.133	1.073	1.042	1.025	1.017	1.010	1.006	1.004	1.003	1.001	1.001	1.001	1.000																	
2009	4.315	1.430	1.129	1.059	1.041	1.025	1.014	1.008	1.006	1.003	1.002	1.002	1.001	1.001																		
2010	4.416	1.413	1.120	1.061	1.040	1.025	1.012	1.008	1.004	1.003	1.001	1.000	1.001																			
2011	4.716	1.392	1.108	1.058	1.034	1.022	1.013	1.007	1.004	1.002	1.002	1.001																				
2012	4.578	1.409	1.126	1.056	1.033	1.018	1.011	1.007	1.003	1.003	1.002																					
2013	4.651	1.429	1.132	1.057	1.039	1.016	1.012	1.006	1.006	1.001																						
2014	4.991	1.409	1.123	1.061	1.035	1.017	1.008	1.005	1.003																							
2015	4.610	1.413	1.132	1.050	1.027	1.015	1.009	1.006																								
2016	4.717	1.398	1.126	1.045	1.026	1.014	1.008																									
2017	4.757	1.422	1.122	1.050	1.023	1.017																										
2018	5.066	1.446	1.108	1.047	1.029																											
2019	5.122	1.414	1.128	1.052																												
2020	4.300	1.468	1.137																													
2021	5.019	1.518																														
2022	5.182																															
2023																																
Wtd 3 yr avg	4.764	1.462	1.123	1.050	1.026	1.015	1.008	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 5 yr avg	4.917	1.449	1.124	1.049	1.028	1.016	1.010	1.006	1.004	1.002																						
Wtd 10 yr avg	4.813	1.428	1.124	1.054	1.033	1.020	1.012	1.008	1.005	1.003																						
Prior Selected	4.844	1.427	1.123	1.051	1.030	1.015	1.010	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	4.917	1.449	1.124	1.050	1.028	1.015	1.008	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	9.000	1.831	1.264	1.124	1.071	1.042	1.026	1.017	1.011	1.007	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																

Washington Department of Labor & Industries

Permanent Partial Disability

Incremental PPD Awards to On-Level Earned Premium

Data evaluated as of @06/30/23

Incremental PPD Awards

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992							10,644	218	203	207	82	82	82	82	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0
1993						10,166	316	250	224	101	67	67	67	67	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
1994					9,809	404	344	273	122	116	52	52	52	52	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
1995				9,640	606	421	351	150	158	122	36	36	36	36	0	0	0	0	0	0	0	0	1	1	0	1	0	1	0	0	0	0
1996			8,634	1,029	676	456	191	202	154	69	16	16	16	16	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
1997		6,040	2,418	1,304	722	319	236	175	120	53	17	17	17	17	0	0	0	0	0	0	0	1	1	0	0	1	(1)	0	0	0	0	0
1998	1,295	4,648	2,773	1,258	576	395	254	141	64	35	12	12	12	12	0	0	0	0	0	3	0	2	1	1	0	0	0	0	0	0	0	0
1999	1,274	4,851	2,498	970	561	384	190	117	61	49	23	23	23	23	0	0	0	0	2	1	3	1	0	0	0	1	0	0	0	0	0	0
2000	1,511	5,162	2,179	1,122	655	370	173	97	66	45	17	17	17	17	0	0	0	0	3	1	1	0	0	1	0	1	0	0	0	0	0	0
2001	1,377	4,387	2,504	1,137	606	338	186	108	36	30	19	19	19	19	0	0	4	5	0	2	2	(2)	1	0	0	1	0	0	0	0	0	0
2002	1,128	4,316	2,470	1,121	529	278	158	63	60	42	25	25	25	25	0	9	4	4	2	2	3	2	1	0	0	1	0	0	0	0	0	0
2003	1,214	4,094	2,322	1,047	561	272	109	80	76	59	19	19	19	19	8	9	8	5	4	0	1	1	1	0	0	1	0	0	0	0	0	0
2004	1,121	4,173	2,327	1,033	511	230	136	123	80	55	21	21	43	10	9	3	3	3	3	0	2	1	1	0	0	1	0	0	0	0	0	0
2005	1,099	4,113	2,365	974	446	237	211	120	87	56	15	44	24	10	5	9	4	2	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2006	1,154	4,364	2,239	891	433	332	207	135	81	61	37	38	20	9	9	5	2	0	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2007	1,111	4,491	2,221	956	551	362	238	137	106	63	40	25	28	13	5	1	3	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2008	1,172	4,600	2,069	1,039	651	398	245	173	105	65	45	28	11	9	6	1	4	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2009	1,236	4,097	2,294	985	512	371	236	136	77	58	28	19	16	8	7	4	4	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2010	1,099	3,754	2,003	823	470	326	215	107	70	33	26	9	4	10	6	3	4	3	2	1	2	1	1	0	0	1	0	0	0	0	0	0
2011	1,022	3,798	1,888	722	434	267	181	107	61	30	13	16	8	9	5	3	4	3	2	1	2	1	1	0	0	1	0	0	0	0	0	0
2012	990	3,542	1,852	805	400	254	142	89	56	27	24	18	12	9	6	3	4	3	2	1	2	1	1	0	0	1	0	0	0	0	0	0
2013	955	3,487	1,906	840	408	299	128	94	51	46	11	18	13	9	6	4	4	3	2	1	2	1	1	0	0	1	0	0	0	0	0	0
2014	893	3,564	1,825	774	429	265	129	65	41	24	22	19	13	10	6	4	4	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2015	937	3,383	1,786	805	347	198	113	69	48	36	23	20	14	10	6	4	4	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2016	903	3,356	1,697	751	300	183	102	55	59	38	24	21	15	11	7	4	4	3	3	1	2	1	1	0	0	1	0	0	0	0	0	0
2017	843	3,167	1,693	697	322	153	115	86	62	40	25	22	16	11	7	4	5	3	3	1	2	1	1	1	0	1	0	0	0	0	0	0
2018	747	3,037	1,687	591	287	183	134	89	64	41	26	22	16	11	7	4	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0
2019	688	2,836	1,460	640	292	218	137	91	65	42	27	23	16	12	8	5	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0
2020	690	2,277	1,390	597	323	213	133	89	64	41	26	22	16	11	7	4	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0
2021	519	2,086	1,350	671	325	215	134	89	64	41	26	23	16	12	7	4	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0
2022	451	1,886	1,585	697	337	223	139	93	67	43	27	23	17	12	8	5	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0
2023	450	2,593	1,647	724	350	231	145	96	69	45	28	24	17	12	8	5	5	4	3	1	3	1	1	1	0	1	0	0	0	1	0	0

Incremental PPD Awards On On-Level Earned Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992							123.652	2.533	2.358	2.405	0.953	0.953	0.953	0.953	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.012	0.000	0.000	0.012	0.000	0.000
1993						117.890	3.664	2.899	2.598	1.171	0.774	0.774	0.774	0.774	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.012	0.000	0.000	0.000	0.000	0.000	0.000
1994					111.294	4.584	3.903	3.097	1.384	1.316	0.584	0.584	0.584	0.584	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.011	0.000	0.000	0.000	0.000	0.000	0.000
1995				107.852	6.780	4.710	3.927	1.678	1.768	1.365	0.403	0.403	0.403	0.403	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.011	0.000	0.011	0.000	0.011	0.000	0.004	0.000	0.000
1996			95.558	11.389	7.482	5.047	2.114	2.236	1.704	0.764	0.174	0.174	0.174	0.174	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.022	0.000	0.000	0.000	0.000	0.000	0.000	0.004	0.000	0.000
1997		63.251	25.321	13.656	7.561	3.341	2.471	1.833	1.257	0.555	0.175	0.175	0.175	0.175	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.010	0.010	0.000	0.000	0.010	-0.010	0.002	0.000	0.004	0.000	0.000
1998	13.148	47.189	28.153	12.772	5.848	4.010	2.579	1.432	0.650	0.355	0.119	0.119	0.119	0.119	0.000	0.000	0.000	0.000	0.000	0.030	0.000	0.020	0.010	0.010	0.000	0.000	0.000	0.002	0.000	0.004	0.000	0.000
1999	12.474	47.498	24.459	9.498	5.493	3.760	1.860	1.146	0.597	0.480	0.220	0.220	0.220	0.220	0.000	0.000	0.000	0.000	0.020	0.010	0.029	0.010	0.000	0.000	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2000	14.164	48.388	20.426	10.518	6.140	3.468	1.622	0.909	0.619	0.422	0.157	0.157	0.157	0.157	0.000	0.000	0.000	0.000	0.028	0.009	0.009	0.000	0.000	0.009	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2001	13.078	41.667	23.783	10.799	5.756	3.210	1.767	1.026	0.342	0.285	0.178	0.178	0.178	0.178	0.000	0.000	0.038	0.047	0.000	0.019	0.019	-0.019	0.009	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2002	11.202	42.862	24.530	11.133	5.253	2.761	1.569	0.626	0.596	0.417	0.248	0.248	0.248	0.248	0.000	0.089	0.040	0.040	0.020	0.020	0.030	0.020	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2003	11.996	40.454	22.945	10.346	5.543	2.688	1.077	0.791	0.751	0.583	0.188	0.188	0.188	0.188	0.079	0.089	0.079	0.049	0.040	0.000	0.010	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2004	10.859	40.425	22.542	10.007	4.950	2.228	1.317	1.192	0.775	0.533	0.206	0.206	0.412	0.097	0.087	0.029	0.029	0.029	0.029	0.000	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2005	10.035	37.557	21.596	8.894	4.073	2.164	1.927	1.096	0.794	0.511	0.132	0.397	0.219	0.091	0.046	0.082	0.037	0.018	0.027	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2006	10.012	37.861	19.425	7.730	3.757	2.880	1.796	1.171	0.703	0.529	0.321	0.330	0.174	0.078	0.078	0.043	0.017	0.000	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2007	9.287	37.540	18.565	7.991	4.606	3.026	1.989	1.145	0.886	0.527	0.334	0.209	0.234	0.109	0.042	0.008	0.025	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2008	9.538	37.437	16.839	8.456	5.298	3.239	1.994	1.408	0.855	0.529	0.366	0.228	0.090	0.073	0.049	0.008	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2009	11.154	36.974	20.702	8.889	4.621	3.348	2.130	1.227	0.695	0.523	0.253	0.171	0.144	0.072	0.063	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2010	11.043	37.723	20.127	8.270	4.723	3.276	2.160	1.075	0.703	0.332	0.261	0.090	0.040	0.100	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2011	10.315	38.333	19.055	7.287	4.380	2.695	1.827	1.080	0.616	0.303	0.131	0.161	0.081	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2012	9.797	35.052	18.327	7.966	3.958	2.514	1.405	0.881	0.554	0.267	0.238	0.178	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2013	9.063	33.092	18.088	7.972	3.872	2.838	1.215	0.892	0.484	0.437	0.104	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2014	8.073	32.221	16.500	6.998	3.879	2.396	1.166	0.588	0.371	0.217	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2015	8.012	28.928	15.272	6.884	2.967	1.693	0.966	0.590	0.410	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2016	7.374	27.406	13.858	6.133	2.450	1.494	0.833	0.449	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2017	6.576	24.703	13.206	5.437	2.512	1.193	0.897	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2018	5.627	22.878	12.708	4.452	2.162	1.379	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2019	5.067	20.888	10.753	4.714	2.151	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2020	5.205	17.177	10.486	4.504	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2021	3.887	15.622	10.110	5.027	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2022	3.253	13.604	11.436	5.027	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
2023	3.125	18.005	11.436	5.027	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000
Selection Based On Incremental PPD Awards to On-Level Earned Premium																																
Wtd 5 yr avg	4.088	18.005	11.436	5.027	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	-0.002	0.002	0.000	0.004	0.000	0.000
Wtd 10 yr avg	5.497	23.137	13.653	6.096	3.203	2.218	1.438	0.931	0.632	0.423	0.239	0.219	0.183	0.121	0.045	0.034	0.026	0.018	0.017	0.009	0.010	0.004	0.006	0.004	0.001	0.006	0.000	0.002	0.000	0.004	0.000	0.000
Selected	4.088	18.005	11.436	5.027	2.433	1.607	1.006	0.669	0.482	0.310	0.198	0.169	0.121	0.086	0.055	0.033	0.036	0.026	0.023	0.010	0.019	0.006	0.006	0.004	0.000	0.006	0.000	0.002	0.000	0.004	0.000	0.000

Washington Department of Labor & Industries

Permanent Partial Disability

Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	3,986	24,889	44,487	57,612	66,447	72,038	76,022	78,883	81,590	84,118	85,261	86,462	87,518	87,991	88,159	88,286	88,449	88,466	88,502	88,566	88,619	88,660	88,715	88,767	88,781	88,805	88,837	88,848	88,903	88,915	88,910	88,926
1993	3,377	25,617	44,989	56,784	64,318	69,227	72,828	76,175	79,270	81,100	82,234	83,203	83,835	84,041	84,142	84,221	84,347	84,358	84,457	84,550	84,568	84,638	84,679	84,760	84,788	84,815	84,845	84,846	84,846	84,862	84,862	
1994	4,715	33,618	60,065	75,633	85,584	91,831	97,783	102,585	105,293	107,139	108,734	109,647	110,110	110,405	110,693	110,761	110,816	110,915	110,987	111,096	111,168	111,185	111,269	111,312	111,359	111,374	111,427	111,460	111,464	111,468		
1995	6,576	41,935	68,237	83,475	92,745	99,738	105,403	108,721	111,221	113,177	114,461	115,143	115,532	115,772	116,055	116,224	116,382	116,489	116,518	116,619	116,720	116,801	116,859	116,892	116,920	116,915	116,915	116,980	116,994			
1996	9,859	47,429	73,761	87,980	98,009	105,586	110,725	114,329	116,721	118,137	118,945	119,501	119,786	120,034	120,210	120,353	120,436	120,560	120,637	120,654	120,723	120,803	120,849	120,893	120,885	120,896	120,924	120,940				
1997	6,772	42,261	67,897	85,260	97,231	103,145	107,578	110,648	112,908	114,405	115,339	116,175	116,543	116,912	117,126	117,284	117,370	117,471	117,505	117,613	117,636	117,684	117,688	117,774	117,807	117,857	117,889					
1998	6,757	42,077	72,720	91,630	102,084	108,734	113,376	116,575	118,432	119,537	120,528	121,049	121,324	121,732	121,933	122,075	122,134	122,366	122,525	122,621	122,660	122,737	122,751	122,789	122,778	122,770						
1999	6,711	44,213	72,577	87,683	97,339	104,290	108,491	111,327	113,298	114,770	115,651	116,361	116,948	117,471	117,757	117,967	118,075	118,279	118,396	118,495	118,619	118,688	118,755	118,765	118,787							
2000	8,426	48,221	74,398	90,737	101,583	108,677	112,770	115,426	117,130	118,560	119,226	119,446	120,103	120,513	120,948	121,359	121,642	121,832	121,939	122,009	122,151	122,297	122,301	122,328								
2001	7,930	43,174	71,731	87,786	98,457	105,276	110,309	113,061	114,900	115,901	116,790	117,561	118,183	118,792	119,184	119,660	119,854	119,982	120,071	120,132	120,231	120,221	120,279									
2002	5,673	39,240	68,212	85,526	95,182	101,926	105,770	108,483	110,296	111,689	113,133	114,007	114,648	115,040	115,298	115,828	116,010	116,304	116,464	116,682	116,899	116,967										
2003	6,383	39,784	67,097	83,391	93,758	99,529	103,478	106,150	108,780	110,391	111,464	112,383	113,210	113,683	114,265	114,642	114,988	115,135	115,278	115,365	115,525											
2004	6,149	39,557	66,604	83,641	92,674	98,908	101,958	105,100	107,355	109,290	110,650	111,693	112,479	113,126	113,723	113,978	114,173	114,350	114,644	114,710												
2005	6,162	39,935	69,213	85,890	96,245	101,276	105,837	109,939	112,791	115,086	116,673	117,777	118,652	119,204	119,664	119,954	120,088	120,316	120,560													
2006	6,326	43,072	71,882	88,280	96,331	102,094	107,104	111,073	113,871	115,924	117,291	118,408	119,156	119,745	120,321	120,553	120,705	120,864														
2007	6,630	44,399	74,093	89,018	98,144	104,920	109,760	114,216	117,658	120,096	121,794	122,978	124,399	125,303	125,796	126,052	126,190															
2008	6,890	46,808	73,990	90,063	102,299	110,752	116,980	121,765	124,985	127,413	129,696	131,495	132,352	132,635	133,011	133,194																
2009	7,294	44,776	75,212	93,289	102,707	109,843	116,452	120,833	124,087	126,569	127,882	128,903	129,736	130,170	130,578																	
2010	7,098	42,159	70,325	84,613	93,855	100,848	106,613	109,918	112,759	114,577	116,300	117,095	117,514	117,899																		
2011	6,577	42,009	67,255	80,279	89,232	95,802	101,095	104,711	106,974	108,563	109,655	110,241	110,575																			
2012	6,617	38,576	64,172	78,696	87,548	94,047	98,802	102,080	103,970	105,586	106,649	107,440																				
2013	6,475	39,599	66,223	82,343	90,627	97,207	101,557	104,472	106,701	108,173	108,861																					
2014	6,290	41,378	67,608	81,992	90,949	96,943	100,886	103,487	105,101	105,798																						
2015	6,303	38,324	63,632	78,720	85,919	90,374	93,731	95,664	97,596																							
2016	6,465	39,468	63,696	77,572	84,378	88,789	92,164	94,163																								
2017	5,889	36,780	61,419	76,364	83,316	86,628	89,721																									
2018	5,364	34,293	58,795	70,223	75,797	78,883																										
2019	5,113	32,846	54,381	66,758	71,357																											
2020	5,382	27,713	46,917	58,106																												
2021	4,314	24,797	44,418																													
2022	3,687	22,288																														
2023	3,724																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	6.244	1.787	1.295	1.153	1.084	1.055	1.038	1.034	1.031	1.014	1.014	1.012	1.005	1.002	1.001	1.002	1.000	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	
1993	7.585	1.756	1.262	1.133	1.076	1.052	1.046	1.041	1.023	1.014	1.012	1.008	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994	7.129	1.787	1.259	1.132	1.073	1.065	1.049	1.026	1.018	1.015	1.008	1.004	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	6.377	1.627	1.223	1.111	1.075	1.057	1.031	1.023	1.018	1.011	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
1996	4.811	1.555	1.193	1.114	1.077	1.049	1.033	1.021	1.012	1.007	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1997	6.241	1.607	1.256	1.140	1.061	1.043	1.029	1.020	1.013	1.008	1.007	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000						
1998	6.227	1.728	1.260	1.114	1.065	1.043	1.028	1.016	1.009	1.008	1.004	1.002	1.003	1.002	1.001	1.000	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000							
1999	6.589	1.642	1.208	1.110	1.071	1.040	1.026	1.018	1.013	1.008	1.006	1.005	1.004	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
2000	5.723	1.543	1.220	1.120	1.070	1.038	1.024	1.015	1.012	1.006	1.002	1.005	1.003	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000									
2001	5.444	1.661	1.224	1.122	1.069	1.048	1.025	1.016	1.009	1.008	1.007	1.005	1.005	1.003	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000										
2002	6.917	1.738	1.254	1.113	1.071	1.038	1.026	1.017	1.013	1.013	1.008	1.006	1.003	1.002	1.005	1.002	1.003	1.001	1.002	1.002	1.001											
2003	6.233	1.687	1.243	1.124	1.062	1.040	1.026	1.025	1.015	1.010	1.008	1.007	1.004	1.005	1.003	1.003	1.001	1.001	1.001	1.001												
2004	6.433	1.684	1.256	1.108	1.067	1.031	1.031	1.021	1.018	1.012	1.009	1.007	1.006	1.005	1.002	1.002	1.002	1.003	1.001													
2005	6.481	1.733	1.241	1.121	1.052	1.045	1.039	1.026	1.020	1.014	1.009	1.007	1.005	1.004	1.002	1.001	1.002	1.002														
2006	6.808	1.669	1.228	1.091	1.060	1.049	1.037	1.025	1.018	1.012	1.010	1.006	1.005	1.005	1.002	1.001	1.001															
2007	6.697	1.669	1.201	1.103	1.069	1.046	1.041	1.030	1.021	1.014	1.010	1.012	1.007	1.004	1.002	1.001																
2008	6.794	1.581	1.217	1.136	1.083	1.056	1.041	1.026	1.019	1.018	1.014	1.007	1.002	1.003	1.001																	
2009	6.139	1.680	1.240	1.101	1.069	1.060	1.038	1.027	1.020	1.010	1.008	1.006	1.003	1.003																		
2010	5.939	1.668	1.203	1.109	1.075	1.057	1.031	1.026	1.016	1.015	1.007	1.004	1.003																			
2011	6.388	1.601	1.194	1.112	1.074	1.055	1.036	1.022	1.015	1.010	1.005	1.003																				
2012	5.830	1.664	1.226	1.112	1.074	1.051	1.033	1.019	1.016	1.010	1.007																					
2013	6.115	1.672	1.243	1.101	1.073	1.045	1.029	1.021	1.014	1.006																						
2014	6.579	1.634	1.213	1.109	1.066	1.041	1.026	1.016	1.007																							
2015	6.081	1.660	1.237	1.091	1.052	1.037	1.021	1.020																								
2016	6.105	1.614	1.218	1.088	1.052	1.038	1.022																									
2017	6.246	1.670	1.243	1.091	1.040	1.036																										
2018	6.393	1.714	1.194	1.079	1.041																											
2019	6.424	1.656	1.228	1.069																												
2020	5.149	1.693	1.238																													
2021	5.748	1.791																														
2022	6.045																															
2023																																
Wtd 3 yr avg	5.589	1.707	1.219	1.080	1.044	1.037	1.023	1.019	1.012	1.009	1.007	1.004	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	5.949	1.700	1.224	1.084	1.051	1.039	1.026	1.019	1.013	1.010	1.008	1.006	1.004	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	6.105	1.671	1.223	1.097	1.062	1.048	1.032	1.023	1.017	1.012	1.009	1.007	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 20 yr avg	6.248	1.670	1.227	1.106	1.065	1.045	1.030	1.021	1.015	1.011	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Prior Selected	6.285	1.666	1.226	1.108	1.066	1.045	1.031	1.022	1.015	1.011	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	6.248	1.670	1.227	1.106	1.065	1.045	1.030	1.021	1.015	1.011	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Cumulative	17.546	2.808	1.682	1.371	1.239	1.164	1.114	1.081	1.058	1.043	1.032	1.024	1.018	1.014	1.011	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
Notes																																

Washington Department of Labor & Industries

Permanent Partial Disability

Average Paid PPD Award

Data evaluated as of @06/30/23
Paid Per PPD Award
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							7,142	7,262	7,374	7,463	7,509	7,561	7,598	7,585	7,600	7,611	7,625	7,626	7,630	7,635	7,640	7,643	7,648	7,652	7,654	7,656	7,658	7,659	7,663	7,664	7,663	7,665
1993						6,810	6,948	7,098	7,235	7,335	7,393	7,435	7,447	7,422	7,430	7,437	7,448	7,449	7,458	7,466	7,468	7,474	7,478	7,485	7,487	7,489	7,492	7,492	7,492	7,493	7,493	
1994					8,725	8,992	9,262	9,472	9,614	9,680	9,779	9,815	9,812	9,793	9,818	9,824	9,829	9,838	9,844	9,854	9,861	9,862	9,869	9,873	9,877	9,877	9,882	9,885	9,885	9,885		
1995				8,659	9,052	9,350	9,566	9,735	9,820	9,886	9,967	9,995	9,998	9,987	10,012	10,026	10,040	10,049	10,052	10,060	10,069	10,076	10,080	10,082	10,085	10,083	10,083	10,088	10,089			
1996			8,543	9,105	9,480	9,781	10,079	10,219	10,291	10,353	10,409	10,444	10,454	10,461	10,477	10,489	10,496	10,507	10,514	10,515	10,521	10,528	10,531	10,534	10,534	10,535	10,537	10,538				
1997		6,997	8,028	8,734	9,274	9,548	9,745	9,867	9,962	10,047	10,114	10,173	10,190	10,207	10,226	10,240	10,247	10,256	10,259	10,268	10,270	10,274	10,273	10,281	10,283	10,287	10,291					
1998	5,218	7,080	8,343	9,187	9,676	9,935	10,124	10,280	10,385	10,450	10,526	10,560	10,574	10,598	10,616	10,628	10,633	10,653	10,667	10,673	10,676	10,681	10,681	10,684	10,683	10,682						
1999	5,267	7,219	8,417	9,140	9,586	9,897	10,113	10,265	10,389	10,477	10,535	10,578	10,610	10,636	10,662	10,681	10,690	10,709	10,717	10,725	10,734	10,739	10,745	10,746	10,748							
2000	5,576	7,226	8,405	9,097	9,557	9,881	10,094	10,243	10,334	10,418	10,461	10,465	10,507	10,528	10,566	10,602	10,627	10,643	10,650	10,655	10,666	10,679	10,679	10,681								
2001	5,759	7,490	8,676	9,334	9,835	10,173	10,471	10,623	10,759	10,823	10,887	10,939	10,978	11,016	11,052	11,096	11,110	11,117	11,125	11,128	11,136	11,137	11,141									
2002	5,029	7,208	8,619	9,466	9,952	10,356	10,577	10,780	10,896	10,988	11,102	11,161	11,196	11,207	11,232	11,274	11,287	11,311	11,325	11,344	11,362	11,366										
2003	5,258	7,495	8,794	9,611	10,149	10,466	10,758	10,944	11,128	11,225	11,313	11,384	11,446	11,472	11,521	11,548	11,574	11,583	11,593	11,602	11,616											
2004	5,486	7,472	8,740	9,665	10,112	10,528	10,697	10,887	11,029	11,165	11,279	11,361	11,391	11,445	11,495	11,518	11,534	11,548	11,574	11,581												
2005	5,607	7,662	9,135	10,044	10,697	10,968	11,206	11,494	11,686	11,855	12,000	12,060	12,120	12,164	12,204	12,223	12,231	12,252	12,273													
2006	5,482	7,806	9,267	10,208	10,608	10,846	11,133	11,386	11,577	11,713	11,807	11,874	11,925	11,973	12,020	12,037	12,050	12,066														
2007	5,968	7,926	9,471	10,140	10,519	10,825	11,053	11,346	11,566	11,733	11,852	11,938	12,044	12,116	12,158	12,181	12,191															
2008	5,878	8,110	9,436	10,142	10,733	11,154	11,498	11,768	11,958	12,115	12,279	12,417	12,485	12,501	12,529	12,545																
2009	5,901	8,396	9,861	10,832	11,257	11,569	11,967	12,246	12,479	12,654	12,750	12,827	12,890	12,923	12,954																	
2010	6,459	8,687	10,257	11,019	11,517	11,900	12,269	12,495	12,717	12,874	13,029	13,105	13,146	13,175																		
2011	6,435	8,716	10,026	10,805	11,347	11,782	12,163	12,437	12,615	12,757	12,866	12,910	12,937																			
2012	6,684	8,512	10,052	10,947	11,536	11,991	12,373	12,643	12,788	12,944	13,036	13,104																				
2013	6,781	8,915	10,432	11,456	11,931	12,312	12,658	12,871	13,063	13,169	13,235																					
2014	7,043	9,284	10,762	11,620	12,151	12,509	12,804	13,027	13,162	13,210																						
2015	6,726	8,871	10,421	11,391	11,838	12,121	12,384	12,525	12,698																							
2016	7,159	9,267	10,694	11,566	12,042	12,349	12,639	12,817																								
2017	6,986	9,172	10,770	11,932	12,395	12,601	12,836																									
2018	7,180	9,063	10,747	11,584	11,938	12,076																										
2019	7,431	9,321	10,911	11,870	12,062																											
2020	7,800	9,340	10,768	11,729																												
2021	8,313	9,519	11,231																													
2022	8,175	9,537																														
2023	8,275																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							0.973	0.977	0.981	0.983	0.984	0.983	0.980	0.978	0.978	0.977	0.977	0.977	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	
1994						1.320	1.333	1.335	1.329	1.320	1.323	1.320	1.317	1.320	1.321	1.321	1.320	1.321	1.320	1.320	1.320	1.319	1.320	1.319	1.319	1.319	1.319	1.319	1.319	1.319		
1995					1.037	1.040	1.033	1.028	1.021	1.021	1.019	1.018	1.019	1.020	1.020	1.021	1.021	1.021	1.021	1.021	1.021	1.022	1.021	1.021	1.021	1.021	1.020	1.021	1.021			
1996				1.051	1.047	1.046	1.054	1.050	1.048	1.047	1.044	1.045	1.046	1.047	1.046	1.046	1.045	1.046	1.046	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045				
1997			0.940	0.959	0.978	0.976	0.967	0.966	0.968	0.970	0.972	0.974	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.977					
1998		1.012	1.039	1.052	1.043	1.041	1.039	1.042	1.042	1.040	1.041	1.038	1.038	1.038	1.038	1.038	1.038	1.039	1.040	1.039	1.040	1.040	1.040	1.039	1.039	1.038						
1999	1.009	1.020	1.009	0.995	0.991	0.996	0.999	0.999	1.000	1.003	1.001	1.002	1.003	1.004	1.004	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.006	1.006	1.006							
2000	1.059	1.001	0.999	0.995	0.997	0.998	0.998	0.998	0.995	0.994	0.993	0.989	0.990	0.990	0.991	0.993	0.994	0.994	0.994	0.993	0.994	0.994	0.994	0.994								
2001	1.033	1.037	1.032	1.026	1.029	1.030	1.037	1.037	1.041	1.039	1.041	1.045	1.045	1.046	1.046	1.047	1.045	1.044	1.045	1.044	1.044	1.043	1.043									
2002	0.873	0.962	0.993	1.014	1.012	1.018	1.010	1.015	1.013	1.015	1.020	1.020	1.020	1.017	1.016	1.016	1.016	1.018	1.018	1.019	1.020	1.021										
2003	1.045	1.040	1.020	1.015	1.020	1.011	1.017	1.015	1.021	1.022	1.019	1.020	1.022	1.024	1.026	1.024	1.025	1.024	1.024	1.023	1.022											
2004	1.043	0.997	0.994	1.006	0.996	1.006	0.994	0.995	0.991	0.995	0.997	0.998	0.995	0.998	0.998	0.997	0.997	0.997	0.998	0.998												
2005	1.022	1.025	1.045	1.039	1.058	1.042	1.048	1.056	1.060	1.062	1.064	1.062	1.064	1.063	1.062	1.061	1.060	1.061	1.060													
2006	0.978	1.019	1.014	1.016	0.992	0.989	0.994	0.991	0.991	0.988	0.984	0.985	0.984	0.984	0.985	0.985	0.985	0.985														
2007	1.089	1.015	1.022	0.993	0.992	0.998	0.993	0.996	0.999	1.002	1.004	1.005	1.010	1.012	1.011	1.012	1.012															
2008	0.985	1.023	0.996	1.000	1.020	1.030	1.040	1.037	1.034	1.033	1.036	1.040	1.037	1.032	1.031	1.030																
2009	1.004	1.035	1.045	1.068	1.049	1.037	1.041	1.041	1.044	1.045	1.038	1.033	1.032	1.034	1.034																	
2010	1.095	1.035	1.040	1.017	1.023	1.029	1.025	1.020	1.019	1.017	1.022	1.022	1.020	1.019																		
2011	0.996	1.003	0.977	0.981	0.985	0.990	0.991	0.995	0.992	0.991	0.987	0.985	0.984																			
2012	1.039	0.977	1.003	1.013	1.017	1.018	1.017	1.017	1.014	1.015	1.013	1.015																				
2013	1.014	1.047	1.038	1.046	1.034	1.027	1.023	1.018	1.021	1.017	1.015																					
2014	1.039	1.041	1.032	1.014	1.018	1.016	1.012	1.012	1.008	1.003																						
2015	0.955	0.956	0.968	0.980	0.974	0.969	0.967	0.961	0.965																							
2016	1.064	1.045	1.026	1.015	1.017	1.019	1.021	1.023																								
2017	0.976	0.990	1.007	1.032	1.029	1.020	1.016																									
2018	1.028	0.988	0.998	0.971	0.963	0.958																										
2019	1.035	1.028	1.015	1.025	1.010																											
2020	1.050	1.002	0.987	0.988																												
2021	1.066	1.019	1.043																													
2022	0.983	1.002																														
2023	1.012																															
Indicated Exp. Trend	1.020	1.014	1.013	1.014	1.014	1.016	1.019	1.019	1.020	1.021	1.022	1.023	1.024	1.025	1.026	1.026	1.027	1.029	1.031													

Washington Department of Labor & Industries

Permanent Partial Disability

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future PPD Award				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1992	88,926	0	88,926	1.001	89,007	0	88,926	1.001	89,007
1993	84,862	0	84,862	1.001	84,940	10	84,872	1.001	84,950
1994	111,468	0	111,468	1.001	111,570	28	111,496	1.001	111,597
1995	116,994	10	117,004	1.001	117,111	43	117,037	1.001	117,143
1996	120,940	11	120,950	1.001	121,061	51	120,990	1.001	121,101
1997	117,889	18	117,908	1.001	118,015	98	117,988	1.001	118,096
1998	122,770	19	122,790	1.001	122,902	127	122,897	1.001	123,009
1999	118,787	42	118,829	1.001	118,938	154	118,941	1.001	119,050
2000	122,328	45	122,373	1.001	122,485	180	122,509	1.001	122,620
2001	120,279	60	120,339	1.001	120,449	209	120,488	1.001	120,598
2002	116,967	80	117,047	1.001	117,154	251	117,218	1.001	117,325
2003	115,525	104	115,629	1.001	115,735	330	115,855	1.001	115,960
2004	114,710	181	114,891	1.001	114,996	508	115,218	1.001	115,324
2005	120,560	236	120,796	1.001	120,906	691	121,251	1.001	121,362
2006	120,864	357	121,222	1.001	121,332	1,007	121,872	1.001	121,983
2007	126,190	510	126,700	1.001	126,815	1,302	127,492	1.001	127,608
2008	133,194	725	133,919	1.001	134,041	1,542	134,736	1.001	134,859
2009	130,578	828	131,406	1.001	131,526	1,652	132,230	1.001	132,351
2010	117,899	1,017	118,916	1.001	119,025	1,932	119,831	1.001	119,940
2011	110,575	1,379	111,954	1.001	112,056	2,252	112,827	1.001	112,930
2012	107,440	1,961	109,401	1.001	109,500	2,838	110,278	1.001	110,379
2013	108,861	2,930	111,791	1.001	111,893	3,858	112,719	1.001	112,822
2014	105,798	4,161	109,959	1.001	110,059	5,224	111,023	1.001	111,124
2015	97,596	6,175	103,771	1.001	103,866	7,080	104,676	1.001	104,771
2016	94,163	9,013	103,176	1.001	103,271	9,729	103,892	1.001	103,987
2017	89,721	12,448	102,169	1.001	102,262	12,582	102,303	1.001	102,396
2018	78,883	17,267	96,150	1.001	96,238	16,757	95,640	1.001	95,728
2019	71,357	23,233	94,590	1.001	94,676	21,458	92,815	1.001	92,899
2020	58,106	30,432	88,537	1.001	88,618	27,496	85,602	1.001	85,680
2021	44,418	45,075	89,493	1.001	89,575	40,286	84,704	1.001	84,781
2022	22,288	71,983	94,271	1.001	94,357	63,830	86,118	1.001	86,197
2023	3,724	107,062	110,786	1.001	110,887	93,162	96,885	1.001	96,974
Totals	3,214,662	337,362	3,552,024		3,555,267	316,667	3,531,329		3,534,553

(2) Section AF-II, Exhibit 11
(3) Section AF-II, Exhibit 15
(4) = (2) + (3)
(5) Section AF-II, Exhibit 11
(6) = (4) x (5)
(7) Section AF-II, Exhibit 15
(8) = (2) + (7)
(9) Section AF-II, Exhibit 11
(10) = (8) x (9)

Washington Department of Labor & Industries

Permanent Partial Disability

Incremental Paid based on Average Future PPD Award

Data evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992								32,897	33,428	30,601	34,941	36,706	32,288	14,450	0	0	0	0	0	0	0	0	0	0	0	0	81,252	0	0	29,520	0	0
1993							28,559	33,561	34,627	45,408	42,583	36,402	23,723	7,733	0	0	0	0	0	0	0	0	0	0	0	66,608	0	0	0	0	0	54,760
1994						29,361	32,856	33,392	42,148	30,228	58,776	33,670	17,076	10,865	0	0	0	0	0	0	0	0	0	0	89,459	28,011	0	0	0	0	54,760	54,760
1995					28,253	30,682	29,809	40,860	29,217	29,626	65,846	35,014	19,920	12,333	0	0	0	0	0	0	0	0	0	0	0	(8,938)	0	120,116	0	54,760	54,760	54,760
1996				24,910	26,743	29,955	48,500	32,164	27,997	37,013	92,403	63,633	32,697	28,377	0	0	0	0	0	0	0	0	41,447	0	0	0	0	0	54,760	54,760	54,760	54,760
1997			18,577	23,331	29,053	32,483	32,917	30,738	32,998	49,485	97,726	87,476	38,510	38,572	0	0	0	0	0	0	0	84,579	6,364	0	0	86,738	(57,402)	54,760	54,760	54,760	54,760	54,760
1998		12,944	18,822	25,604	30,916	28,676	31,132	38,636	49,445	53,777	143,636	75,484	39,825	59,147	0	0	0	0	0	54,516	0	65,604	23,102	65,579	0	0	54,760	54,760	54,760	54,760	54,760	54,760
1999	8,773	12,876	18,911	25,936	28,668	30,146	36,830	40,372	53,802	50,039	65,199	52,565	43,465	38,660	0	0	0	0	97,229	166,000	68,882	114,303	0	0	0	66,608	0	0	0	0	0	54,760
2000	9,165	12,671	19,745	23,935	27,214	31,513	38,894	45,000	42,442	52,220	65,376	21,567	64,449	40,221	0	0	0	0	58,453	116,204	232,774	0	0	44,236	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2001	9,262	12,921	18,343	22,710	28,320	32,450	43,517	40,991	82,161	53,635	76,317	66,081	53,407	52,223	0	0	78,030	41,195	0	49,226	79,392	7,619	93,168	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2002	7,816	12,087	18,228	24,004	28,367	37,702	37,802	66,937	46,965	51,516	89,774	54,333	39,849	24,376	0	91,600	70,569	114,218	124,747	168,829	112,379	53,347	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2003	7,954	12,343	17,795	23,544	27,956	32,100	54,811	50,528	52,353	41,305	85,472	73,153	65,826	37,669	110,141	63,328	65,412	44,482	54,265	0	241,304	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2004	8,186	11,946	17,344	24,611	26,378	40,445	33,466	38,119	42,070	52,500	95,467	73,238	27,615	96,552	98,866	126,865	96,975	88,204	146,247	0	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2005	8,185	11,987	18,072	24,996	33,895	30,993	31,556	49,895	47,856	59,842	159,726	37,060	53,258	80,481	134,264	47,059	48,988	166,206	118,972	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2006	7,799	11,979	18,307	26,183	26,453	24,692	34,434	41,830	49,142	47,891	52,532	41,829	53,244	93,028	90,998	66,033	108,696	0	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2007	8,201	11,558	18,373	21,455	22,761	25,724	27,943	44,703	44,620	53,176	58,363	65,068	69,763	95,497	135,629	350,882	63,384	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2008	7,829	11,557	17,496	20,600	25,031	28,284	33,858	36,832	40,844	49,739	67,554	85,550	103,790	41,847	83,538	244,122	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2009	7,639	11,843	17,175	23,757	23,812	24,899	36,251	41,700	54,703	55,403	60,707	69,558	67,355	70,344	75,378	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2010	8,033	11,615	17,489	21,591	24,457	26,678	33,348	38,407	50,476	68,522	82,422	109,826	130,233	47,951	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2011	8,057	11,681	16,743	22,588	25,829	30,808	36,621	42,307	46,460	66,301	105,191	45,886	52,245	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2012	8,294	11,196	17,150	22,389	27,459	31,753	41,550	45,707	41,868	74,290	54,933	54,532	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2013	8,125	11,383	16,738	22,995	24,331	26,368	40,728	37,148	52,374	38,345	75,024	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2014	8,266	11,555	16,869	21,810	24,504	26,548	35,868	46,963	46,212	34,087	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2015	7,788	10,959	16,406	21,700	24,019	26,050	34,404	32,434	46,582	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2016	8,166	11,217	16,285	21,075	25,878	27,497	37,737	41,458	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2017	8,001	11,172	16,669	24,560	24,729	24,795	30,800	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2018	8,145	10,805	16,474	21,934	22,029	19,133	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2019	8,254	10,861	16,382	21,481	17,490	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2020	8,448	10,622	14,964	20,298	24,073	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2021	8,856	10,461	15,484	22,083	24,073	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2022	8,605	10,381	16,342	22,083	24,073	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
2023	8,275	10,942	16,342	22,083	24,073	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760

Incremental Paid to On-Level Earned Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	1.161	6.086	5.706	3.822	2.572	1.628	1.160	0.833	0.788	0.736	0.333	0.350	0.308	0.138	0.049	0.037	0.048	0.005	0.011	0.019	0.015	0.012	0.016	0.015	0.004	0.007	0.009	0.003	0.016	0.003	-0.001	0.005
1993	0.982	6.464	5.631	3.428	2.190	1.427	1.047	0.973	0.899	0.532	0.330	0.282	0.184	0.060	0.029	0.023	0.037	0.003	0.029	0.027	0.005	0.020	0.012	0.024	0.008	0.008	0.009	0.000	0.000	0.005	0.000	0.003
1994	1.016	6.227	5.698	3.354	2.144	1.346	1.282	1.034	0.583	0.398	0.343	0.197	0.100	0.063	0.062	0.015	0.012	0.021	0.015	0.024	0.016	0.004	0.018	0.009	0.010	0.003	0.011	0.007	0.001	0.001	0.003	0.003
1995	1.359	7.307	5.435	3.149	1.916	1.445	1.171	0.686	0.516	0.404	0.265	0.141	0.080	0.050	0.059	0.035	0.033	0.022	0.006	0.021	0.021	0.017	0.012	0.007	0.006	-0.001	0.000	0.013	0.003	0.003	0.003	0.003
1996	1.967	7.496	5.254	2.837	2.001	1.512	1.025	0.719	0.477	0.283	0.161	0.111	0.057	0.049	0.035	0.029	0.017	0.025	0.015	0.003	0.014	0.016	0.009	0.009	-0.002	0.002	0.006	0.003	0.001	0.003	0.003	0.003
1997	1.243	6.512	4.704	3.186	2.197	1.085	0.814	0.563	0.415	0.275	0.171	0.153	0.068	0.068	0.039	0.029	0.016	0.018	0.006	0.020	0.004	0.009	0.001	0.016	0.006	0.009	0.006	0.008	0.001	0.003	0.003	0.003
1998	1.169	6.108	5.299	3.270	1.808	1.150	0.803	0.553	0.321	0.191	0.171	0.090	0.048	0.071	0.035	0.024	0.010	0.040	0.027	0.017	0.007	0.013	0.002	0.007	-0.002	-0.001	0.004	0.008	0.001	0.003	0.003	0.003
1999	1.094	6.116	4.625	2.463	1.575	1.133	0.685	0.463	0.321	0.240	0.144	0.116	0.096	0.085	0.047	0.034	0.018	0.033	0.019	0.016	0.020	0.011	0.011	0.002	0.004	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2000	1.298	6.131	4.033	2.517	1.671	1.093	0.631	0.409	0.263	0.220	0.103	0.034	0.101	0.063	0.067	0.063	0.044	0.029	0.016	0.011	0.022	0.023	0.001	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2001	1.211	5.384	4.362	2.453	1.630	1.042	0.769	0.420	0.281	0.153	0.136	0.118	0.095	0.093	0.060	0.073	0.030	0.020	0.014	0.009	0.015	-0.001	0.009	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2002	0.876	5.181	4.471	2.672	1.490	1.041	0.593	0.419	0.280	0.215	0.223	0.135	0.099	0.061	0.040	0.082	0.028	0.045	0.025	0.034	0.033	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2003	0.954	4.993	4.083	2.436	1.550	0.863	0.590	0.399	0.393	0.241	0.160	0.137	0.124	0.071	0.087	0.056	0.052	0.022	0.021	0.013	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2004	0.889	4.829	3.910	2.463	1.306	0.901	0.441	0.454	0.326	0.280	0.197	0.151	0.114	0.094	0.086	0.037	0.028	0.026	0.043	0.010	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2005	0.821	4.502	3.903	2.223	1.380	0.671	0.608	0.547	0.380	0.306	0.211	0.147	0.117	0.073	0.061	0.039	0.018	0.030	0.033	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2006	0.781	4.535	3.556	2.024	0.994	0.711	0.618	0.490	0.345	0.253	0.169	0.138	0.092	0.073	0.071	0.029	0.019	0.020	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2007	0.762	4.339	3.411	1.714	1.048	0.778	0.556	0.512	0.395	0.280	0.195	0.136	0.163	0.104	0.057	0.029	0.016	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2008	0.747	4.326	2.946	1.742	1.326	0.916	0.675	0.519	0.349	0.263	0.247	0.195	0.093	0.031	0.041	0.020	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2009	0.852	4.379	3.556	2.112	1.100	0.834	0.772	0.512	0.380	0.290	0.153	0.119	0.097	0.051	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2010	0.887	4.382	3.520	1.786	1.155	0.874	0.720	0.413	0.355	0.227	0.215	0.099	0.052	0.048	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2011	0.831	4.478	3.190	1.646	1.131	0.830	0.669	0.457	0.286	0.201	0.138	0.074	0.042	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2012	0.813	3.925	3.143	1.784	1.087	0.798	0.584	0.403	0.232	0.198	0.130	0.097	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2013	0.736	3.767	3.028	1.833	0.942	0.748	0.495	0.331	0.253	0.167	0.078	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2014	0.667	3.723	2.783	1.526	0.950	0.636	0.418	0.276	0.171	0.074	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2015	0.624	3.170	2.506	1.494	0.713	0.441	0.332	0.191	0.191	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2016	0.602	3.074	2.257	1.292	0.634	0.411	0.314	0.186	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2017	0.526	2.760	2.201	1.335	0.621	0.296	0.276	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2018	0.458	2.472	2.094	0.976	0.476	0.264	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2019	0.418	2.269	1.762	1.013	0.376	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2020	0.440	1.824	1.569	0.914	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2021	0.344	1.634	1.566	0.968	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2022	0.280	1.412	1.632	0.968	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
2023	0.259	1.624	1.632	0.968	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	8,275	10,381	15,484	20,298	17,490	19,133	30,800	41,458	46,582	34,087	75,024	54,532	52,245	47,951	75,378	244,122	63,384	0	118,972	0	241,304	53,347	93,168	44,236	0	0	(57,402)	0	0	0	0	0
10 Year Trended Avg.	8,280	10,942	16,342	22,083	24,073	26,453	36,116	40,766	47,328	54,760	81,192	65,570	66,318	63,997	72,881	98,989	53,205	45,431	59,991	55,478	73,473	32,545	27,238	18,994	11,182	24,631	3,975	24,023	0	9,840	0	0
Sel. Severity	8,280	10,942	16,342	22,083	24,073	26,453	36,116	40,766	47,328	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760	54,760
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	0.259	1.412	1.566	0.914	0.376	0.264	0.276	0.186	0.191	0.074	0.078	0.097	0.042	0.048	0.048	0.020	0.016	0.020	0.033	0.010	0.024	0.011	0.009	0.004	0.004	-0.001	0.006	0.003	0.003	0.001	0.000	0.005
3 Year Trended Avg.	0.294	1.624	1.632	0.968	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	-0.001	0.005
Sel. Rate	0.259	1.624	1.632	0.968	0.491	0.324	0.308	0.218	0.205	0.147	0.116	0.090	0.064	0.043	0.048	0.026	0.018	0.025	0.032	0.019	0.024	0.011	0.007	0.004	0.003	0.003	0.004	0.008	0.001	0.003	0.003	0.003
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Permanent Partial Disability

Incremental Average PPD Award

Data evaluated as of @06/30/23

Accident Year Ending June 30	Periods																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992								2,861	2,707	2,527	1,143	1,201	1,056	473	0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	12	0	0
1993							3,601	3,348	3,095	1,830	1,134	969	632	206	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0
1994						6,247	5,953	4,801	2,708	1,847	1,594	913	463	295	0	0	0	0	0	0	0	0	0	0	47	15	0	0	0	0	0	0
1995					9,270	6,994	5,665	3,318	2,499	1,957	1,283	682	388	240	0	0	0	0	0	0	0	0	59	33	0	(5)	0	65	0	10	0	0
1996				14,219	10,029	7,577	5,139	3,604	2,392	1,417	807	556	286	248	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	11	0	0
1997			25,636	17,363	11,971	5,914	4,434	3,070	2,260	1,497	934	836	368	369	0	0	0	0	0	0	0	48	4	0	0	50	33	7	0	11	0	0
1998		35,320	30,642	18,910	10,454	6,650	4,642	3,198	1,858	1,105	991	521	275	408	0	0	0	0	0	96	0	77	14	39	0	0	0	7	0	12	0	0
1999	6,711	37,503	28,364	15,105	9,656	6,951	4,202	2,836	1,971	1,472	881	710	587	522	0	0	0	0	117	100	124	69	0	0	0	22	0	8	0	13	0	0
2000	8,426	39,795	26,177	16,339	10,845	7,094	4,094	2,656	1,704	1,430	666	220	657	410	0	0	0	0	107	71	142	0	0	27	0	23	0	8	0	14	0	0
2001	7,930	35,244	28,558	16,055	10,670	6,819	5,033	2,753	1,839	1,000	890	770	623	609	0	0	194	128	0	61	99	(9)	58	15	0	23	0	8	0	14	0	0
2002	5,673	33,567	28,972	17,315	9,656	6,744	3,843	2,714	1,813	1,392	1,444	874	641	392	0	530	182	294	161	217	217	69	21	14	0	23	0	8	0	14	0	0
2003	6,383	33,402	27,313	16,294	10,367	5,771	3,949	2,672	2,630	1,611	1,073	919	827	473	582	377	346	147	143	0	160	21	22	15	0	24	0	8	0	14	0	0
2004	6,149	33,408	27,047	17,037	9,033	6,234	3,050	3,142	2,255	1,935	1,359	1,043	787	647	596	255	195	177	294	0	73	22	22	15	0	25	0	9	0	15	0	0
2005	6,162	33,773	29,277	16,677	10,355	5,032	4,561	4,101	2,852	2,296	1,586	1,104	876	551	460	290	134	228	244	40	80	24	24	17	0	27	0	9	0	16	0	0
2006	6,326	36,745	28,811	16,398	8,051	5,762	5,010	3,969	2,798	2,053	1,366	1,117	749	589	576	232	153	0	102	43	86	26	26	18	0	29	0	10	0	17	0	0
2007	6,630	37,769	29,694	14,925	9,126	6,776	4,839	4,456	3,442	2,438	1,699	1,184	1,421	903	493	255	138	126	110	46	92	28	28	19	0	31	0	11	0	18	0	0
2008	6,890	39,918	27,182	16,072	12,236	8,453	6,229	4,785	3,220	2,428	2,283	1,799	857	283	376	183	184	133	117	49	98	30	30	20	0	33	0	11	0	19	0	0
2009	7,294	37,483	30,436	18,077	9,418	7,136	6,609	4,381	3,254	2,482	1,313	1,021	833	435	408	156	171	124	108	45	91	27	28	19	0	30	0	11	0	18	0	0
2010	7,098	35,060	28,167	14,288	9,242	6,993	5,765	3,304	2,841	1,818	1,723	795	419	386	243	146	160	116	101	42	85	26	26	18	0	28	0	10	0	17	0	0
2011	6,577	35,432	25,246	13,025	8,953	6,569	5,294	3,615	2,263	1,589	1,092	586	334	374	240	144	158	114	100	42	84	25	26	18	0	28	0	10	0	17	0	0
2012	6,617	31,959	25,597	14,524	8,852	6,499	4,755	3,278	1,889	1,616	1,062	791	541	385	247	149	162	118	103	43	86	26	26	18	0	29	0	10	0	17	0	0
2013	6,475	33,124	26,624	16,120	8,284	6,579	4,351	2,914	2,229	1,472	689	813	585	415	267	160	175	127	111	47	93	28	28	20	0	31	0	11	0	18	0	0
2014	6,290	35,088	26,231	14,383	8,957	5,994	3,942	2,601	1,614	697	1,021	871	627	445	286	172	188	136	119	50	100	30	30	21	0	34	0	12	0	20	0	0
2015	6,303	32,022	25,308	15,088	7,199	4,455	3,358	1,933	1,931	1,716	1,094	933	671	477	306	184	202	146	128	53	107	32	33	22	0	36	0	13	0	21	0	0
2016	6,465	33,003	24,228	13,875	6,806	4,412	3,375	1,999	2,450	1,824	1,162	992	714	507	325	196	214	155	136	57	114	34	35	24	0	38	0	13	0	23	0	0
2017	5,889	30,892	24,638	14,945	6,952	3,312	3,092	3,051	2,554	1,902	1,212	1,034	744	529	339	204	223	162	141	59	119	36	36	25	0	40	0	14	0	24	0	0
2018	5,364	28,929	24,502	11,428	5,574	3,087	4,252	3,190	2,670	1,989	1,267	1,081	778	553	355	213	234	169	148	62	124	37	38	26	0	42	0	15	0	25	0	0
2019	5,113	27,733	21,535	12,378	4,598	5,198	4,441	3,332	2,789	2,077	1,324	1,130	813	577	371	223	244	177	154	65	130	39	40	27	0	43	0	15	0	26	0	0
2020	5,382	22,331	19,204	11,189	7,170	5,204	4,446	3,336	2,793	2,080	1,325	1,131	814	578	371	223	244	177	155	65	130	39	40	27	0	44	0	15	0	26	0	0
2021	4,314	20,483	19,621	13,912	7,342	5,329	4,553	3,416	2,860	2,130	1,357	1,158	833	592	380	229	250	181	158	66	133	40	41	28	0	45	0	16	0	26	0	0
2022	3,687	18,601	24,615	14,620	7,716	5,600	4,785	3,590	3,005	2,238	1,426	1,217	876	622	399	240	263	191	166	70	140	42	43	29	0	47	0	16	0	28	0	0
2023	3,724	28,367	26,911	15,983	8,435	6,122	5,231	3,924	3,286	2,447	1,559	1,331	957	680	436	263	287	208	182	76	153	46	47	32	0	51	0	18	0	30	0	0

Incremental Paid Based On Premium

Period	Periods																															
	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	3,986	20,903	19,598	13,125	8,835	5,591	3,984	2,861	2,707	2,527	1,143	1,201	1,056	473	168	127	163	16	37	64	52	41	55	52	15	24	32	11	55	12	(5)	16
1993	3,377	22,239	19,373	11,795	7,534	4,909	3,601	3,348	3,095	1,830	1,134	969	632	206	101	79	126	11	99	93	18	69	41	81	28	27	31	1	0	16	(0)	10
1994	4,715	28,903	26,447	15,568	9,950	6,247	5,953	4,801	2,708	1,847	1,594	913	463	295	288	68	56	99	71	109	72	17	84	43	47	15	53	34	4	4	14	14
1995	6,576	35,359	26,302	15,239	9,270	6,994	5,665	3,318	2,499	1,957	1,283	682	388	240	283	169	159	106	29	101	101	81	59	33	28	(5)	0	65	13	14	14	14
1996	9,859	37,570	26,332	14,219	10,029	7,577	5,139	3,604	2,392	1,417	807	556	286	248	175	144	83	124	77	17	69	80	46	45	(9)	11	28	16	6	15	15	15
1997	6,772	35,489	25,636	17,363	11,971	5,914	4,434	3,070	2,260	1,497	934	836	368	369	214	158	86	101	35	107	24	48	4	86	33	50	33	43	7	16	16	16
1998	6,757	35,320	30,642	18,910	10,454	6,650	4,642	3,198	1,858	1,105	991	521	275	408	201	142	59	232	159	96	40	77	14	39	(11)	(8)	22	46	7	17	17	17
1999	6,711	37,503	28,364	15,105	9,656	6,951	4,202	2,836	1,971	1,472	881	710	587	522	287	210	108	204	117	100	124	69	67	11	22	20	24	49	7	18	18	18
2000	8,426	39,795	26,177	16,339	10,845	7,094	4,094	2,656	1,704	1,430	666	220	657	410	435	411	283	190	107	71	142	146	4	27	17	21	25	52	8	19	19	19
2001	7,930	35,244	28,558	16,055	10,670	6,819	5,033	2,753	1,839	1,000	890	770	623	609	392	476	194	128	89	61	99	(9)	58	27	17	22	25	52	8	19	19	19
2002	5,673	33,567	28,972	17,315	9,656	6,744	3,843	2,714	1,813	1,392	1,444	874	641	392	258	530	182	294	161	217	217	69	44	27	17	21	25	52	8	19	19	19
2003	6,383	33,402	27,313	16,294	10,367	5,771	3,949	2,672	2,630	1,611	1,073	919	827	473	582	377	346	147	143	87	160	71	45	28	17	22	26	53	8	20	20	20
2004	6,149	33,408	27,047	17,037	9,033	6,234	3,050	3,142	2,255	1,935	1,359	1,043	787	647	596	255	195	177	294	67	167	73	47	29	18	23	27	55	8	20	20	20
2005	6,162	33,773	29,277	16,677	10,355	5,032	4,561	4,101	2,852	2,296	1,586	1,104	876	551	460	290	134	228	244	140	181	79	51	31	19	25	29	60	9	22	22	22
2006	6,326	36,745	28,811	16,398	8,051	5,762	5,010	3,969	2,798	2,053	1,366	1,117	749	589	576	232	153	159	261	152	196	86	55	34	21	27	31	64	10	24	24	24
2007	6,630	37,769	29,694	14,925	9,126	6,776	4,839	4,456	3,442	2,438	1,699	1,184	1,421	903	493	255	138	219	280	163	210	92	59	36	22	29	33	69	10	26	26	26
2008	6,890	39,918	27,182	16,072	12,236	8,453	6,229	4,785	3,220	2,428	2,283	1,799	857	283	376	183	162	233	297	173	223	97	63	39	24	30	36	73	11	27	27	27
2009	7,294	37,483	30,436	18,077	9,418	7,136	6,609	4,381	3,254	2,482	1,313	1,021	833	435	408	222	150	216	275	160	207	90	58	36	22	28	33	68	10	25	25	25
2010	7,098	35,060	28,167	14,288	9,242	6,993	5,765	3,304	2,841	1,818	1,723	795	419	386	387	208	140	202	257	150	193	84	54	34	21	26	31	64	10	24	24	24
2011	6,577	35,432	25,246	13,025	8,953	6,569	5,294	3,615	2,263	1,589	1,092	586	334	342	383	205	139	199	255	148	191	84	54	33	20	26	30	63	10	23	23	23
2012	6,617	31,959	25,597	14,524	8,852	6,499	4,755	3,278	1,889	1,616	1,062	791	521	352	394	211	143	205	262	153	197	86	55	34	21	27	31	65	10	24	24	24
2013	6,475	33,124	26,624	16,120	8,284	6,579	4,351	2,914	2,229	1,472	689	793	562	380	425	228	154	222	283	165	212	93	60	37	23	29	34	70	11	26	26	26
2014	6,290	35,088	26,231	14,383	8,957	5,994	3,942	2,601	1,614	697	1,089	850	603	407	456	245	165	237	303	177	227	100	64	39	24	31	36	75	11	28	28	28
2015	6,303	32,022	25,308	15,088	7,199	4,455	3,358	1,933	1,931	1,481	1,168	911	646	436	489	262	177	255	325	189	244	107	68	42	26	33	39	80	12	30	30	30
2016	6,465	33,003	24,228	13,875	6,806	4,412	3,375	1,999	2,204	1,574	1,241	968	686	464	519	279	188	271	345	201	259	113	73	45	28	35	41	85	13	32	32	32
2017	5,889	30,892	24,638	14,945	6,952	3,312	3,092	2,438	2,298	1,641	1,294	1,009	716	484	541	290	196	282	360	210	270	118	76	47	29	37	43	89	13	33	33	33
2018	5,364	28,929	24,502	11,428	5,574	3,087	3,601	2,550	2,403	1,716	1,353	1,055	748	506	566	304	205	295	377	219	282	124	79	49	30	39	45	93	14	35	35	35
2019	5,113	27,733	21,535	12,378	4,598	3,955	3,761	2,663	2,510	1,792	1,413	1,102	781	528	591	317	215	308	393	229	295	129	83	51	32	40	47	97	15	36	36	36
2020	5,382	22,331	19,204	11,189	6,012	3,960	3,766	2,666	2,513	1,794	1,415	1,104	782	529	592	318	215	308	394	229	295	129	83	51	32	40	47	97	15	36	36	36
2021	4,314	20,483	19,621	12,129	6,156	4,055	3,856	2,730	2,573	1,838	1,449	1,130	801	542	606	325	220	316	403	235	302	132	85	52	32	41	48	100	15	37	37	37
2022	3,687	18,601	21,496	12,746	6,469	4,261	4,052	2,869	2,704	1,931	1,523	1,188	842	569	637	342	231	332	424	247	318	139	89	55	34	43	51	105	16	39	39	39
2023	3,724	23,379	23,500	13,934	7,072	4,659	4,430	3,137	2,957	2,111	1,665	1,299	921	622	696	374	253	363	463	270	348	152	98	60	37	47	55	115	17	43	43	43

Washington Department of Labor & Industries

Permanent Partial Disability

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,754	1.000	1,754	1,754	1,754	0	0	0.993	0	0
1951	3,528	1.000	3,528	3,528	3,528	0	0	0.993	0	0
1952	3,546	1.000	3,546	3,546	3,546	0	0	0.993	0	0
1953	3,542	1.000	3,542	3,542	3,542	0	0	0.993	0	0
1954	3,546	1.000	3,546	3,546	3,546	0	0	0.993	0	0
1955	3,553	1.000	3,553	3,553	3,553	0	0	0.993	0	0
1956	3,535	1.000	3,535	3,535	3,535	0	0	0.993	0	0
1957	4,021	1.000	4,021	4,021	4,021	0	0	0.993	0	0
1958	4,786	1.000	4,786	4,786	4,786	0	0	0.993	0	0
1959	5,307	1.000	5,307	5,307	5,307	0	0	0.993	0	0
1960	5,525	1.000	5,525	5,525	5,525	0	0	0.993	0	0
1961	5,928	1.000	5,928	5,928	5,928	0	0	0.993	0	0
1962	7,118	1.000	7,118	7,118	7,118	0	0	0.993	0	0
1963	7,605	1.000	7,605	7,605	7,605	0	0	0.993	0	0
1964	7,693	1.000	7,693	7,693	7,693	0	0	0.993	0	0
1965	8,639	1.000	8,639	8,639	8,639	0	0	0.993	0	0
1966	10,843	1.000	10,843	10,843	10,843	0	0	0.993	0	0
1967	12,405	1.000	12,405	12,405	12,405	0	0	0.993	0	0
1968	13,218	1.000	13,218	13,218	13,218	0	0	0.993	0	0
1969	14,240	1.000	14,240	14,240	14,240	0	0	0.993	0	0
1970	14,212	1.000	14,212	14,212	14,212	0	0	0.993	0	0
1971	15,786	1.000	15,786	15,786	15,786	0	0	0.993	0	0
1972	21,315	1.000	21,315	21,315	21,315	0	0	0.993	0	0
1973	24,881	1.000	24,881	24,881	24,881	0	0	0.993	0	0
1974	24,925	1.000	24,925	24,925	24,925	0	0	0.993	0	0
1975	24,057	1.000	24,057	24,057	24,057	0	0	0.993	0	0
1976	23,066	1.000	23,066	23,066	23,066	0	0	0.993	0	0
1977	22,734	1.000	22,734	22,734	22,734	0	0	0.993	0	0
1978	23,074	1.000	23,074	23,074	23,074	0	0	0.993	0	0
1979	30,256	1.000	30,256	30,256	30,256	0	0	0.993	0	0
1980	46,878	1.000	46,880	46,880	46,880	1	1	0.989	1	1
1981	41,444	1.000	41,445	41,445	41,446	2	2	0.983	2	2
1982	40,946	1.000	40,949	40,949	40,949	3	3	0.977	3	3
1983	40,463	1.000	40,467	40,467	40,467	4	4	0.974	4	4
1984	44,479	1.000	44,486	44,485	44,486	6	7	0.969	6	7
1985	42,319	1.000	42,327	42,327	42,328	8	9	0.964	8	8
1986	43,599	1.000	43,610	43,610	43,611	10	11	0.958	10	11
1987	64,568	1.000	64,588	64,587	64,589	19	21	0.955	18	20
1988	69,182	1.000	69,210	69,208	69,211	26	29	0.952	25	28
1989	82,146	1.000	82,186	82,184	82,188	38	42	0.948	36	40
1990	86,686	1.001	86,737	86,734	86,739	48	53	0.943	46	50
1991	87,099	1.001	87,161	87,158	87,164	59	65	0.940	55	61
Totals	1,044,447		1,044,684	1,044,672	1,044,695	225	249		213	236
Notes										

(2) Section AF-II, Exhibit 17
(3) Section AF-II, Exhibit 17
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section AF-II, Exhibit 18 Col (17)
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Permanent Partial Disability

Paid Loss Development Method - 1991 & Prior

Data evaluated as of 6/08/5023
Amounts in 000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
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1949																																																					
1950														1,753	1,753	1,753	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754									
1951													3,510	3,510	3,513	3,513	3,513	3,514	3,514	3,526	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528	3,528									
1952												3,519	3,519	3,521	3,526	3,529	3,532	3,535	3,542	3,542	3,544	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546									
1953											3,521	3,521	3,521	3,525	3,530	3,534	3,535	3,538	3,539	3,539	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542	3,542									
1954										3,518	3,518	3,518	3,519	3,521	3,522	3,524	3,537	3,538	3,542	3,544	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546	3,546									
1955									3,526	3,526	3,526	3,526	3,529	3,532	3,542	3,545	3,547	3,548	3,550	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553	3,553									
1956								3,490	3,490	3,490	3,498	3,501	3,505	3,512	3,520	3,524	3,528	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535	3,535									
1957							3,991	3,991	3,991	3,992	3,999	4,003	4,010	4,013	4,018	4,019	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021	4,021									
1958						4,741	4,741	4,741	4,741	4,753	4,762	4,765	4,774	4,775	4,775	4,779	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,781	4,786	4,786	4,786	4,786	4,786	4,786	4,786									
1959					5,236	5,236	5,236	5,236	5,249	5,257	5,278	5,294	5,299	5,300	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307	5,307																
1960				5,443	5,444	5,444	5,445	5,450	5,457	5,465	5,494	5,511	5,516	5,522	5,523	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525	5,525																		
1961			5,871	5,871	5,874	5,884	5,892	5,897	5,905	5,917	5,923	5,925	5,926	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928	5,928																		
1962		6,984	6,984	6,984	6,986	7,009	7,018	7,030	7,064	7,076	7,099	7,109	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118	7,118																		
1963	7,479	7,479	7,479	7,483	7,486	7,528	7,547	7,569	7,578	7,587	7,601	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605	7,605																				
1964	7,593	7,593	7,602	7,613	7,625	7,636	7,662	7,664	7,679	7,690	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693	7,693																				
1965	8,510	8,531	8,563	8,589	8,581	8,600	8,605	8,623	8,636	8,638	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639	8,639																				
1966	10,574	10,601	10,632	10,683	10,756	10,769	10,795	10,829	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843	10,843																				
1967	12,123	12,159	12,232	12,320	12,347	12,353	12,380	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405																				
1968	13,009	13,079	13,134	13,159	13,175	13,203	13,210	13,210	13,216	13,216	13,216	13,216	13,216	13,216	13,218	13,218	13,218	13,218	13,218	13,218	13,218	13,218	13,218	13,218	13,218																					
1969	14,038	14,113	14,136	14,172	14,230	14,238	14,238	14,238	14,238	14,240	14,238	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240	14,240																						
1970	14,056	14,108	14,151	14,190	14,209	14,211	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212	14,212																						
1971	15,647	15,717	15,771	15,784	15,784	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786																								
1972	21,192	21,283	21,311	21,313	21,313	21,313	21,313	21,313	21,313	21,313	21,315	21,315	21,315	21,315	21,315	21,315	21,315	21,315	21,315	21,315	21,315																								
1973	24,838	24,861	24,862	24,862	24,866	24,868	24,873	24,875	24,875	24,878	24,878	24,878	24,878	24,878	24,878	24,878	24,881	24,881	24,881	24,881																										
1974	24,892	24,901	24,907	24,907	24,917	24,917	24,917	24,917	24,917	24,917	24,917	24,917	24,917	24,917	24,925	24,925	24,925	24,925	24,925																											
1975	24,043	24,043	24,043	24,043	24,049	24,049	24,049	24,049	24,048	24,048	24,052	24,049	24,049	24,057	24,057	24,057	24,057	24,057																												
1976	23,041	23,041	23,043	23,043	23,043	23,043	23,045	23,045	23,066	23,066	23,066	23,066	23,066	23,066	23,066	23,066	23,066																													
1977	22,701	22,708	22,704	22,710	22,708	22,708	22,708	22,711	22,711	22,726	22,726	22,726	22,731	22,734	22,734	22,734																														
1978	23,088	23,087	23,087	23,087	23,090	23,089	23,074	23,074	23,074	23,074	23,074	23,074	23,074	23,074	23,074																															
1979	30,240	30,240	30,240	30,240	30,240	30,242	30,242	30,242	30,242	30,248	30,251	30,256	30,256	30,256																																
1980	46,857	46,859	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878																																	
1981	41,421	41,431	41,431	41,431	41,423	41,427	41,427	41,444	41,444	41,444	41,444	41,444																																		
1982	40,876	40,920	40,920	40,927	40,927	40,927	40,946	40,946	40,946	40,946	40,946																																			
1983	40,437	40,444	40,499	40,455	40,455	40,455	40,455	40,463	40,463	40,463																																				
1984	44,462	44,464	44,469	44,469	44,469	44,469	44,469	44,469																																						
1985	42,280	42,292	42,292	42,292	42,292	42,301	42,301	42,319																																						
1986	43,586	43,588	43,584	43,598	43,600	43,599	43,599																																							
1987	64,571	64,571	64,568	64,568	64,568	64,568																																								
1988	69,153	69,176	69,182	69,182	69,182																																									
1989	82,137	82,137	82,146	82,146																																										
1990	86,686	86,686	86,686																																											
1991	87,070	87,099																																												
1992	88,926																																													

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1950														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1951													1.000	1.001	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1952												1.000	1.001	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1953											1.000	1.000	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1954										1.000	1.000	1.000	1.001	1.000	1.001	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1955									1.000	1.000	1.001	1.001	1.001	1.003	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1956								1.000	1.000	1.002	1.001	1.001	1.002	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1957							1.000	1.000	1.000	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1958						1.000	1.000	1.000	1.002	1.002	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000															
1959					1.000	1.000	1.000	1.002	1.002	1.004	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1960				1.000	1.000	1.001	1.001	1.001	1.001	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1961			1.000	1.001	1.002	1.001	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1962		1.000	1.000	1.000	1.003	1.001	1.002	1.005	1.002	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1963	1.000	1.000	1.001	1.002	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1964	1.000	1.001	1.001	1.002	1.001	1.003	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1965	1.002	1.004	1.001	1.001	1.002	1.001	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1966	1.003	1.003	1.005	1.007	1.001	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1967	1.003	1.006	1.007	1.002	1.001	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1968	1.005	1.004	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1969	1.005	1.002	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1970	1.004	1.003	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1971	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1972	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1973	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																													
1978	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																															
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																	
1982	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																		
1983	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000																																			
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1985	1.000	1.000	1.000	1.000	1.000	1.000																																					
1986	1.000	1.000	1.000	1.000	1.000																																						
1987	1.000	1.000	1.000	1.000																																							
1988	1.000	1.000	1.000																																								
1989	1.000	1.000																																									
1990	1.000																																										
1991	1.000																																										
1992																																											
Wtd 3 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Wtd 5 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Wtd 7 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Wtd 10 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
Prior Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Permanent Partial Disability

Development of Discounted Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	-23	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	-24	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	-25	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	-26	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	-27	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	-28	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	-29	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	-30	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	-31	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	-32	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	-33	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	-34	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	-35	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	-36	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	-37	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	-38	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	-39	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	-40	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	1	-41	1.000	0.00%	0.00%	1	0	0	0	0	0	0	0	0	0	1	0.989
1981	2	-42	1.000	0.00%	0.00%	1	1	0	0	0	0	0	0	0	0	2	0.983
1982	3	-43	1.000	0.01%	0.00%	1	1	1	0	0	0	0	0	0	0	3	0.977
1983	4	-44	1.000	0.01%	0.00%	2	1	1	1	0	0	0	0	0	0	4	0.974
1984	7	-45	1.000	0.01%	0.00%	2	2	1	1	1	0	0	0	0	0	7	0.969
1985	8	-46	1.000	0.02%	0.00%	2	2	2	1	1	1	0	0	0	0	8	0.964
1986	11	-47	1.000	0.02%	0.00%	2	2	2	2	1	1	1	0	0	0	11	0.958
1987	20	-48	1.000	0.03%	0.01%	4	3	3	3	3	1	1	1	0	0	20	0.955
1988	28	-49	1.000	0.04%	0.01%	6	5	3	3	3	3	2	1	1	0	28	0.952
1989	40	-50	1.000	0.05%	0.01%	7	7	6	4	4	3	3	2	2	2	40	0.948
1990	51	-51	1.001	0.06%	0.01%	8	8	8	6	4	4	4	3	2	4	51	0.943
1991	62	-52	1.001	0.07%	0.01%	11	8	8	8	6	4	4	4	3	6	62	0.940
1992	84	-53	1.001	0.09%	0.02%	19	11	9	8	8	6	4	4	4	10	84	0.941
1993	88	-54	1.001	0.09%	0.00%	(3)	20	12	10	9	9	7	5	5	15	88	0.925
1994	132	-55	1.001	0.10%	0.01%	15	(4)	27	17	13	12	11	9	6	26	132	0.920
1995	106	-56	1.001	0.11%	0.01%	14	10	(3)	19	12	9	8	8	6	23	106	0.918
1996	160	-57	1.001	0.13%	0.02%	21	18	13	(4)	25	15	12	11	11	38	160	0.916
1997	161	-58	1.001	0.15%	0.02%	19	19	16	12	(3)	22	13	10	10	43	161	0.913
1998	200	-59	1.002	0.17%	0.02%	22	21	21	18	13	(3)	24	15	12	58	200	0.910
1999	213	-60	1.002	0.19%	0.02%	27	20	20	19	16	12	(3)	22	14	65	213	0.909
2000	222	-61	1.002	0.22%	0.03%	28	24	19	18	17	15	11	(3)	20	72	222	0.907
2001	221	-62	1.003	0.26%	0.04%	33	24	21	16	15	15	13	9	(2)	78	221	0.909
2002	283	-63	1.003	0.30%	0.04%	39	36	26	23	17	17	16	14	10	84	283	0.909
2003	325	-64	1.004	0.35%	0.06%	51	38	35	25	22	17	16	16	14	91	325	0.910
2004	440	-65	1.004	0.43%	0.08%	82	56	42	39	28	24	19	18	17	115	440	0.915
2005	590	-66	1.005	0.52%	0.08%	94	92	63	47	44	31	28	21	20	150	590	0.916
2006	786	-67	1.006	0.62%	0.10%	132	104	102	70	52	48	35	30	23	189	786	0.917
2007	1,010	-68	1.008	0.75%	0.13%	174	140	110	109	75	56	51	37	32	226	1,010	0.919
2008	1,256	-69	1.009	0.88%	0.13%	190	183	148	116	115	79	59	54	39	273	1,256	0.919
2009	1,372	-70	1.011	1.09%	0.21%	261	168	162	131	103	102	70	52	48	276	1,372	0.922
2010	1,601	-71	1.014	1.39%	0.30%	343	239	154	149	120	94	93	64	48	297	1,601	0.926
2011	1,925	-72	1.018	1.77%	0.38%	412	325	226	146	141	113	89	88	60	325	1,925	0.930
2012	2,560	-73	1.024	2.32%	0.56%	614	416	328	228	147	142	115	90	89	390	2,560	0.934
2013	3,639	-74	1.032	3.06%	0.74%	875	663	450	354	247	159	153	124	97	517	3,639	0.938
2014	4,202	-75	1.043	4.09%	1.03%	1,061	755	572	388	306	213	137	132	107	530	4,202	0.941
2015	5,904	-76	1.058	5.50%	1.41%	1,512	1,109	790	598	406	320	222	143	138	666	5,904	0.944
2016	8,837	-77	1.081	7.48%	1.98%	2,338	1,664	1,221	869	659	447	352	245	158	885	8,837	0.947
2017	12,779	-78	1.114	10.22%	2.73%	3,419	2,476	1,763	1,293	921	698	473	373	259	1,105	12,779	0.949
2018	17,617	-79	1.164	14.07%	3.85%	4,825	3,422	2,479	1,765	1,294	922	699	473	373	1,366	17,617	0.951
2019	19,643	-80	1.239	19.31%	5.25%	5,334	3,919	2,780	2,013	1,433	1,051	749	567	385	1,412	19,643	0.952
2020	25,508	-81	1.371	27.04%	7.72%	7,285	4,948	3,635	2,579	1,868	1,330	975	694	526	1,667	25,508	0.953
2021	37,827	-82	1.682	40.53%	13.49%	12,594	7,207	4,895	3,596	2,551	1,847	1,315	965	687	2,170	37,827	0.957
2022	60,380	-83	2.808	64.39%	23.86%	22,373	12,654	7,241	4,918	3,613	2,563	1,856	1,322	969	2,870	60,380	0.961
2023	86,350	-84	17.546	94.30%	29.91%	27,388	21,848	12,357	7,071	4,803	3,528	2,503	1,813	1,290	3,749	86,350	0.962
Total	210,306					91,636	62,668	39,767	26,688	19,110	13,930	10,141	7,439	5,486	19,793	296,657	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.812	0.955	
Discounted Unpaid Claim Estimates						90,957	61,283	38,314	25,333	17,872	12,835	9,205	6,653	4,834	16,076	283,361	

Washington Department of Labor & Industries

Permanent Partial Disability

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	89,000	89,000	88,910	90	90			(3)	(3)	16	19	19	89,000	89,020	0	20
1993	84,900	85,000	84,862	38	138			2	7	(0)	(2)	(7)	84,900	85,000	0	0
1994	111,600	111,600	111,464	136	136			20	20	4	(16)	(16)	111,600	111,600	0	0
1995	117,100	117,200	116,980	120	220			16	30	13	(3)	(17)	117,100	117,100	0	(100)
1996	121,100	121,100	120,924	176	176			22	22	16	(6)	(6)	121,100	121,100	0	0
1997	118,050	118,100	117,857	193	243			24	30	33	9	3	118,000	118,100	(50)	0
1998	123,000	123,000	122,778	222	222			29	29	(8)	(37)	(37)	122,940	123,000	(60)	0
1999	119,000	119,000	118,765	235	235			31	31	22	(9)	(9)	119,000	119,000	0	0
2000	122,600	122,600	122,301	299	299			41	41	27	(14)	(14)	122,500	122,600	(100)	0
2001	120,500	120,600	120,221	279	379			40	55	58	17	3	120,500	120,500	0	(100)
2002	117,200	117,300	116,899	301	401			45	60	69	24	9	117,200	117,300	0	0
2003	115,800	115,900	115,365	435	535			80	98	160	80	62	115,800	115,900	0	0
2004	115,200	115,300	114,644	556	656			87	103	67	(21)	(36)	115,100	115,200	(100)	(100)
2005	121,000	121,200	120,316	684	884			107	138	244	137	106	121,100	121,200	100	0
2006	121,600	121,800	120,705	895	1,095			155	189	159	4	(30)	121,600	121,700	0	(100)
2007	127,200	127,500	126,052	1,148	1,448			182	229	138	(43)	(91)	127,100	127,300	(100)	(200)
2008	134,500	134,800	133,011	1,489	1,789			292	350	183	(108)	(167)	134,300	134,600	(200)	(200)
2009	132,000	132,000	130,170	1,830	1,830			406	406	408	1	1	131,800	132,100	(200)	100
2010	120,000	120,000	117,514	2,486	2,486			569	569	386	(184)	(184)	119,000	120,000	(1,000)	0
2011	113,000	113,000	110,241	2,759	2,759			680	680	334	(346)	(346)	112,000	113,000	(1,000)	0
2012	110,000	111,000	106,649	3,351	4,351			808	1,049	791	(17)	(258)	110,000	110,000	0	(1,000)
2013	112,000	113,000	108,173	3,827	4,827			966	1,218	689	(277)	(530)	112,000	113,000	0	0
2014	111,000	113,000	105,101	5,899	7,899			1,514	2,027	697	(817)	(1,330)	110,000	110,000	(1,000)	(3,000)
2015	105,000	107,000	95,664	9,336	11,336			2,424	2,943	1,931	(493)	(1,012)	103,000	104,000	(2,000)	(3,000)
2016	105,000	108,000	92,164	12,836	15,836			3,411	4,208	1,999	(1,412)	(2,209)	102,000	104,000	(3,000)	(4,000)
2017	104,000	108,000	86,628	17,372	21,372			4,701	5,783	3,092	(1,608)	(2,691)	101,000	104,000	(3,000)	(4,000)
2018	96,000	100,000	75,797	20,203	24,203			5,468	6,551	3,087	(2,382)	(3,464)	95,000	98,000	(1,000)	(2,000)
2019	94,000	100,000	66,758	27,242	33,242			7,759	9,468	4,598	(3,160)	(4,869)	89,000	93,000	(5,000)	(7,000)
2020	85,160	93,178	46,959	38,201	46,219			12,536	15,167	11,146	(1,390)	(4,021)	81,145	86,167	(4,015)	(7,011)
2021	83,156	96,177	24,810	58,346	71,367			21,420	26,200	19,608	(1,811)	(6,591)	78,373	86,422	(4,783)	(9,755)
2022	83,521	101,600	3,687	79,834	97,913			25,290	31,017	18,601	(6,689)	(12,416)	76,634	88,768	(6,887)	(12,832)
2023																
'92 to '22	3,433,187	3,496,955	3,142,371	290,816	354,584			89,120	108,716	68,568	(20,552)	(40,148)	3,399,792	3,442,678	(33,395)	(54,277)
'91 and Prior	1,044,669	1,044,711	1,044,389	280	322			58	67	57	(1)	(9)	1,044,672	1,044,695	3	(16)
Total	4,477,856	4,541,666	4,186,760	291,096	354,906			89,178	108,783	68,625	(20,553)	(40,157)	4,444,464	4,487,373	(33,392)	(54,293)

% Change in Unpaid Claim Estimate: -11.5% -15.3%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) Based on (7)
(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(11) = (Section AF-II, Exhibit 7 Col (3)) - (4)
(12) = (11) - (9)
(13) = (11) - (10)
(14) Section AF-II, Exhibit 3 Col (10)
(15) Section AF-II, Exhibit 3 Col (11)
(16) = (14) - (2)
(17) = (15) - (3)

Washington Department of Labor & Industries

Permanent Partial Disability

Calendar Year Loss, Amounts, Counts, and Severities

Data evaluated as of @06/30/23
Amounts in 000s

Calendar Year Ending June 30	AF On-Level EP (000)	Calendar Year Paid Loss	Calendar Year Reported Claims	Calendar Year Reported Severity
(1)	(2)	(3)	(4)	(5)
1992	860,805			
1993	862,328			
1994	881,356			
1995	893,820			
1996	903,538			
1997	954,923			
1998	984,969			
1999	1,021,305			
2000	1,066,793			
2001	1,052,874			
2002	1,006,948			
2003	1,012,005			
2004	1,032,293			
2005	1,095,132			
2006	1,152,628			
2007	1,196,332			
2008	1,228,721			
2009	1,108,080	122,726	9,945	12,340
2010	995,158	111,025	9,266	11,982
2011	990,801	117,870	9,516	12,387
2012	1,010,506	124,608	9,342	13,339
2013	1,053,729	113,454	8,718	13,014
2014	1,106,094	115,104	8,406	13,693
2015	1,169,435	120,779	8,641	13,978
2016	1,224,568	117,863	8,243	14,299
2017	1,282,013	113,992	7,990	14,267
2018	1,327,496	111,406	7,659	14,546
2019	1,357,743	104,503	7,213	14,488
2020	1,325,602	100,548	6,820	14,743
2021	1,335,258	85,648	5,682	15,074
2022	1,386,333	77,364	5,334	14,504
2023	1,439,906	72,576	5,065	14,329

(2) Provided by Client
(3) Calendar year paid losses (25 accident years included)
(4) Calendar year reported claims (25 accident years included)
(5) = (3) / (4)

Washington Department of Labor & Industries

Fatals

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	9,712	9,712	15	15	9,697	0.974	15	15
1993	13,952	13,952	22	22	13,930	0.960	21	21
1994	14,207	14,207	23	23	14,185	0.945	21	21
1995	11,740	11,740	19	19	11,721	0.931	17	17
1996	17,257	17,257	27	27	17,230	0.918	25	25
1997	15,915	15,915	25	25	15,890	0.904	23	23
1998	14,412	14,412	23	23	14,389	0.891	20	20
1999	17,312	17,312	27	27	17,284	0.875	24	24
2000	19,058	19,058	30	30	19,028	0.867	26	26
2001	16,848	16,848	27	27	16,821	0.863	23	23
2002	15,073	15,073	24	24	15,049	0.862	21	21
2003	8,099	8,099	13	13	8,087	0.861	11	11
2004	14,443	14,443	76	76	14,367	0.891	68	68
2005	12,327	12,297	91	61	12,236	0.923	84	56
2006	15,704	15,684	128	108	15,576	0.910	117	98
2007	16,583	16,573	197	187	16,386	0.965	190	180
2008	11,932	11,992	380	440	11,552	0.958	364	422
2009	14,846	14,906	564	624	14,283	0.949	535	592
2010	20,527	20,607	499	579	20,028	0.945	471	547
2011	17,856	17,886	563	593	17,293	0.949	535	563
2012	13,822	13,902	867	947	12,955	0.939	814	889
2013	14,574	14,704	1,034	1,164	13,540	0.936	968	1,090
2014	15,799	15,949	1,267	1,417	14,532	0.931	1,180	1,319
2015	14,294	14,474	1,564	1,744	12,730	0.926	1,448	1,615
2016	15,452	15,642	1,959	2,149	13,493	0.928	1,817	1,993
2017	16,884	17,124	2,623	2,863	14,261	0.930	2,439	2,662
2018	22,160	22,510	3,375	3,725	18,785	0.925	3,122	3,446
2019	19,721	20,631	4,110	5,020	15,611	0.927	3,808	4,651
2020	27,272	28,483	9,965	11,175	17,307	0.900	8,967	10,057
2021	34,854	37,448	14,896	17,490	19,959	0.895	13,336	15,659
2022	38,840	41,590	18,345	21,096	20,495	0.902	16,540	19,021
2023	35,815	40,127	19,280	23,592	16,535	0.930	17,931	21,942
'92 to '22	567,291	580,558	82,057	95,325	485,234		74,983	87,118
'91 and Prior	270,099	270,102	33	37	270,065	0.989	33	37
Total	837,390	850,661	82,091	95,362	755,299		75,016	87,155
(2) = (4) + (6)			61,351	61,351	<--------L&I Selected-------->		56,843	56,843
(3) = (5) + (6)			(20,740)	(34,011)	<-----L&I Less Deloitte----->		(18,173)	(30,312)

(4) = Section AF-IV, Exhibit 3 Col (5) - Section AF-IV, Exhibit 9 Col (2)
(5) = Section AF-IV, Exhibit 3 Col (6) - Section AF-IV, Exhibit 9 Col (2)
(6) Provided by Client
(7) Section AF-IV, Exhibit 14 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Fatals

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	9,712	9,712	9,713	9,713	(1)	(1)	9,697	9,697	0	(15)	(15)
1993	13,952	13,952	13,954	13,954	(2)	(2)	13,930	13,930	0	(22)	(22)
1994	14,207	14,207	14,209	14,209	(2)	(2)	14,185	14,185	0	(23)	(23)
1995	11,740	11,740	11,741	11,741	(1)	(1)	11,721	11,748	(27)	(19)	(19)
1996	17,257	17,257	17,259	17,259	(2)	(2)	17,254	17,362	(108)	(3)	(3)
1997	15,915	15,915	15,917	15,917	(2)	(2)	16,015	16,128	(113)	100	100
1998	14,412	14,412	14,273	14,273	139	139	14,618	14,516	102	206	206
1999	17,312	17,312	17,314	17,314	(2)	(2)	17,553	17,569	(16)	242	242
2000	19,058	19,058	19,060	19,060	(2)	(2)	19,330	19,350	(20)	272	272
2001	16,848	16,848	16,494	16,494	354	354	17,149	16,816	333	301	301
2002	15,073	15,073	15,075	15,075	(2)	(2)	15,396	15,421	(25)	324	324
2003	8,099	8,099	8,100	8,100	(1)	(1)	8,474	8,536	(62)	374	374
2004	14,443	14,443	14,195	14,205	248	238	14,850	14,683	166	406	406
2005	12,327	12,297	12,354	12,364	(27)	(67)	12,849	12,922	(73)	522	552
2006	15,704	15,684	15,742	15,742	(38)	(58)	16,288	16,349	(62)	583	603
2007	16,583	16,573	16,749	16,829	(166)	(256)	17,176	17,282	(106)	593	603
2008	11,932	11,992	12,141	12,161	(209)	(169)	12,379	12,551	(172)	447	387
2009	14,846	14,906	14,848	14,868	(1)	39	15,089	15,306	(217)	242	182
2010	20,527	20,607	20,424	20,454	103	153	20,770	20,831	(61)	243	163
2011	17,856	17,886	18,089	18,139	(233)	(253)	18,099	18,451	(351)	243	213
2012	13,822	13,902	13,928	14,068	(105)	(165)	13,846	14,212	(366)	24	(56)
2013	14,574	14,704	14,678	14,768	(104)	(64)	14,549	14,906	(357)	(25)	(155)
2014	15,799	15,949	15,751	15,911	48	38	15,715	16,072	(357)	(84)	(234)
2015	14,294	14,474	14,401	14,541	(106)	(66)	14,118	14,589	(472)	(177)	(357)
2016	15,452	15,642	15,558	15,808	(106)	(166)	15,158	15,504	(346)	(294)	(484)
2017	16,884	17,124	17,587	17,887	(704)	(764)	16,434	17,582	(1,148)	(450)	(690)
2018	22,160	22,510	22,624	23,564	(464)	(1,054)	21,523	22,819	(1,296)	(637)	(987)
2019	19,721	20,631	21,125	22,395	(1,404)	(1,764)	19,059	21,045	(1,986)	(662)	(1,572)
2020	27,272	28,483	27,405	28,985	(133)	(503)	21,609	22,955	(1,346)	(5,663)	(6,873)
2021	34,854	37,448	30,951	33,101	3,903	4,347	26,610	28,718	(2,108)	(8,244)	(10,838)
2022	38,840	41,590	37,726	41,436	1,114	155	31,388	36,453	(5,065)	(7,451)	(10,202)
2023	35,815	40,127					33,755			(2,060)	(6,372)
'92 to '22	567,291	580,558	529,385	540,335	2,090	96	546,584	528,489	(15,659)	(20,706)	(33,974)
'91 and Prior	270,099	270,102	270,124	270,127	(25)	(25)	270,065	270,065	0	(33)	(37)
Total	837,390	850,661	799,510	810,463	2,065	71	816,650	798,554	(15,659)	(20,740)	(34,011)

Washington Department of Labor & Industries

Fatals

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Adjusted Paid Loss	Indications 0.0% Incr Paid Future Fatal	Indications 0.0% Incr Paid On Exposures	Selected	Adjusted Selected Ultimate Loss Low	Adjusted Selected Ultimate Loss High	Ultimate Claims	Adjusted Selected Loss Severity Low	Adjusted Selected Loss Severity High
(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)
1992	12,574	12,590	12,590	12,590	12,590	12,590	56	224,818	224,818
1993	18,017	18,039	18,039	18,039	18,039	18,039	70	257,694	257,694
1994	18,393	18,416	18,416	18,416	18,416	18,416	74	248,864	248,864
1995	15,190	15,208	15,208	15,208	15,208	15,208	71	214,200	214,200
1996	22,264	22,292	22,292	22,292	22,292	22,292	83	268,573	268,573
1997	20,605	20,631	20,631	20,631	20,631	20,631	72	286,538	286,538
1998	18,617	18,640	18,640	18,640	18,640	18,640	62	300,639	300,639
1999	22,267	22,295	22,295	22,295	22,295	22,295	80	278,681	278,681
2000	24,626	24,656	24,656	24,656	24,656	24,656	83	297,061	297,061
2001	21,707	21,734	21,734	21,734	21,734	21,734	74	293,701	293,701
2002	19,501	19,524	19,524	19,524	19,524	19,524	65	300,376	300,376
2003	10,365	10,378	10,378	10,378	10,378	10,378	47	220,804	220,804
2004	18,524	18,546	18,582	18,582	18,600	18,600	75	248,000	248,000
2005	15,739	15,759	15,838	15,838	15,830	15,800	56	282,679	282,143
2006	20,192	20,217	20,323	20,323	20,320	20,300	61	333,115	332,787
2007	21,213	21,415	21,408	21,415	21,410	21,400	63	342,307	342,147
2008	14,960	15,357	15,301	15,357	15,340	15,400	44	347,667	349,027
2009	18,476	19,065	18,905	19,065	19,040	19,100	46	417,588	418,904
2010	25,721	26,248	26,192	26,248	26,220	26,300	55	473,007	474,450
2011	22,307	22,899	22,902	22,902	22,870	22,900	56	411,326	411,865
2012	16,553	17,462	17,250	17,462	17,420	17,500	39	451,904	453,979
2013	17,336	18,423	18,245	18,423	18,370	18,500	44	417,006	419,957
2014	18,183	19,519	19,306	19,519	19,450	19,600	48	408,333	411,482
2015	16,256	17,899	17,651	17,899	17,820	18,000	44	402,309	406,373
2016	16,751	18,815	18,573	18,815	18,710	18,900	44	421,248	425,525
2017	17,337	19,943	20,099	20,099	19,960	20,200	39	507,102	513,199
2018	22,075	25,279	25,629	25,629	25,450	25,800	48	524,780	531,997
2019	17,180	21,469	21,749	21,749	21,290	22,200	40	537,691	560,674
2020	13,586	18,871	19,449	19,449	23,551	24,762	52	452,162	475,405
2021	17,411	24,206	25,212	25,212	32,307	34,901	75	432,857	467,614
2022	14,820	24,473	25,783	25,783	33,165	35,915	71	467,503	506,278
2023	16,535	32,112	35,301	35,301	35,815	40,127	51	702,750	787,362
Totals	585,282	642,380	648,099	649,472	667,339	680,607	1,887		

Covid-19 Provision:				Paid	Ultimate Counts
2020	4,726	4,691	4,762	4,373	9
2021	8,389	7,877	8,901	3,269	19
2022	8,745	8,475	9,015	6,041	18
2023	2,661	2,395	2,927	0	4

(2) Section AF-IV, Exhibit 7
(3) Section AF-IV, Exhibit 9 Col (6); Applying 0.0% Resi
(4) Section AF-IV, Exhibit 9 Col (10); Applying 0.0% Res
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) Section AF-IV, Exhibit 4 Col (7)
(8) = (5) / (7) * 1,000
(9) = (6) / (7) * 1,000

Washington Department of Labor & Industries

Fatals

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Fatal Awards

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Incremental Reported Claim	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	860,805	56	56			56	56	0	0.65		0.65
1993	862,328	70	70			70	70	0	0.81		0.81
1994	881,356	74	74			74	74	0	0.84		0.84
1995	893,820	71	71			71	71	0	0.79		0.79
1996	903,538	83	83			83	83	0	0.92		0.92
1997	954,923	72	72			72	72	0	0.75		0.75
1998	984,969	62	62			62	62	0	0.63	0.34	0.63
1999	1,021,305	80	80			80	80	0	0.78	0.32	0.78
2000	1,066,793	83	83			83	83	0	0.78	0.28	0.78
2001	1,052,874	74	74			74	74	0	0.70	0.34	0.70
2002	1,006,948	65	65			65	65	0	0.65	0.33	0.65
2003	1,012,005	47	47			47	47	0	0.46	0.23	0.46
2004	1,032,293	75	75			75	75	0	0.73	0.29	0.73
2005	1,095,132	56	56			56	56	0	0.51	0.23	0.51
2006	1,152,628	61	61			61	61	0	0.53	0.24	0.53
2007	1,196,332	62	63			63	62	1	0.52	0.21	0.52
2008	1,228,721	44	44			44	43	1	0.35	0.20	0.36
2009	1,108,080	45	46			46	44	2	0.40	0.18	0.41
2010	995,158	56	55			55	54	1	0.54	0.26	0.56
2011	990,801	56	56			56	54	2	0.55	0.27	0.56
2012	1,010,506	38	39			39	36	3	0.36	0.16	0.38
2013	1,053,729	44	44			44	41	3	0.39	0.15	0.42
2014	1,106,094	47	48			48	44	4	0.40	0.14	0.43
2015	1,169,435	44	44			44	40	4	0.34	0.19	0.38
2016	1,224,568	43	44			44	39	5	0.32	0.15	0.36
2017	1,282,013	38	39			39	33	6	0.26	0.19	0.31
2018	1,327,496	49	48			48	41	7	0.31	0.16	0.37
2019	1,357,743	37	40			40	30	10	0.22	0.13	0.29
2020	1,325,602	41	43			43	32	11	0.24	0.12	0.33
2021	1,335,258	58	56	46	55	56	42	14	0.31	0.19	0.42
2022	1,386,333	53	53	47	51	53	34	19	0.25	0.16	0.38
2023	1,439,906	36	47	49	44	47	16	31	0.11	0.11	0.33
Totals	35,319,491	1,820	1,838			1,838	1,714	124			
										Selected:	0.34

(2) Provided by Client
(3) Section AF-IV, Exhibit 5
(4) Section AF-IV, Exhibit 6
(5) Selected Ultimate Frequency x (2) / 10,000
(6) Based on (8) and Section AF-IV, Exhibit 6
(7) Selected by Deloitte
(8) Section AF-IV, Exhibit 5
(9) = (7) - (8)
(10) = (8) / (2) x 10,000
(11) = (Section AF-IV, Exhibit 5) / (2) x 10,000
(12) = (7) / (2) x 10,000

Washington Department of Labor & Industries

Fatals

Reported Claim Count Development Method

Data evaluated as of @06/30/23

Fatal Awards

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							44	44	47	48	49	50	52	53	53	53	53	53	53	53	54	56	56	56	56	56	56	56	56	56	56	56
1993						62	63	63	64	65	67	68	68	68	68	68	68	68	68	68	68	68	69	69	69	69	70	70	70	70	70	
1994					64	64	66	68	69	70	71	71	71	71	73	73	73	73	73	73	74	74	74	74	74	74	74	74	74	74		
1995				52	55	57	58	58	60	61	64	65	67	68	70	70	70	70	70	70	70	70	70	71	71	71	71	71	71			
1996			68	69	71	73	76	76	77	77	77	77	77	79	79	80	80	80	80	80	81	81	81	81	81	81	81	83	83			
1997		52	54	61	64	65	65	66	68	68	68	69	69	69	69	71	71	71	72	72	72	72	72	72	72	72	72	72				
1998	33	37	43	48	51	52	57	57	57	57	58	58	60	60	60	61	61	61	61	61	61	61	61	61	61	61	62					
1999	33	45	54	61	62	65	66	66	66	66	67	69	70	70	71	73	75	77	77	77	77	80	80	80	80							
2000	30	42	49	56	62	63	65	69	73	73	73	74	75	79	81	81	82	82	82	83	83	83	83	83								
2001	36	45	48	51	52	54	57	66	68	69	69	71	71	72	72	72	72	72	72	72	72	72	74									
2002	33	43	47	51	52	52	55	55	55	58	59	61	62	62	65	65	65	65	65	65	65	65										
2003	23	30	33	34	36	42	43	44	44	44	44	44	44	44	44	44	44	44	44	47	47											
2004	30	43	52	55	60	60	60	61	63	63	66	68	70	73	73	73	73	73	73	75												
2005	25	37	41	45	46	48	49	50	50	52	52	52	53	53	53	56	56	56	56													
2006	28	38	48	50	53	54	55	57	58	59	61	61	61	61	61	61	61	61														
2007	25	40	43	46	52	53	55	56	58	58	58	59	62	62	62	62	62															
2008	24	33	35	37	38	39	40	41	41	41	41	43	43	43	43	43																
2009	20	26	30	30	31	34	40	42	44	44	44	44	44	44	44																	
2010	26	33	39	43	46	47	48	49	49	49	51	51	53	54																		
2011	27	34	39	43	47	51	52	52	53	54	54	54	54																			
2012	16	24	26	31	32	33	34	35	36	36	36	36																				
2013	16	27	36	37	39	40	40	40	41	41	41																					
2014	16	29	34	36	37	38	41	42	43	44																						
2015	22	28	34	36	40	40	40	40	40																							
2016	18	31	33	34	35	37	38	39																								
2017	24	27	30	33	33	33	33																									
2018	21	32	36	36	38	41																										
2019	18	26	27	30	30																											
2020	16	29	31	32																												
2021	25	37	42																													
2022	22	34																														
2023	16																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.000	1.068	1.021	1.021	1.020	1.040	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.019	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.016	1.000	1.016	1.016	1.031	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000		
1994					1.000	1.031	1.030	1.015	1.014	1.014	1.000	1.000	1.000	1.028	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.058	1.036	1.018	1.000	1.034	1.017	1.049	1.016	1.031	1.015	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000				
1996			1.015	1.029	1.028	1.041	1.000	1.013	1.000	1.000	1.000	1.000	1.026	1.000	1.013	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.025	1.000					
1997		1.038	1.130	1.049	1.016	1.000	1.015	1.030	1.000	1.000	1.015	1.000	1.000	1.000	1.029	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.121	1.162	1.116	1.063	1.020	1.096	1.000	1.000	1.000	1.018	1.000	1.034	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016							
1999	1.364	1.200	1.130	1.016	1.048	1.015	1.000	1.000	1.000	1.015	1.030	1.014	1.000	1.014	1.028	1.027	1.027	1.000	1.000	1.000	1.039	1.000	1.000	1.000								
2000	1.400	1.167	1.143	1.107	1.016	1.032	1.062	1.058	1.000	1.000	1.014	1.014	1.053	1.025	1.000	1.012	1.000	1.000	1.012	1.000	1.000	1.000	1.000									
2001	1.250	1.067	1.063	1.020	1.038	1.056	1.158	1.030	1.015	1.000	1.029	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.028										
2002	1.303	1.093	1.085	1.020	1.000	1.058	1.000	1.000	1.055	1.017	1.034	1.016	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.304	1.100	1.030	1.059	1.167	1.024	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.068	1.000												
2004	1.433	1.209	1.058	1.091	1.000	1.000	1.017	1.033	1.000	1.048	1.030	1.029	1.043	1.000	1.000	1.000	1.000	1.000	1.027													
2005	1.480	1.108	1.098	1.022	1.043	1.021	1.020	1.000	1.040	1.000	1.000	1.019	1.000	1.000	1.057	1.000	1.000	1.000														
2006	1.357	1.263	1.042	1.060	1.019	1.019	1.036	1.018	1.017	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	1.600	1.075	1.070	1.130	1.019	1.038	1.018	1.036	1.000	1.000	1.017	1.051	1.000	1.000	1.000	1.000																
2008	1.375	1.061	1.057	1.027	1.026	1.026	1.025	1.000	1.000	1.000	1.049	1.000	1.000	1.000	1.000																	
2009	1.300	1.154	1.000	1.033	1.097	1.176	1.050	1.048	1.000	1.000	1.000	1.000	1.000	1.000																		
2010	1.269	1.182	1.103	1.070	1.022	1.021	1.021	1.000	1.000	1.041	1.000	1.039	1.019																			
2011	1.259	1.147	1.103	1.093	1.085	1.020	1.000	1.019	1.019	1.000	1.000	1.000																				
2012	1.500	1.083	1.192	1.032	1.031	1.030	1.029	1.029	1.000	1.000	1.000																					
2013	1.688	1.333	1.028	1.054	1.026	1.000	1.000	1.025	1.000	1.000																						
2014	1.813	1.172	1.059	1.028	1.027	1.079	1.024	1.024	1.023																							
2015	1.273	1.214	1.059	1.111	1.000	1.000	1.000	1.000																								
2016	1.722	1.065	1.030	1.029	1.057	1.027	1.026																									
2017	1.125	1.111	1.100	1.000	1.000	1.000																										
2018	1.524	1.125	1.000	1.056	1.079																											
2019	1.444	1.038	1.111	1.000																												
2020	1.813	1.069	1.032																													
2021	1.480	1.135																														
2022	1.545																															
2023																																
Wtd 5 yr avg	1.549	1.099	1.051	1.041	1.033	1.021	1.016	1.019	1.009	1.009	1.009	1.020	1.004	1.000	1.010	1.000	1.000	1.000	1.018	1.000	1.008	1.005										
Wtd 10 yr avg	1.515	1.134	1.067	1.050	1.042	1.036	1.019	1.020	1.011	1.014	1.010	1.017	1.009	1.008	1.008	1.005	1.003	1.001	1.009	1.003	1.004	1.004										
Wtd 20 yr avg	1.443	1.138	1.065	1.055	1.037	1.035	1.027	1.019	1.009	1.012	1.013	1.014	1.011	1.009	1.008	1.003	1.002	1.001	1.007	1.004	1.006	1.004										
Wtd 30 yr avg	1.486	1.212	1.126	1.110	1.084	1.067	1.022	1.021	1.010	1.014	1.013	1.014	1.011	1.009	1.008	1.003	1.002	1.001	1.007	1.004	1.006	1.004										
Prior Selected	1.428	1.133	1.071	1.054	1.034	1.034	1.025	1.020	1.015	1.014	1.013	1.011	1.009	1.009	1.009	1.005	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.443	1.138	1.065	1.055	1.037	1.035	1.027	1.019	1.014	1.013	1.012	1.011	1.009	1.009	1.008	1.007	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	2.265	1.569	1.380	1.296	1.228	1.184	1.144	1.114	1.093	1.078	1.064	1.051	1.040	1.031	1.022	1.013	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																

Washington Department of Labor & Industries

Fatals

Incremental Fatal Awards to On-Level Earned Premium

Data evaluated as of @06/30/23

Incremental Fatal Awards

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992							44	0	3	1	1	1	2	1	0	0	0	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0
1993						62	1	0	1	1	2	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0
1994					64	0	2	2	1	1	1	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1995				52	3	2	1	0	2	1	3	1	2	1	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
1996			68	1	2	2	3	0	1	0	0	0	0	2	0	1	0	0	0	0	1	0	0	0	0	0	2	0	0	0	0	0
1997		52	2	7	3	1	0	1	2	0	0	1	0	0	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	33	4	6	5	3	1	5	0	0	0	1	0	2	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
1999	33	12	9	7	1	3	1	0	0	0	1	2	1	0	1	2	2	2	0	0	0	3	0	0	0	0	0	0	0	0	0	0
2000	30	12	7	7	6	1	2	4	4	0	0	1	1	4	2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
2001	36	9	3	3	1	2	3	9	2	1	0	2	0	1	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
2002	33	10	4	4	1	0	3	0	0	3	1	2	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	23	7	3	1	2	6	1	1	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
2004	30	13	9	3	5	0	0	1	2	0	3	2	2	3	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
2005	25	12	4	4	1	2	1	1	0	2	0	0	1	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	28	10	10	2	3	1	1	2	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	25	15	3	3	6	1	2	1	2	0	0	1	3	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	24	9	2	2	1	1	1	1	0	0	0	2	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	20	6	4	0	1	3	6	2	2	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	26	7	6	4	3	1	1	1	0	0	2	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	27	7	5	4	4	4	1	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	16	8	2	5	1	1	1	1	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	16	11	9	1	2	1	0	0	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	16	13	5	2	1	1	3	1	1	1	0	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	22	6	6	2	4	0	0	0	0	0	0	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	18	13	2	1	1	2	1	1	1	0	0	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	24	3	3	3	0	0	0	1	1	0	0	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	21	11	4	0	2	3	1	1	1	1	1	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	18	8	1	3	0	2	1	1	1	1	1	1	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	16	13	2	1	2	2	1	1	1	1	1	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	25	12	5	2	2	2	1	1	1	1	1	1	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	22	12	4	3	2	2	1	1	1	1	1	1	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	16	12	5	3	2	2	1	1	1	1	1	1	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Incremental Fatal Awards On On-Level Earned Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992							0.511	0.000	0.035	0.012	0.012	0.012	0.023	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.012	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993						0.719	0.012	0.000	0.012	0.012	0.023	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.012	0.000	0.000	0.000	0.012	0.000	0.000	0.000	0.000	0.000
1994					0.726	0.000	0.023	0.023	0.011	0.011	0.011	0.000	0.000	0.000	0.023	0.000	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995				0.582	0.034	0.022	0.011	0.000	0.022	0.011	0.034	0.011	0.022	0.011	0.022	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996			0.753	0.011	0.022	0.022	0.033	0.000	0.011	0.000	0.000	0.000	0.000	0.022	0.000	0.011	0.000	0.000	0.000	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.022	0.000	0.000	0.000	0.000	0.000
1997		0.545	0.021	0.073	0.031	0.010	0.000	0.010	0.021	0.000	0.000	0.010	0.000	0.000	0.000	0.021	0.000	0.000	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.335	0.041	0.061	0.051	0.030	0.010	0.051	0.000	0.000	0.000	0.010	0.000	0.020	0.000	0.000	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.010	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.323	0.117	0.088	0.069	0.010	0.029	0.010	0.000	0.000	0.000	0.010	0.020	0.010	0.000	0.010	0.020	0.020	0.020	0.000	0.000	0.000	0.029	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.281	0.112	0.066	0.066	0.056	0.009	0.019	0.037	0.037	0.000	0.000	0.009	0.009	0.037	0.019	0.000	0.009	0.000	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.342	0.085	0.028	0.028	0.009	0.019	0.028	0.085	0.019	0.009	0.000	0.019	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.328	0.099	0.040	0.040	0.010	0.000	0.030	0.000	0.000	0.030	0.010	0.020	0.010	0.000	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.227	0.069	0.030	0.010	0.020	0.059	0.010	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.291	0.126	0.087	0.029	0.048	0.000	0.000	0.010	0.019	0.000	0.029	0.019	0.019	0.029	0.000	0.000	0.000	0.000	0.000	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.228	0.110	0.037	0.037	0.009	0.018	0.009	0.009	0.000	0.018	0.000	0.000	0.009	0.000	0.000	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.243	0.087	0.087	0.017	0.026	0.009	0.009	0.017	0.009	0.009	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.209	0.125	0.025	0.025	0.050	0.008	0.017	0.008	0.017	0.000	0.000	0.008	0.025	0.000	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.195	0.073	0.016	0.016	0.008	0.008	0.008	0.008	0.000	0.000	0.000	0.016	0.000	0.000	0.000	0.000	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.180	0.054	0.036	0.000	0.009	0.027	0.054	0.018	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.261	0.070	0.060	0.040	0.030	0.010	0.010	0.010	0.000	0.000	0.020	0.000	0.020	0.010	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.273	0.071	0.050	0.040	0.040	0.040	0.010	0.000	0.010	0.010	0.000	0.000	0.000	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.158	0.079	0.020	0.049	0.010	0.010	0.010	0.010	0.010	0.000	0.000	0.000	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.152	0.104	0.085	0.009	0.019	0.009	0.000	0.000	0.009	0.000	0.000	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.145	0.118	0.045	0.018	0.009	0.009	0.027	0.009	0.009	0.009	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2015	0.188	0.051	0.051	0.017	0.034	0.000	0.000	0.000	0.000	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2016	0.147	0.106	0.016	0.008	0.008	0.016	0.008	0.008	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2017	0.187	0.023	0.023	0.023	0.000	0.000	0.000	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2018	0.158	0.083	0.030	0.000	0.015	0.023	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2019	0.133	0.059	0.007	0.022	0.000	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2020	0.121	0.098	0.015	0.008	0.016	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2021	0.187	0.090	0.037	0.019	0.016	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2022	0.159	0.087	0.032	0.019	0.016	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2023	0.111	0.081	0.032	0.019	0.016	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selection Based On Incremental Fatal Awards to On-Level Earned Premium																																
Wtd 5 yr avg	0.142	0.083	0.023	0.012	0.011	0.010	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.000	0.000	0.000	0.012	0.000	0.006	0.004	0.000	0.000	0.002	0.007	0.000	0.000	0.000	0.000	0.000
Wtd 10 yr avg	0.153	0.081	0.032	0.019	0.016	0.014	0.013	0.007	0.008	0.005	0.006	0.005	0.008	0.005	0.005	0.005	0.003	0.002	0.001	0.006	0.002	0.003	0.003	0.001	0.000	0.002	0.006	0.000	0.000	0.000	0.000	0.000
Selected	0.153	0.081	0.032	0.019	0.016	0.014	0.007	0.005	0.008	0.004	0.004	0.004	0.009	0.002	0.000	0.005	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Washington Department of Labor & Industries

Fatals

Adjusted Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	6,163	8,085	9,514	10,239	10,662	10,662	10,662	10,662	11,047	11,232	11,453	11,571	11,856	12,101	12,101	12,101	12,101	12,101	12,101	12,101	12,279	12,574	12,574	12,574	12,574	12,574	12,574	12,574	12,574	12,574	12,574	12,574
1993	8,667	11,329	12,941	14,588	15,607	15,888	16,289	16,289	16,843	17,206	17,561	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,578	17,808	17,808	17,808	17,808	18,017	18,017	18,017	18,017	18,017	
1994	10,894	14,188	15,575	16,000	16,514	16,514	17,415	17,456	17,727	17,923	18,035	18,035	18,035	18,035	18,379	18,379	18,379	18,379	18,379	18,379	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393	18,393		
1995	9,522	11,391	12,217	12,439	12,854	13,108	13,108	13,108	13,359	13,536	14,144	14,265	14,605	14,645	14,952	14,952	14,952	14,952	14,952	14,952	14,952	14,952	14,952	15,190	15,190	15,190	15,190	15,190	15,190			
1996	11,201	16,984	18,421	18,592	18,866	20,092	20,817	20,817	21,271	21,271	21,271	21,271	21,271	21,618	21,618	21,788	21,788	21,788	21,788	21,788	22,014	22,014	22,014	22,014	22,014	22,014	22,264	22,264				
1997	11,301	14,997	15,791	17,782	18,245	18,676	18,676	19,226	20,023	20,023	20,023	20,218	20,218	20,218	20,218	20,472	20,472	20,472	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605	20,605					
1998	10,433	11,461	14,036	15,213	15,862	16,279	17,438	17,438	17,764	17,764	17,893	17,893	18,358	18,358	18,358	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,476	18,617						
1999	10,090	14,512	16,791	18,900	19,193	19,362	19,841	19,841	19,841	19,841	19,894	20,197	20,311	20,311	20,561	20,894	21,340	21,663	21,663	21,663	21,663	22,267	22,267	22,267	22,267							
2000	10,600	13,457	15,217	18,202	19,951	20,573	21,527	22,357	22,934	22,934	22,934	23,120	23,123	23,915	24,225	24,225	24,435	24,435	24,435	24,626	24,626	24,626	24,626	24,626								
2001	11,837	13,993	14,104	15,336	15,425	15,711	16,894	19,981	20,837	20,837	20,837	21,128	21,128	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,352	21,707									
2002	11,600	14,422	15,669	17,582	17,795	17,795	18,012	18,012	18,012	18,429	18,588	18,841	18,864	18,864	19,501	19,501	19,501	19,501	19,501	19,501	19,501	19,501										
2003	4,860	6,687	7,807	7,864	8,950	9,328	9,789	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	10,365	10,365											
2004	8,879	12,202	14,084	14,799	15,772	15,772	15,772	15,807	16,320	16,329	16,940	17,305	17,648	18,264	18,264	18,264	18,264	18,264	18,264	18,524												
2005	6,266	10,213	11,582	12,671	12,671	13,468	13,830	14,614	14,614	15,027	15,027	15,027	15,208	15,208	15,208	15,739	15,739	15,739	15,739													
2006	12,680	15,416	17,237	17,358	18,190	18,518	18,719	19,374	19,796	19,909	20,192	20,192	20,192	20,192	20,192	20,192	20,192	20,192														
2007	10,062	15,737	16,751	17,464	19,626	19,626	19,958	20,258	20,505	20,505	20,505	20,522	21,213	21,213	21,213	21,213	21,213															
2008	10,029	13,113	13,346	13,628	13,869	14,228	14,565	14,565	14,565	14,565	14,565	14,960	14,960	14,960	14,960	14,960																
2009	10,847	12,588	13,956	13,956	14,283	15,560	16,908	18,159	18,476	18,476	18,476	18,476	18,476	18,476	18,476																	
2010	14,214	16,823	20,168	21,357	23,664	23,674	24,458	24,815	24,815	24,815	25,066	25,066	25,519	25,721																		
2011	11,514	15,494	17,280	18,049	19,592	21,531	21,531	21,531	22,101	22,307	22,307	22,307	22,307																			
2012	6,753	11,040	12,731	14,350	14,449	14,679	15,458	15,713	16,553	16,553	16,553	16,553																				
2013	7,443	12,282	14,698	15,367	15,798	16,682	16,682	16,682	17,336	17,336	17,336																					
2014	7,790	12,248	14,131	15,271	15,681	15,770	17,122	17,590	18,092	18,183																						
2015	9,742	12,061	13,853	14,715	16,105	16,105	16,105	16,105	16,256																							
2016	10,154	15,347	15,384	15,384	15,710	16,213	16,293	16,751																								
2017	10,334	13,284	14,513	17,337	17,337	17,337	17,337																									
2018	9,491	17,783	20,538	20,538	21,827	22,075																										
2019	9,712	15,188	15,701	17,180	17,180																											
2020	8,737	11,308	12,343	13,586																												
2021	8,709	15,580	17,411																													
2022	10,454	14,820																														
2023	16,535																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	1.312	1.177	1.076	1.041	1.000	1.000	1.000	1.036	1.017	1.020	1.010	1.025	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993	1.307	1.142	1.127	1.070	1.018	1.025	1.000	1.034	1.022	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000		
1994	1.302	1.098	1.027	1.032	1.000	1.055	1.002	1.015	1.011	1.006	1.000	1.000	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995	1.196	1.073	1.018	1.033	1.020	1.000	1.000	1.019	1.013	1.045	1.009	1.024	1.003	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000				
1996	1.516	1.085	1.009	1.015	1.065	1.036	1.000	1.022	1.000	1.000	1.000	1.000	1.016	1.000	1.008	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.011	1.000					
1997	1.327	1.053	1.126	1.026	1.024	1.000	1.029	1.041	1.000	1.000	1.010	1.000	1.000	1.000	1.013	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.099	1.225	1.084	1.043	1.026	1.071	1.000	1.019	1.000	1.007	1.000	1.026	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008							
1999	1.438	1.157	1.126	1.015	1.009	1.025	1.000	1.000	1.000	1.003	1.015	1.006	1.000	1.012	1.016	1.021	1.015	1.000	1.000	1.000	1.028	1.000	1.000	1.000								
2000	1.270	1.131	1.196	1.096	1.031	1.046	1.039	1.026	1.000	1.000	1.008	1.000	1.034	1.013	1.000	1.009	1.000	1.000	1.008	1.000	1.000	1.000	1.000									
2001	1.182	1.008	1.087	1.006	1.019	1.075	1.183	1.043	1.000	1.000	1.014	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017										
2002	1.243	1.087	1.122	1.012	1.000	1.012	1.000	1.000	1.023	1.009	1.014	1.001	1.000	1.034	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.376	1.167	1.007	1.138	1.042	1.049	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000												
2004	1.374	1.154	1.051	1.066	1.000	1.000	1.002	1.032	1.001	1.037	1.022	1.020	1.035	1.000	1.000	1.000	1.000	1.000	1.014													
2005	1.630	1.134	1.094	1.000	1.063	1.027	1.057	1.000	1.028	1.000	1.000	1.012	1.000	1.000	1.035	1.000	1.000	1.000														
2006	1.216	1.118	1.007	1.048	1.018	1.011	1.035	1.022	1.006	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	1.564	1.064	1.043	1.124	1.000	1.017	1.015	1.012	1.000	1.000	1.001	1.034	1.000	1.000	1.000	1.000																
2008	1.308	1.018	1.021	1.018	1.026	1.024	1.000	1.000	1.000	1.000	1.027	1.000	1.000	1.000	1.000																	
2009	1.161	1.109	1.000	1.023	1.089	1.087	1.074	1.017	1.000	1.000	1.000	1.000	1.000	1.000																		
2010	1.184	1.199	1.059	1.108	1.000	1.033	1.015	1.000	1.000	1.010	1.000	1.018	1.008																			
2011	1.346	1.115	1.045	1.085	1.099	1.000	1.000	1.027	1.009	1.000	1.000	1.000																				
2012	1.635	1.153	1.127	1.007	1.016	1.053	1.016	1.053	1.000	1.000	1.000																					
2013	1.650	1.197	1.046	1.028	1.056	1.000	1.000	1.039	1.000	1.000																						
2014	1.572	1.154	1.081	1.027	1.006	1.086	1.027	1.029	1.005																							
2015	1.238	1.149	1.062	1.094	1.000	1.000	1.000	1.009																								
2016	1.511	1.002	1.000	1.021	1.032	1.005	1.028																									
2017	1.286	1.092	1.195	1.000	1.000	1.000																										
2018	1.874	1.155	1.000	1.063	1.011																											
2019	1.564	1.034	1.094	1.000																												
2020	1.294	1.092	1.101																													
2021	1.789	1.118																														
2022	1.418																															
2023																																
Wtd 5 yr avg	1.585	1.101	1.071	1.035	1.010	1.017	1.014	1.031	1.003	1.003	1.004	1.011	1.002	1.000	1.006	1.000	1.000	1.000	1.010	1.000	1.006	1.003	1.000	1.000	1.001	1.005	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	1.511	1.112	1.070	1.046	1.030	1.027	1.017	1.020	1.004	1.006	1.004	1.009	1.006	1.005	1.005	1.003	1.002	1.001	1.005	1.001	1.003	1.003	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	
Wtd 20 yr avg	1.427	1.113	1.061	1.049	1.024	1.030	1.026	1.020	1.004	1.006	1.006	1.008	1.007	1.006	1.005	1.002	1.001	1.001	1.004	1.002	1.004	1.003	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	
Wtd 30 yr avg	1.377	1.112	1.069	1.044	1.024	1.028	1.021	1.021	1.005	1.007	1.006	1.008	1.007	1.006	1.005	1.002	1.001	1.001	1.004	1.002	1.004	1.003	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000	1.000	
Prior Selected	1.549	1.107	1.066	1.049	1.030	1.025	1.024	1.020	1.009	1.007	1.007	1.006	1.006	1.006	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.511	1.113	1.061	1.049	1.030	1.026	1.024	1.020	1.008	1.007	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Cumulative	2.205	1.459	1.311	1.236	1.179	1.145	1.116	1.089	1.068	1.060	1.052	1.046	1.040	1.034	1.029	1.025	1.021	1.017	1.013	1.010	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Notes																																

Washington Department of Labor & Industries

Fatals

Average Paid Fatal Award

Data evaluated as of @06/30/23
Paid Per Fatal Award
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							242,326	242,326	235,032	234,004	233,729	231,422	227,999	228,326	228,326	228,326	228,326	228,326	228,326	228,326	227,391	224,543	224,543	224,543	224,543	224,543	224,543	224,543	224,543	224,543	224,543	224,543
1993						256,252	258,551	258,551	263,178	264,704	262,098	258,501	258,501	258,501	258,501	258,501	258,501	258,501	258,501	258,501	258,501	258,501	258,089	258,089	258,089	258,089	257,379	257,379	257,379	257,379	257,379	
1994					258,036	258,036	263,868	256,711	256,906	256,041	254,016	254,016	254,016	254,016	251,766	251,766	251,766	251,766	251,766	251,766	248,559	248,559	248,559	248,559	248,559	248,559	248,559	248,559	248,559	248,559		
1995				239,205	233,706	229,972	226,007	226,007	222,643	221,907	220,998	219,464	217,992	215,366	213,598	213,598	213,598	213,598	213,598	213,598	213,598	213,598	213,598	213,938	213,938	213,938	213,938	213,938	213,938			
1996			270,893	269,447	265,718	275,237	273,902	273,902	276,243	276,243	276,243	276,243	276,243	273,642	273,642	272,346	272,346	272,346	272,346	272,346	271,774	271,774	271,774	271,774	271,774	271,774	268,244	268,244				
1997		288,406	292,423	291,515	285,077	287,324	287,324	291,297	294,456	294,456	294,456	293,018	293,018	293,018	293,018	288,339	288,339	288,339	286,187	286,187	286,187	286,187	286,187	286,187	286,187	286,187	286,187					
1998	316,157	309,769	326,415	316,938	311,027	313,061	305,930	305,930	311,643	311,643	308,496	308,496	305,971	305,971	305,971	302,884	302,884	302,884	302,884	302,884	302,884	302,884	302,884	302,884	302,884	300,271						
1999	305,751	322,487	310,949	309,839	309,561	297,885	300,622	300,622	300,622	300,622	296,926	292,708	290,162	290,162	289,588	286,217	284,539	281,335	281,335	281,335	281,335	278,340	278,340	278,340	278,340							
2000	353,323	320,394	310,549	325,039	321,787	326,550	331,189	324,020	314,168	314,168	314,168	312,431	308,307	302,720	299,073	299,073	297,983	297,983	297,983	296,697	296,697	296,697	296,697	296,697								
2001	328,808	310,961	293,830	300,712	296,627	290,947	296,380	302,739	306,430	301,989	301,989	297,574	297,574	296,553	296,553	296,553	296,553	296,553	296,553	296,553	296,553	296,553	293,341									
2002	351,504	335,384	333,387	344,750	342,220	342,220	327,486	327,486	327,486	317,741	315,055	308,873	304,264	304,264	300,008	300,008	300,008	300,008	300,008	300,008	300,008	300,008										
2003	211,297	222,912	236,566	231,281	248,622	222,090	227,662	223,640	223,640	223,640	223,640	223,640	223,640	223,640	223,640	223,640	223,640	223,640	223,640	220,534	220,534											
2004	295,964	283,773	270,839	269,075	262,866	262,866	262,866	259,132	259,049	259,183	256,660	254,488	252,110	250,186	250,186	250,186	250,186	250,186	250,186	246,980												
2005	250,657	276,020	282,477	281,574	275,453	280,576	282,249	292,288	292,288	288,981	288,981	288,981	286,935	286,935	286,935	281,059	281,059	281,059	281,059													
2006	452,869	405,697	359,105	347,165	343,213	342,924	340,341	339,895	341,305	337,447	331,015	331,015	331,015	331,015	331,015	331,015	331,015	331,015														
2007	402,462	393,417	389,567	379,644	377,428	370,307	362,868	361,755	353,539	353,539	353,539	347,830	342,147	342,147	342,147	342,147	342,147															
2008	417,865	397,375	381,315	368,314	364,962	364,814	364,116	355,235	355,235	355,235	355,235	347,896	347,896	347,896	347,896	347,896																
2009	542,329	484,138	465,184	465,184	460,745	457,636	422,689	432,352	419,916	419,916	419,916	419,916	419,916	419,916	419,916																	
2010	546,685	509,785	517,134	496,664	514,438	503,712	509,535	506,432	506,432	506,432	491,496	491,496	481,487	476,317																		
2011	426,428	455,704	443,068	419,744	416,841	422,169	414,050	414,050	417,007	413,084	413,084	413,084	413,084																			
2012	422,031	460,005	489,636	462,919	451,540	444,805	454,649	448,932	459,807	459,807	459,807	459,807																				
2013	465,191	454,905	408,266	415,329	405,089	417,056	417,056	417,056	422,825	422,825	422,825																					
2014	486,902	422,358	415,626	424,197	423,810	414,993	417,620	418,821	420,749	413,253																						
2015	442,829	430,742	407,437	408,742	402,626	402,626	402,626	402,626	406,388																							
2016	564,112	495,057	466,181	452,470	448,850	438,188	428,766	429,519																								
2017	430,575	492,011	483,754	525,370	525,370	525,370	525,370																									
2018	451,973	555,727	570,508	570,508	574,383	538,419																										
2019	539,554	584,137	581,510	572,671	572,671																											
2020	546,087	389,939	398,169	424,575																												
2021	348,356	421,093	414,557																													
2022	475,183	435,874																														
2023	1,033,458																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							1.067	1.067	1.120	1.131	1.121	1.117	1.134	1.132	1.132	1.132	1.132	1.132	1.132	1.132	1.137	1.151	1.149	1.149	1.149	1.149	1.146	1.146	1.146	1.146	1.146	
1994						1.007	1.021	0.993	0.976	0.967	0.969	0.983	0.983	0.983	0.974	0.974	0.974	0.974	0.974	0.974	0.962	0.962	0.963	0.963	0.963	0.963	0.966	0.966	0.966	0.966		
1995					0.906	0.891	0.857	0.880	0.867	0.867	0.870	0.864	0.858	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.859	0.859	0.859	0.861	0.861	0.861	0.861	0.861	0.861			
1996				1.126	1.137	1.197	1.212	1.212	1.241	1.245	1.250	1.259	1.267	1.271	1.281	1.275	1.275	1.275	1.275	1.275	1.272	1.272	1.272	1.270	1.270	1.270	1.254	1.254				
1997			1.079	1.082	1.073	1.044	1.049	1.064	1.066	1.066	1.066	1.061	1.061	1.071	1.071	1.059	1.059	1.059	1.051	1.051	1.053	1.053	1.053	1.053	1.053	1.053	1.067					
1998		1.074	1.116	1.087	1.091	1.090	1.065	1.050	1.058	1.058	1.048	1.053	1.044	1.044	1.044	1.050	1.050	1.050	1.058	1.058	1.058	1.058	1.058	1.058	1.058	1.049						
1999	0.967	1.041	0.953	0.978	0.995	0.952	0.983	0.983	0.965	0.965	0.962	0.949	0.948	0.948	0.946	0.945	0.939	0.929	0.929	0.929	0.929	0.919	0.919	0.919	0.919							
2000	1.156	0.994	0.999	1.049	1.039	1.096	1.102	1.078	1.045	1.045	1.058	1.067	1.063	1.043	1.033	1.045	1.047	1.059	1.059	1.055	1.055	1.066	1.066	1.066								
2001	0.931	0.971	0.946	0.925	0.922	0.891	0.895	0.934	0.975	0.961	0.961	0.952	0.965	0.980	0.992	0.992	0.995	0.995	0.995	1.000	1.000	1.000	0.989									
2002	1.069	1.079	1.135	1.146	1.154	1.176	1.105	1.082	1.069	1.052	1.043	1.038	1.022	1.026	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012										
2003	0.601	0.665	0.710	0.671	0.726	0.649	0.695	0.683	0.683	0.704	0.710	0.724	0.735	0.735	0.745	0.745	0.745	0.745	0.745	0.735	0.735											
2004	1.401	1.273	1.145	1.163	1.057	1.184	1.155	1.159	1.158	1.159	1.148	1.138	1.127	1.119	1.119	1.119	1.119	1.119	1.119	1.120												
2005	0.847	0.973	1.043	1.046	1.048	1.067	1.074	1.128	1.128	1.115	1.126	1.136	1.138	1.147	1.147	1.123	1.123	1.123	1.123													
2006	1.807	1.470	1.271	1.233	1.246	1.222	1.206	1.163	1.168	1.168	1.145	1.145	1.154	1.154	1.154	1.178	1.178	1.178														
2007	0.889	0.970	1.085	1.094	1.100	1.080	1.066	1.064	1.036	1.048	1.068	1.051	1.034	1.034	1.034	1.034	1.034															
2008	1.038	1.010	0.979	0.970	0.967	0.985	1.003	0.982	1.005	1.005	1.005	1.000	1.017	1.017	1.017	1.017																
2009	1.298	1.218	1.220	1.263	1.262	1.254	1.161	1.217	1.182	1.182	1.182	1.207	1.207	1.207	1.207																	
2010	1.008	1.053	1.112	1.068	1.117	1.101	1.205	1.171	1.206	1.206	1.170	1.170	1.147	1.134																		
2011	0.780	0.894	0.857	0.845	0.810	0.838	0.813	0.818	0.823	0.816	0.840	0.840	0.858																			
2012	0.990	1.009	1.105	1.103	1.083	1.054	1.098	1.084	1.103	1.113	1.113	1.113																				
2013	1.102	0.989	0.834	0.897	0.897	0.938	0.917	0.929	0.920	0.920	0.920																					
2014	1.047	0.928	1.018	1.021	1.046	0.995	1.001	1.004	0.995	0.977																						
2015	0.909	1.020	0.980	0.964	0.950	0.970	0.964	0.961	0.966																							
2016	1.274	1.149	1.144	1.107	1.115	1.088	1.065	1.067																								
2017	0.763	0.994	1.038	1.161	1.170	1.199	1.225																									
2018	1.050	1.130	1.179	1.086	1.093	1.025																										
2019	1.194	1.051	1.019	1.004	0.997																											
2020	1.012	0.668	0.685	0.741																												
2021	0.638	1.080	1.041																													
2022	1.364	1.035																														
2023	2.175																															
Indicated Exp. Trend	1.029	1.024	1.026	1.029	1.032	1.029	1.028	1.027	1.028	1.029	1.030	1.030	1.028	1.027	1.022																	

Washington Department of Labor & Industries

Fatals

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future Fatal Award				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1992	12,574	0	12,574	1.001	12,590	0	12,574	1.001	12,590
1993	18,017	0	18,017	1.001	18,039	0	18,017	1.001	18,039
1994	18,393	0	18,393	1.001	18,416	0	18,393	1.001	18,416
1995	15,190	0	15,190	1.001	15,208	0	15,190	1.001	15,208
1996	22,264	0	22,264	1.001	22,292	0	22,264	1.001	22,292
1997	20,605	0	20,605	1.001	20,631	0	20,605	1.001	20,631
1998	18,617	0	18,617	1.001	18,640	0	18,617	1.001	18,640
1999	22,267	0	22,267	1.001	22,295	0	22,267	1.001	22,295
2000	24,626	0	24,626	1.001	24,656	0	24,626	1.001	24,656
2001	21,707	0	21,707	1.001	21,734	0	21,707	1.001	21,734
2002	19,501	0	19,501	1.001	19,524	0	19,501	1.001	19,524
2003	10,365	0	10,365	1.001	10,378	0	10,365	1.001	10,378
2004	18,524	0	18,524	1.001	18,546	36	18,560	1.001	18,582
2005	15,739	0	15,739	1.001	15,759	79	15,819	1.001	15,838
2006	20,192	0	20,192	1.001	20,217	106	20,298	1.001	20,323
2007	21,213	176	21,389	1.001	21,415	169	21,382	1.001	21,408
2008	14,960	379	15,339	1.001	15,357	323	15,282	1.001	15,301
2009	18,476	565	19,041	1.001	19,065	405	18,882	1.001	18,905
2010	25,721	495	26,216	1.001	26,248	438	26,159	1.001	26,192
2011	22,307	565	22,871	1.001	22,899	567	22,873	1.001	22,902
2012	16,553	888	17,441	1.001	17,462	676	17,229	1.001	17,250
2013	17,336	1,065	18,401	1.001	18,423	887	18,223	1.001	18,245
2014	18,183	1,312	19,495	1.001	19,519	1,099	19,283	1.001	19,306
2015	16,256	1,622	17,877	1.001	17,899	1,373	17,629	1.001	17,651
2016	16,751	2,040	18,792	1.001	18,815	1,799	18,550	1.001	18,573
2017	17,337	2,581	19,918	1.001	19,943	2,737	20,074	1.001	20,099
2018	22,075	3,173	25,248	1.001	25,279	3,523	25,598	1.001	25,629
2019	17,180	4,263	21,443	1.001	21,469	4,542	21,722	1.001	21,749
2020	13,586	5,262	18,848	1.001	18,871	5,839	19,425	1.001	19,449
2021	17,411	6,765	24,177	1.001	24,206	7,770	25,181	1.001	25,212
2022	14,820	9,624	24,443	1.001	24,473	10,931	25,751	1.001	25,783
2023	16,535	15,537	32,073	1.001	32,112	18,722	35,258	1.001	35,301
Totals	585,282	56,311	641,593		642,380	62,023	647,305		648,099

(2) Section AF-IV, Exhibit 7
(3) Section AF-IV, Exhibit 11
(4) = (2) + (3)
(5) Section AF-IV, Exhibit 7
(6) = (4) x (5)
(7) Section AF-IV, Exhibit 11
(8) = (2) + (7)
(9) Section AF-IV, Exhibit 7
(10) = (8) x (9)

Washington Department of Labor & Industries

Fatals

Incremental Paid based on Average Future Fatal Award

Data evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992							0	0	368,416	534,231	634,463	340,533	409,727	705,814	0	0	0	0	0	0	511,605	424,809	0	0	0	0	0	0	0	0	0	0
1993						12,685	1,123,808	0	1,553,990	1,015,204	497,008	49,056	0	0	0	0	0	0	0	0	0	0	644,603	0	0	0	583,814	0	0	0	0	438,130
1994					21,492	0	1,204,593	54,930	722,466	525,050	300,128	0	0	0	459,690	0	0	0	0	0	38,670	0	0	0	0	0	0	0	0	0	438,130	438,130
1995				11,151	362,621	333,579	0	0	327,796	465,776	530,658	317,797	445,842	103,341	402,167	0	0	0	0	0	0	0	0	623,051	0	0	0	0	0	438,130	438,130	438,130
1996			52,199	422,776	338,782	1,515,217	596,646	0	1,122,389	0	0	0	0	428,703	0	420,057	0	0	0	0	558,597	0	0	0	0	0	309,540	0	471,938	438,130	438,130	438,130
1997		167,189	933,394	669,150	362,592	1,013,955	0	1,292,517	937,755	0	0	459,171	0	0	0	298,468	0	0	313,830	0	0	0	0	0	0	0	0	515,485	471,938	438,130	438,130	438,130
1998	718,853	584,503	975,564	535,323	492,140	947,706	526,982	0	740,343	0	293,552	0	529,249	0	0	267,540	0	0	0	0	0	0	0	0	0	320,257	471,938	515,485	471,938	438,130	438,130	438,130
1999	673,360	811,580	557,759	663,496	644,488	124,573	1,053,987	0	0	0	116,674	333,410	252,128	0	549,304	366,776	491,774	354,958	0	0	0	443,722	0	0	0	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2000	728,128	490,621	518,243	878,862	600,604	1,281,442	983,659	427,688	297,180	0	0	382,547	6,582	407,931	319,489	0	432,109	0	0	394,201	0	0	0	0	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2001	638,590	465,285	71,572	797,895	171,467	278,233	765,534	666,176	831,668	0	0	282,135	0	435,141	0	0	0	0	0	0	0	0	345,180	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2002	680,370	546,200	603,749	925,742	412,636	0	139,529	0	0	269,226	308,228	244,857	44,782	0	410,450	0	0	0	0	0	0	0	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2003	401,720	496,357	709,343	108,196	1,033,151	119,578	877,753	96,404	0	0	0	0	0	0	0	0	0	0	0	332,659	0	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2004	561,630	485,111	396,687	452,602	369,213	0	0	66,597	486,763	16,046	386,502	346,912	324,946	389,590	0	0	0	0	0	246,621	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2005	457,629	600,403	624,763	497,172	0	727,392	661,871	1,431,726	0	376,687	0	0	329,619	0	0	323,597	0	0	0	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2006	815,158	492,499	327,702	109,090	499,199	589,746	361,483	589,732	759,003	204,630	254,296	0	0	0	0	0	0	0	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2007	670,585	630,396	563,558	395,597	600,564	0	276,145	500,746	205,772	0	0	27,861	383,863	0	0	0	0	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2008	665,042	545,468	185,141	224,073	383,455	571,662	536,165	0	0	0	0	314,258	0	0	0	0	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2009	822,650	440,148	518,751	0	496,895	645,447	340,775	948,970	240,824	0	0	0	0	0	0	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2010	850,541	579,895	867,451	462,196	1,196,736	16,056	1,218,545	556,167	0	0	195,358	0	352,001	314,812	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2011	649,429	865,992	543,915	292,917	587,292	738,288	0	0	869,224	312,472	0	0	0	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2012	650,708	826,355	1,303,192	499,539	152,340	353,544	1,201,830	392,515	1,295,819	0	0	0	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2013	716,324	677,449	413,218	1,031,075	332,071	1,360,879	0	0	1,006,423	0	0	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2014	724,278	510,102	560,176	847,724	609,737	132,006	670,718	696,248	746,345	135,278	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2015	631,291	550,877	425,790	614,346	495,506	0	0	0	214,485	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2016	805,819	570,592	26,565	0	465,363	359,416	114,493	654,456	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2017	571,028	1,304,310	543,006	1,248,656	0	0	0	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2018	574,449	958,072	875,389	0	818,698	105,336	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2019	650,573	825,278	618,817	594,578	0	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2020	631,687	228,755	598,625	1,438,001	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2021	380,079	624,775	399,544	504,483	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2022	488,873	374,289	504,483	504,483	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
2023	1,033,458	449,585	504,483	504,483	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130

Incremental Paid to On-Level Earned Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.021	0.006	0.005	0.002	0.001	0.000	0.000	0.000	0.001	0.001	0.001	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.028	0.009	0.005	0.005	0.003	0.001	0.001	0.000	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000
1994	0.033	0.010	0.004	0.001	0.002	0.000	0.003	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.028	0.005	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.001	0.002	0.000	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.031	0.016	0.004	0.000	0.001	0.003	0.002	0.000	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000
1997	0.028	0.009	0.002	0.005	0.001	0.001	0.000	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.024	0.002	0.006	0.003	0.001	0.001	0.003	0.000	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.022	0.010	0.005	0.005	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.020	0.006	0.003	0.006	0.003	0.001	0.002	0.002	0.001	0.000	0.000	0.000	0.000	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.022	0.004	0.000	0.002	0.000	0.001	0.002	0.006	0.002	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.022	0.005	0.002	0.004	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.009	0.003	0.002	0.000	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.016	0.006	0.003	0.001	0.002	0.000	0.000	0.000	0.001	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.010	0.007	0.002	0.002	0.000	0.001	0.001	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.020	0.004	0.003	0.000	0.001	0.001	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.014	0.008	0.001	0.001	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.013	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.015	0.002	0.002	0.000	0.000	0.002	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.022	0.004	0.005	0.002	0.004	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.018	0.006	0.003	0.001	0.002	0.003	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.010	0.007	0.003	0.002	0.000	0.000	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.011	0.007	0.004	0.001	0.001	0.001	0.000	0.000	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.010	0.006	0.003	0.002	0.001	0.000	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2015	0.012	0.003	0.002	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2016	0.012	0.006	0.000	0.000	0.000	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2017	0.011	0.003	0.001	0.003	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2018	0.009	0.008	0.003	0.000	0.001	0.000	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2019	0.009	0.005	0.000	0.001	0.000	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2020	0.008	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2021	0.007	0.006	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2022	0.008	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2023	0.011	0.005	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Selection Based On Incremental Paid to Ultimate Claims

Calendar FY	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
Sel. Future IR	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Mortality Assumptions	567,976	449,585	504,483	504,483	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
Sel. Severity	567,976	449,585	504,483	504,483	515,485	526,438	537,279	537,279	537,279	547,865	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	537,279	504,483	504,483	504,483	493,560	482,763	471,938	515,485	471,938	438,130	438,130	438,130
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	0.011	0.003	0.001	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10 Year Trended Avg.	0.010	0.005	0.002	0.001	0.001	0.001	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sel. Rate	0.010	0.005	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Fatals

Incremental Average Fatal Award

Data evaluated as of @06/30/23

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	6,163	1,922	1,429	725	424	0	0	0	384	186	221	118	285	245	0	0	0	0	0	0	178	295	0	0	0	0	0	0	0	0	0	0
1993	8,667	2,662	1,612	1,647	1,019	281	401	0	555	362	355	18	0	0	0	0	0	0	0	0	0	0	230	0	0	0	208	0	0	0	0	0
1994	10,894	3,294	1,387	425	514	0	901	41	270	196	112	0	0	0	344	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0
1995	9,522	1,870	826	221	415	255	0	0	250	178	608	121	340	39	307	0	0	0	0	0	0	0	0	238	0	0	0	0	0	0	0	0
1996	11,201	5,784	1,436	171	274	1,226	724	0	454	0	0	0	0	347	0	170	0	0	0	0	226	0	0	0	0	0	251	0	0	0	0	0
1997	11,301	3,696	794	1,992	463	431	0	550	797	0	0	195	0	0	0	254	0	0	133	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	10,433	1,028	2,574	1,177	649	417	1,159	0	326	0	129	0	466	0	0	118	0	0	0	0	0	0	0	0	0	141	0	0	0	0	0	0
1999	10,090	4,422	2,279	2,109	293	170	479	0	0	0	53	303	114	0	249	333	447	322	0	0	0	604	0	0	0	0	0	0	0	0	0	0
2000	10,600	2,857	1,760	2,985	1,749	622	955	830	577	0	0	186	3	792	310	0	210	0	0	191	0	0	0	0	0	0	0	0	0	0	0	0
2001	11,837	2,156	111	1,233	88	287	1,183	3,087	856	0	0	291	0	224	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0
2002	11,600	2,822	1,248	1,913	213	0	216	0	0	417	159	253	23	0	636	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	4,860	1,828	1,119	57	1,087	377	462	51	0	0	0	0	0	0	0	0	0	0	0	525	0	0	0	0	0	0	0	0	0	0	0	0
2004	8,879	3,323	1,881	716	973	0	0	35	513	8	611	366	342	616	0	0	0	0	0	260	0	0	0	0	0	0	0	0	0	0	0	0
2005	6,266	3,946	1,369	1,089	0	797	363	784	0	413	0	0	181	0	0	532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	12,680	2,736	1,821	121	832	328	201	655	422	114	283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	10,062	5,675	1,015	712	2,163	0	331	301	247	0	0	17	691	0	0	0	0	176	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	10,029	3,085	233	282	241	359	337	0	0	0	0	395	0	0	0	0	190	189	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	10,847	1,741	1,368	0	328	1,277	1,348	1,251	318	0	0	0	0	0	0	206	179	179	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	14,214	2,609	3,345	1,188	2,308	10	783	357	0	0	251	0	452	202	0	181	157	157	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	11,514	3,980	1,786	769	1,543	1,939	0	0	571	205	0	0	0	62	0	184	160	160	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	6,753	4,288	1,690	1,620	99	229	779	255	840	0	0	0	319	62	0	185	161	161	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	7,443	4,839	2,415	670	431	884	0	0	654	0	0	138	333	65	0	193	168	168	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	7,790	4,458	1,883	1,140	410	89	1,353	468	502	91	155	150	362	70	0	210	183	182	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	9,742	2,319	1,792	862	1,390	0	0	0	150	174	171	165	399	78	0	232	201	201	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	10,154	5,193	37	0	326	503	80	458	346	182	179	173	417	81	0	242	211	210	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	10,334	2,950	1,228	2,825	0	0	0	280	390	205	201	195	471	91	0	273	237	237	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	9,491	8,292	2,755	0	1,288	249	385	303	421	222	218	210	508	99	0	295	257	256	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	9,712	5,476	513	1,479	0	842	415	326	454	239	235	227	548	106	0	318	277	276	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	8,737	2,571	1,035	1,243	923	857	422	332	462	244	239	231	558	108	0	324	281	281	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	8,709	6,872	1,831	1,146	986	915	451	355	493	260	255	247	596	116	0	346	301	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	10,454	4,366	2,174	1,262	1,086	1,007	496	390	543	286	281	271	656	127	0	381	331	331	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	16,535	5,254	2,324	1,349	1,160	1,076	530	417	581	306	300	290	701	136	0	407	354	353	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Incremental Paid Based On Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	6,163	1,922	1,429	725	424	0	0	0	384	186	221	118	285	245	0	0	0	0	0	0	178	295	0	0	0	0	0	0	0	0	0	0
1993	8,667	2,662	1,612	1,647	1,019	281	401	0	555	362	355	18	0	0	0	0	0	0	0	0	0	0	230	0	0	0	208	0	0	0	0	0
1994	10,894	3,294	1,387	425	514	0	901	41	270	196	112	0	0	0	344	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0
1995	9,522	1,870	826	221	415	255	0	0	250	178	608	121	340	39	307	0	0	0	0	0	0	0	0	238	0	0	0	0	0	0	0	0
1996	11,201	5,784	1,436	171	274	1,226	724	0	454	0	0	0	0	347	0	170	0	0	0	0	226	0	0	0	0	0	251	0	0	0	0	0
1997	11,301	3,696	794	1,992	463	431	0	550	797	0	0	195	0	0	0	254	0	0	133	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	10,433	1,028	2,574	1,177	649	417	1,159	0	326	0	129	0	466	0	0	118	0	0	0	0	0	0	0	0	0	141	0	0	0	0	0	0
1999	10,090	4,422	2,279	2,109	293	170	479	0	0	0	53	303	114	0	249	333	447	322	0	0	0	604	0	0	0	0	0	0	0	0	0	0
2000	10,600	2,857	1,760	2,985	1,749	622	955	830	577	0	0	186	3	792	310	0	210	0	0	191	0	0	0	0	0	0	0	0	0	0	0	0
2001	11,837	2,156	111	1,233	88	287	1,183	3,087	856	0	0	291	0	224	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0
2002	11,600	2,822	1,248	1,913	213	0	216	0	0	417	159	253	23	0	636	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	4,860	1,828	1,119	57	1,087	377	462	51	0	0	0	0	0	0	0	0	0	0	0	525	0	0	0	0	0	0	0	0	0	0	0	0
2004	8,879	3,323	1,881	716	973	0	0	35	513	8	611	366	342	616	0	0	0	0	0	260	36	0	0	0	0	0	0	0	0	0	0	0
2005	6,266	3,946	1,369	1,089	0	797	363	784	0	413	0	0	181	0	0	532	0	0	0	40	40	0	0	0	0	0	0	0	0	0	0	0
2006	12,680	2,736	1,821	121	832	328	201	655	422	114	283	0	0	0	0	0	0	0	21	42	42	0	0	0	0	0	0	0	0	0	0	0
2007	10,062	5,675	1,015	712	2,163	0	331	301	247	0	0	17	691	0	0	0	0	50	24	48	48	0	0	0	0	0	0	0	0	0	0	0
2008	10,029	3,085	233	282	241	359	337	0	0	0	0	395	0	0	0	0	142	54	25	51	51	0	0	0	0	0	0	0	0	0	0	0
2009	10,847	1,741	1,368	0	328	1,277	1,348	1,251	318	0	0	0	0	0	0	100	134	51	24	48	48	0	0	0	0	0	0	0	0	0	0	0
2010	14,214	2,609	3,345	1,188	2,308	10	783	357	0	0	251	0	452	202	83	88	117	44	21	42	42	0	0	0	0	0	0	0	0	0	0	0
2011	11,514	3,980	1,786	769	1,543	1,939	0	0	571	205	0	0	0	121	85	89	119	45	21	43	43	0	0	0	0	0	0	0	0	0	0	0
2012	6,753	4,288	1,690	1,620	99	229	779	255	840	0	0	0	105	122	85	90	120	46	22	43	43	0	0	0	0	0	0	0	0	0	0	0
2013	7,443	4,839	2,415	670	431	884	0	0	654	0	0	181	110	127	89	94	125	48	22	45	45	0	0	0	0	0	0	0	0	0	0	0
2014	7,790	4,458	1,883	1,140	410	89	1,353	468	502	91	135	197	119	138	97	102	136	52	24	49	49	0	0	0	0	0	0	0	0	0	0	0
2015	9,742	2,319	1,792	862	1,390	0	0	0	150	161	149	217	132	153	107	112	150	57	27	54	54	0	0	0	0	0	0	0	0	0	0	0
2016	10,154	5,193	37	0	326	503	80	458	364	168	156	227	138	160	112	117	157	60	28	57	57	0	0	0	0	0	0	0	0	0	0	0
2017	10,334	2,950	1,228	2,825	0	0	0	709	410	189	176	256	155	180	126	132	177	67	32	64	64	0	0	0	0	0	0	0	0	0	0	0
2018	9,491	8,292	2,755	0	1,288	249	565	766	443	204	190	276	168	194	136	143	191	73	34	69	69	0	0	0	0	0	0	0	0	0	0	0
2019	9,712	5,476	513	1,479	0	744	609	825	478	220	205	298	181	210	147	154	206	78	37	75	75	0	0	0	0	0	0	0	0	0	0	0
2020	8,737	2,571	1,035	1,243	1,217	757	620	840	486	224	209	303	184	213	149	157	210	80	38	76	76	0	0	0	0	0	0	0	0	0	0	0
2021	8,709	6,872	1,831	1,534	1,300	809	662	897	519	240	223	324	196	228	159	167	224	85	40	81	81	0	0	0	0	0	0	0	0	0	0	0
2022	10,454	4,366	2,376	1,689	1,431	890	729	988	572	264	245	356	216	251	176	184	247	94	44	89	89	0	0	0	0	0	0	0	0	0	0	0
2023	16,535	7,042	2,539	1,805	1,529	951	779	1,055	611	282	262	381	231	268	188	197	264	100	47	95	95	0	0	0	0	0	0	0	0	0	0	0

Washington Department of Labor & Industries

Fatals

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Adjusted Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Adjusted Selected Ultimate Low	Adjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	1,632	1.000	1,632	1,632	1,632	0	0	0.993	0	0
1951	3,934	1.000	3,934	3,934	3,934	0	0	0.993	0	0
1952	4,357	1.000	4,357	4,357	4,357	0	0	0.993	0	0
1953	4,302	1.000	4,302	4,302	4,302	0	0	0.993	0	0
1954	3,900	1.000	3,900	3,900	3,900	0	0	0.993	0	0
1955	3,896	1.000	3,896	3,896	3,896	0	0	0.993	0	0
1956	4,134	1.000	4,134	4,134	4,134	0	0	0.993	0	0
1957	4,494	1.000	4,494	4,494	4,494	0	0	0.993	0	0
1958	4,865	1.000	4,865	4,865	4,865	0	0	0.993	0	0
1959	4,909	1.000	4,909	4,909	4,909	0	0	0.993	0	0
1960	5,054	1.000	5,054	5,054	5,054	0	0	0.993	0	0
1961	4,793	1.000	4,793	4,793	4,793	0	0	0.993	0	0
1962	4,635	1.000	4,635	4,635	4,635	0	0	0.993	0	0
1963	4,611	1.000	4,611	4,611	4,611	0	0	0.993	0	0
1964	4,413	1.000	4,413	4,413	4,413	0	0	0.993	0	0
1965	4,371	1.000	4,371	4,371	4,371	0	0	0.993	0	0
1966	4,751	1.000	4,751	4,751	4,751	0	0	0.993	0	0
1967	5,003	1.000	5,003	5,003	5,003	0	0	0.993	0	0
1968	4,596	1.000	4,596	4,596	4,596	0	0	0.993	0	0
1969	5,107	1.000	5,107	5,107	5,107	0	0	0.993	0	0
1970	4,958	1.000	4,958	4,958	4,958	0	0	0.993	0	0
1971	6,177	1.000	6,177	6,177	6,177	0	0	0.993	0	0
1972	8,765	1.000	8,765	8,765	8,765	0	0	0.993	0	0
1973	10,528	1.000	10,528	10,528	10,528	0	0	0.993	0	0
1974	10,658	1.000	10,658	10,658	10,658	0	0	0.993	0	0
1975	9,727	1.000	9,727	9,727	9,727	0	0	0.993	0	0
1976	10,398	1.000	10,398	10,398	10,398	0	0	0.993	0	0
1977	11,249	1.000	11,249	11,249	11,249	0	0	0.993	0	0
1978	14,689	1.000	14,689	14,689	14,689	0	0	0.993	0	0
1979	11,717	1.000	11,717	11,717	11,717	0	0	0.993	0	0
1980	15,313	1.000	15,313	15,313	15,313	0	0	0.993	0	0
1981	12,826	1.000	12,826	12,826	12,826	0	0	0.993	0	0
1982	12,555	1.000	12,555	12,555	12,555	0	0	0.993	0	0
1983	14,047	1.000	14,047	14,047	14,047	0	0	0.993	0	0
1984	11,187	1.000	11,187	11,187	11,187	0	0	0.993	0	0
1985	12,203	1.000	12,203	12,203	12,203	0	0	0.993	0	0
1986	12,306	1.000	12,306	12,306	12,306	0	0	0.993	0	0
1987	13,005	1.000	13,005	13,005	13,005	0	0	0.993	0	0
1988	14,264	1.000	14,264	14,264	14,264	0	0	0.993	0	0
1989	15,630	1.000	15,630	15,630	15,630	0	0	0.991	0	0
1990	17,539	1.000	17,545	17,545	17,545	5	6	0.992	5	6
1991	23,970	1.001	24,000	23,998	24,001	28	31	0.989	28	31
Totals	361,472		361,507	361,505	361,509	33	37		33	37
Notes										

(2) Section AF-IV, Exhibit 13
(3) Section AF-IV, Exhibit 13
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section AF-IV, Exhibit 14 Col (17)
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Fatals

Adjusted Paid Loss Development Method - 1991 & Prior

Data evaluated as of @08/30/23
Amounts in 000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
1941																																																					
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1950	1,622	1,622	1,622	1,622	1,622	1,625	1,625	1,625	1,625	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632									
1951	3,923	3,923	3,925	3,925	3,928	3,928	3,928	3,928	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,935	3,934	3,934	3,934	3,934	3,934	3,934											
1952	4,358	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,359	4,357	4,357	4,357	4,357	4,357	4,357											
1953	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302	4,302												
1954	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900													
1955	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896	3,896														
1956	4,123	4,123	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,131	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134															
1957	4,487	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494	4,494																
1958	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865																
1959	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,887	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909																			
1960	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054	5,054																			
1961	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793	4,793																			
1962	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635	4,635																					
1963	4,593	4,606	4,606	4,606	4,606	4,606	4,606	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611	4,611																							
1964	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413	4,413																									
1965	4,369	4,369	4,369	4,369	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371	4,371																									
1966	4,705	4,734	4,736	4,736	4,736	4,736	4,736	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751	4,751																									
1967	5,002	5,002	5,002	5,002	5,002	5,002	5,002	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003	5,003																									
1968	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596	4,596																									
1969	5,079	5,079	5,079	5,079	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107	5,107																									
1970	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958	4,958																									
1971	6,167	6,167	6,167	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177	6,177																											
1972	8,658	8,678	8,678	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,697	8,765	8,765	8,765	8,765	8,765																											
1973	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528	10,528																													
1974	10,523	10,523	10,523	10,523	10,523	10,523	10,523	10,523	10,523	10,523	10,523	10,561	10,657	10,658	10,658	10,658	10,658	10,658																															
1975	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,615	9,727	9,727	9,727	9,727	9,727	9,727																													
1976	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398	10,398																														
1977	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249	11,249																															
1978	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689	14,689																																	
1979	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717	11,717																																	
1980	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313	15,313																																		
1981	12,826	12,826	12,826	12,826	12,826	12,826	12,826	12,826	12,826	12,826	12,826	12,826																																			
1982	12,555	12,555	12,555	12,555	12,555	12,555	12,555	12,555	12,555	12,556	12,555																																				
1983	14,047	14,047	14,047	14,047	14,047	14,047	14,047	14,047	14,047																																						
1984	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187																																							
1985	12,203	12,203	12,203	12,203	12,203	12,203	12,203																																								
1986	12,306	12,306	12,306	12,306	12,306	12,306																																									
1987	13,005	13,005	13,005	13,005	13,005	13,005																																									
1988	14,264	14,264	14,264	14,264	14,264																																										
1989	15,630	15,630	15,630	15,630																																											
1990	17,539	17,539	17,539																																												
1991	23,970	23,970																																													
1992	12,574																																														

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1940																																																					
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1950	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1951	1.000	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1953	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1954	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1955	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1956	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1957	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1960	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1961	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1962	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1964	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1965	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1966	1.006	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1968	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1969	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1971	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1972	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000																											
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.009	1.000	1.000	1.000	1.000	1.000	1.000																													
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000																															
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																	
1978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																	
1979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																		
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																					
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																						
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																							
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																								
1985	1.000	1.000	1.000	1.000	1.000	1.000																																									
1986	1.000	1.000	1.000	1.000	1.000																																										
1987	1.000	1.000	1.000	1.000																																											
1988	1.000	1.000	1.000																																												
1989	1.000	1.000																																													
1990	1.000	1.000																											

Washington Department of Labor & Industries

Fatals

Development of Discounted Unpaid Claims Estimate

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	-23	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	-24	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	-25	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	-26	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	-27	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	-28	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	-29	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	-30	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	-31	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	-32	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	-33	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	-34	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	-35	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	-36	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	-37	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	-38	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	-39	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	-40	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	-41	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	-42	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	-43	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	-44	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	-45	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	-46	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	-47	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	-48	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	-49	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	-50	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.991
1990	6	-51	1.000	0.03%	0.03%	6	0	0	0	0	0	0	0	0	0	6	0.992
1991	29	-52	1.001	0.12%	0.09%	22	8	0	0	0	0	0	0	0	0	29	0.989
1992	15	-53	1.001	0.12%	0.00%	0	11	4	0	0	0	0	0	0	0	15	0.974
1993	22	-54	1.001	0.12%	0.00%	**0**	0	16	6	0	0	0	0	0	0	22	0.960
1994	23	-55	1.001	0.12%	0.00%	**0**	**0**	0	17	6	0	0	0	0	0	23	0.945
1995	19	-56	1.001	0.12%	0.00%	**0**	**0**	**0**	0	14	5	0	0	0	0	19	0.931
1996	27	-57	1.001	0.12%	0.00%	**0**	**0**	**0**	**0**	0	20	7	0	0	0	27	0.918
1997	25	-58	1.001	0.12%	0.00%	**0**	**0**	**0**	**0**	**0**	0	19	7	0	0	25	0.904
1998	23	-59	1.001	0.12%	0.00%	**0**	**0**	**0**	**0**	**0**	**0**	0	17	6	0	23	0.891
1999	27	-60	1.002	0.17%	0.05%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	14	13	27	0.875
2000	30	-61	1.003	0.29%	0.11%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	30	30	0.867
2001	27	-62	1.004	0.40%	0.12%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	27	27	0.863
2002	24	-63	1.005	0.54%	0.14%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	24	24	0.862
2003	13	-64	1.007	0.73%	0.19%	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	13	13	0.861
2004	76	-65	1.010	0.95%	0.22%	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	58	76	0.891
2005	76	-66	1.013	1.25%	0.30%	**20**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	36	76	0.923
2006	118	-67	1.017	1.63%	0.38%	**11**	**21**	**21**	**0**	**0**	**0**	**0**	**0**	**0**	65	118	0.910
2007	192	-68	1.021	2.03%	0.40%	**113**	**12**	**24**	**24**	**0**	**0**	**0**	**0**	**0**	20	192	0.965
2008	410	-69	1.025	2.45%	0.42%	**166**	**122**	**13**	**26**	**26**	**0**	**0**	**0**	**0**	60	410	0.958
2009	594	-70	1.029	2.87%	0.42%	**153**	**157**	**115**	**12**	**24**	**24**	**0**	**0**	**0**	109	594	0.949
2010	539	-71	1.034	3.31%	0.44%	**42**	**134**	**137**	**101**	**11**	**21**	**21**	**0**	**0**	72	539	0.945
2011	578	-72	1.040	3.85%	0.55%	**91**	**42**	**136**	**140**	**102**	**11**	**22**	**22**	**0**	13	578	0.949
2012	907	-73	1.046	4.40%	0.55%	**212**	**92**	**43**	**137**	**141**	**103**	**11**	**22**	**22**	125	907	0.939
2013	1,099	-74	1.052	4.97%	0.57%	**159**	**221**	**96**	**45**	**143**	**147**	**108**	**11**	**23**	146	1,099	0.936
2014	1,342	-75	1.060	5.64%	0.67%	**145**	**173**	**241**	**104**	**48**	**156**	**159**	**117**	**12**	185	1,342	0.931
2015	1,654	-76	1.068	6.38%	0.74%	**167**	**160**	**191**	**265**	**115**	**53**	**172**	**176**	**129**	225	1,654	0.926
2016	2,054	-77	1.089	8.21%	1.83%	**355**	**175**	**167**	**200**	**277**	**120**	**56**	**180**	**184**	340	2,054	0.928
2017	2,743	-78	1.116	10.37%	2.17%	**494**	**400**	**197**	**189**	**225**	**313**	**136**	**63**	**203**	523	2,743	0.930
2018	3,550	-79	1.145	12.64%	2.27%	**475**	**534**	**432**	**213**	**204**	**243**	**338**	**147**	**68**	896	3,550	0.925
2019	4,565	-80	1.179	15.16%	2.52%	**793**	**512**	**576**	**466**	**230**	**220**	**262**	**364**	**158**	984	4,565	0.927
2020	10,570	-81	1.236	19.09%	3.93%	**1,070**	**807**	**521**	**586**	**474**	**234**	**224**	**267**	**371**	6,016	10,570	0.900
2021	16,193	-82	1.311	23.71%	4.62%	**1,340**	**1,143**	**862**	**556**	**626**	**506**	**250**	**239**	**285**	10,386	16,193	0.895
2022	19,720	-83	1.459	31.45%	7.74%	**2,275**	**1,476**	**1,258**	**949**	**613**	**689**	**557**	**275**	**263**	11,365	19,720	0.902
2023	21,436	-84	2.205	54.65%	23.19%	**6,148**	**2,431**	**1,577**	**1,345**	**1,014**	**655**	**736**	**596**	**294**	6,641	21,436	0.930
Total	88,726					14,275	8,651	6,628	5,379	4,293	3,521	3,078	2,501	2,031	38,370	88,726	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.857	0.914	

Washington Department of Labor & Industries

Fatals

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Undjusted Deloitte Ultimate Losses Low @06/30/22	Undjusted Deloitte Ultimate Losses High @06/30/22	Undjusted Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Undjusted Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	9,713	9,713	9,697	17	17	1.001	1.001	0	0	0	0	0	9,712	9,712	(1)	(1)
1993	13,954	13,954	13,930	24	24	1.001	1.001	0	0	0	0	0	13,952	13,952	(2)	(2)
1994	14,209	14,209	14,185	24	24	1.001	1.001	0	0	0	0	0	14,207	14,207	(2)	(2)
1995	11,741	11,741	11,721	20	20	1.001	1.001	0	0	0	0	0	11,740	11,740	(1)	(1)
1996	17,259	17,259	17,230	29	29	1.001	1.001	0	0	0	0	0	17,257	17,257	(2)	(2)
1997	15,917	15,917	15,890	27	27	1.001	1.001	0	0	0	0	0	15,915	15,915	(2)	(2)
1998	14,273	14,273	14,248	24	24	1.001	1.001	0	0	141	141	141	14,412	14,412	139	139
1999	17,314	17,314	17,284	29	29	1.002	1.001	0	0	0	0	0	17,312	17,312	(2)	(2)
2000	19,060	19,060	19,028	33	33	1.003	1.002	0	0	0	0	0	19,058	19,058	(2)	(2)
2001	16,494	16,494	16,466	28	28	1.004	1.003	0	0	355	355	355	16,848	16,848	354	354
2002	15,075	15,075	15,049	26	26	1.006	1.004	0	0	0	0	0	15,073	15,073	(2)	(2)
2003	8,100	8,100	8,087	13	13	1.008	1.006	18	18	0	(18)	(18)	8,099	8,099	(1)	(1)
2004	14,195	14,205	14,107	88	98	1.011	1.008	17	19	260	243	241	14,443	14,443	248	238
2005	12,354	12,364	12,236	118	128	1.014	1.011	9	10	0	(9)	(10)	12,327	12,297	(27)	(67)
2006	15,742	15,742	15,576	166	166	1.018	1.014	91	91	0	(91)	(91)	15,704	15,684	(38)	(58)
2007	16,749	16,829	16,386	363	443	1.022	1.018	133	163	0	(133)	(163)	16,583	16,573	(166)	(256)
2008	12,141	12,161	11,552	589	609	1.026	1.022	161	166	0	(161)	(166)	11,932	11,992	(209)	(169)
2009	14,848	14,868	14,283	565	585	1.033	1.026	43	45	0	(43)	(45)	14,846	14,906	(1)	39
2010	20,424	20,454	19,826	598	628	1.039	1.033	96	101	202	106	101	20,527	20,607	103	153
2011	18,089	18,139	17,293	797	847	1.046	1.039	205	218	0	(205)	(218)	17,856	17,886	(233)	(253)
2012	13,928	14,068	12,955	972	1,112	1.053	1.046	168	192	0	(168)	(192)	13,822	13,902	(105)	(165)
2013	14,678	14,768	13,540	1,138	1,228	1.061	1.053	143	154	0	(143)	(154)	14,574	14,704	(104)	(64)
2014	15,751	15,911	14,441	1,310	1,470	1.070	1.061	105	118	91	(14)	(27)	15,799	15,949	48	38
2015	14,401	14,541	12,580	1,821	1,961	1.092	1.070	349	376	150	(198)	(225)	14,294	14,474	(106)	(66)
2016	15,558	15,808	13,035	2,523	2,773	1.118	1.092	391	429	458	67	29	15,452	15,642	(106)	(166)
2017	17,587	17,887	14,261	3,327	3,627	1.147	1.118	462	504	0	(462)	(504)	16,884	17,124	(704)	(764)
2018	22,624	23,564	18,536	4,088	5,028	1.180	1.147	637	784	249	(389)	(535)	22,160	22,510	(464)	(1,054)
2019	21,125	22,395	15,611	5,514	6,784	1.238	1.180	991	1,219	0	(991)	(1,219)	19,721	20,631	(1,404)	(1,764)
2020	27,405	28,985	16,081	11,324	12,904	1.320	1.238	1,285	1,464	1,226	(58)	(237)	27,272	28,483	(133)	(503)
2021	30,951	33,101	18,142	12,810	14,960	1.461	1.320	1,986	2,319	1,817	(169)	(502)	34,854	37,448	3,903	4,347
2022	37,726	41,436	15,459	22,267	25,977	2.264	1.461	5,474	6,386	5,036	(438)	(1,350)	38,840	41,590	1,114	155
2023																
'92 to '22	529,385	540,335	458,712	70,673	81,623			12,762	14,774	9,986	(2,777)	(4,788)	531,476	540,431	2,090	96
'91 and Prior	270,124	270,127	270,065	59	62			21	24	0	(21)	(24)	270,099	270,102	(25)	(25)
Total	799,510	810,463	728,778	70,732	81,685			12,784	14,798	9,986	(2,798)	(4,812)	801,575	810,533	2,065	71

% Change in Unpaid Claim Estimate: 2.9% 0.1%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) Based on (7)
(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(11) = (Section AF-IV, Exhibit 1 Col (6)) - (4)
(12) = (11) - (9)
(13) = (11) - (10)
(14) Section AF-IV, Exhibit 1 Col (2)
(15) Section AF-IV, Exhibit 1 Col (3)
(16) = (14) - (2)
(17) = (15) - (3)

Washington Department of Labor & Industries

Time Loss Payments

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	284,200	284,300	363	463	283,837	0.927	337	429
1993	261,000	261,000	453	453	260,547	0.920	417	417
1994	264,900	264,900	546	546	264,354	0.923	504	504
1995	256,600	256,600	604	604	255,996	0.927	560	560
1996	256,900	256,900	734	734	256,166	0.926	680	680
1997	285,900	286,000	862	962	285,038	0.922	795	888
1998	305,600	305,700	1,112	1,212	304,488	0.920	1,023	1,115
1999	326,900	327,000	1,351	1,451	325,549	0.923	1,246	1,339
2000	366,200	366,300	1,800	1,900	364,400	0.921	1,658	1,750
2001	405,000	405,200	2,140	2,340	402,860	0.920	1,970	2,154
2002	417,100	417,400	2,504	2,804	414,596	0.923	2,312	2,589
2003	398,000	398,400	2,993	3,393	395,007	0.926	2,772	3,142
2004	412,300	412,700	3,828	4,228	408,472	0.927	3,547	3,917
2005	435,600	436,100	5,064	5,564	430,536	0.932	4,720	5,186
2006	454,700	455,400	6,576	7,276	448,124	0.934	6,142	6,796
2007	520,200	521,100	9,058	9,958	511,142	0.935	8,466	9,307
2008	587,200	588,500	11,965	13,265	575,235	0.937	11,212	12,430
2009	549,000	551,000	14,219	16,219	534,781	0.940	13,367	15,247
2010	453,000	455,000	15,827	17,827	437,173	0.940	14,879	16,759
2011	419,000	421,000	19,545	21,545	399,455	0.937	18,310	20,183
2012	390,000	393,000	22,357	25,357	367,643	0.937	20,940	23,750
2013	402,000	405,000	29,266	32,266	372,734	0.928	27,165	29,949
2014	412,000	416,000	37,486	41,486	374,514	0.929	34,813	38,527
2015	403,000	408,000	48,465	53,465	354,535	0.928	44,987	49,628
2016	393,000	400,000	60,911	67,911	332,089	0.928	56,555	63,054
2017	423,000	432,000	82,354	91,354	340,646	0.929	76,493	84,852
2018	447,000	458,000	109,056	120,056	337,944	0.932	101,615	111,864
2019	484,000	500,000	144,856	160,856	339,144	0.935	135,393	150,348
2020	482,248	506,469	185,316	209,537	296,932	0.937	173,558	196,242
2021	510,126	533,885	266,704	290,464	243,422	0.939	250,553	272,874
2022	559,510	595,002	373,089	408,580	186,422	0.936	349,261	382,486
2023	555,486	636,868	477,844	559,226	77,642	0.940	449,350	525,879
'92 to Current	13,120,670	13,354,724	1,939,248	2,173,302	11,181,422		1,815,597	2,034,846
'91 and Prior	3,012,972	3,013,111	1,321	1,460	3,011,651	0.936	1,236	1,367
Total	16,133,642	16,367,835	1,940,569	2,174,762	14,193,073		1,816,833	2,036,212
(2) Section AF-III, Exhibit 3 Col (14)			2,068,166	2,068,166	<--------L&I Selected-------->		1,940,229	1,940,229
(3) Section AF-III, Exhibit 3 Col (15)			127,597	(106,596)	<-----L&I Less Deloitte----->		123,395	(95,983)

(4) = (2) - (6)
(5) = (3) - (6)
(6) Section AF-III, Exhibit 7 Col (3)
(7) Section AF-III, Exhibit 23
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Time Loss Payments

Comparison of Ultimate Loss

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	284,200	284,300	284,200	284,200	0	100	284,158	284,233	(75)	(42)	(142)
1993	261,000	261,000	261,000	261,000	0	0	260,887	260,995	(108)	(113)	(113)
1994	264,900	264,900	265,000	265,000	(100)	(100)	264,772	264,929	(157)	(128)	(128)
1995	256,600	256,600	256,600	256,700	0	(100)	256,580	256,637	(57)	(20)	(20)
1996	256,900	256,900	257,000	257,000	(100)	(100)	256,707	256,883	(176)	(193)	(193)
1997	285,900	286,000	285,800	285,900	100	100	286,210	286,321	(111)	310	210
1998	305,600	305,700	305,600	305,700	0	0	305,636	305,696	(60)	36	(64)
1999	326,900	327,000	326,900	327,100	0	(100)	326,845	326,956	(111)	(55)	(155)
2000	366,200	366,300	366,200	366,400	0	(100)	366,380	366,573	(193)	180	80
2001	405,000	405,200	404,900	405,200	100	0	405,629	405,423	206	629	429
2002	417,100	417,400	417,100	417,400	0	0	417,363	417,551	(188)	263	(37)
2003	398,000	398,400	398,300	398,700	(300)	(300)	397,748	397,675	73	(252)	(652)
2004	412,300	412,700	412,000	412,400	300	300	413,726	413,409	317	1,426	1,026
2005	435,600	436,100	435,300	436,000	300	100	436,432	436,780	(347)	832	332
2006	454,700	455,400	454,500	455,300	200	100	455,758	455,255	503	1,058	358
2007	520,200	521,100	519,500	520,700	700	400	522,715	521,909	806	2,515	1,615
2008	587,200	588,500	586,000	588,000	1,200	500	590,830	590,778	52	3,630	2,330
2009	549,000	551,000	549,000	551,000	0	0	552,460	551,329	1,131	3,460	1,460
2010	453,000	455,000	453,000	455,000	0	0	452,478	452,433	45	(522)	(2,522)
2011	419,000	421,000	419,000	421,000	0	0	419,229	418,153	1,076	229	(1,771)
2012	390,000	393,000	392,000	395,000	(2,000)	(2,000)	386,247	387,014	(767)	(3,753)	(6,753)
2013	402,000	405,000	402,000	406,000	0	(1,000)	398,095	397,860	235	(3,905)	(6,905)
2014	412,000	416,000	413,000	418,000	(1,000)	(2,000)	409,559	408,500	1,059	(2,441)	(6,441)
2015	403,000	408,000	404,000	410,000	(1,000)	(2,000)	401,627	402,390	(763)	(1,373)	(6,373)
2016	393,000	400,000	395,000	403,000	(2,000)	(3,000)	389,349	387,703	1,646	(3,651)	(10,651)
2017	423,000	432,000	422,000	433,000	1,000	(1,000)	427,454	425,877	1,578	4,454	(4,546)
2018	447,000	458,000	444,000	458,000	3,000	0	459,023	453,159	5,864	12,023	1,023
2019	484,000	500,000	480,000	500,000	4,000	0	517,352	502,172	15,180	33,352	17,352
2020	482,248	506,469	477,049	504,049	5,199	2,420	506,530	502,972	3,557	24,282	60
2021	510,126	533,885	499,860	535,990	10,266	(2,105)	528,484	515,498	12,985	18,358	(5,402)
2022	559,510	595,002	530,030	600,590	29,480	(5,588)	570,143	631,283	(61,140)	10,633	(24,858)
2023	555,486	636,868					582,046			26,559	(54,823)
'92 to Current	13,120,670	13,354,724	12,515,839	12,733,329	49,345	(15,473)	13,248,453	12,684,346	(17,940)	127,782	(106,272)
'91 and Prior	3,012,972	3,013,111	3,013,270	3,013,412	(298)	(301)	3,012,787	3,013,189	(402)	(185)	(324)
Total	16,133,642	16,367,835	15,529,108	15,746,741	49,048	(15,774)	16,261,239	15,697,535	(18,342)	127,597	(106,596)

Washington Department of Labor & Industries

Time Loss Payments

Selected Ultimate Loss

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Adjusted Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	0.0% Incr Paid On Claims	0.0% Incr Paid On Exposures	0.0% Incr Paid On Active	Incr Paid On Active (Persistency)	BS Paid LDF	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		(14)	(15)	(16)	(17)	(18)
1992	283,837	284,236	284,236	284,342	284,021			284,236	284,236	284,236	284,236	284,236	284,236	284,200	284,300	41,888	6,785	6,787
1993	260,547	260,986	260,986	261,128	260,774			260,990	260,995	260,966	260,947	260,986	260,978	261,000	261,000	39,149	6,667	6,667
1994	264,354	264,884	264,884	265,062	264,642			264,908	264,927	264,876	264,790	264,901	264,892	264,900	264,900	38,350	6,907	6,907
1995	255,996	256,598	256,598	256,810	256,346			256,618	256,660	256,614	256,685	256,607	256,616	256,600	256,600	36,775	6,978	6,978
1996	256,166	256,867	256,867	257,130	256,602			256,901	256,971	256,911	256,747	256,884	256,906	256,900	256,900	35,335	7,270	7,270
1997	285,038	285,936	285,936	286,213	285,596			285,907	286,012	285,971	286,194	285,936	285,939	285,900	286,000	35,599	8,031	8,034
1998	304,488	305,617	305,617	305,923	305,188			305,565	305,702	305,654	305,606	305,604	305,610	305,600	305,700	35,743	8,550	8,553
1999	325,549	326,984	326,984	327,305	326,439			326,895	327,084	327,022	326,774	326,969	326,959	326,900	327,000	35,659	9,167	9,170
2000	364,400	366,308	366,350	366,647	365,605			366,192	366,491	366,313	366,320	366,325	366,252	366,200	366,300	35,205	10,402	10,405
2001	402,860	405,397	405,551	405,648	404,434			405,042	405,458	405,203	405,562	405,393	405,123	405,000	405,200	33,021	12,265	12,271
2002	414,596	417,780	417,936	417,769	416,415			417,123	417,573	417,407	417,448	417,744	417,265	417,100	417,400	31,095	13,414	13,423
2003	395,007	398,687	398,812	398,707	397,228			398,006	398,595	398,399	397,710	398,661	398,202	398,000	398,400	29,841	13,337	13,351
2004	408,472	413,022	413,778	413,581	411,524			412,174	412,786	412,742	413,770	414,006	412,458	412,300	412,700	30,593	13,477	13,490
2005	430,536	436,344	437,411	437,026	434,661			435,355	436,315	436,296	436,136	436,792	435,826	435,600	436,100	30,503	14,280	14,297
2006	448,124	455,508	456,754	456,349	453,417			454,413	455,558	455,713	455,211	456,007	455,063	454,700	455,400	31,708	14,340	14,362
2007	511,142	521,577	523,020	521,907	518,275			519,797	521,368	521,549	522,180	523,701	520,673	520,200	521,100	31,962	16,276	16,304
2008	575,235	589,997	591,972	588,879	584,783			586,715	589,067	589,047	590,974	594,369	587,881	587,200	588,500	31,082	18,892	18,934
2009	534,781	551,930	554,085	550,441	545,914			548,529	551,104	551,538	552,763	556,174	550,033	549,000	551,000	27,593	19,896	19,969
2010	437,173	454,702	456,582	453,861	449,068			452,427	454,815	455,447	453,500	454,632	453,937	453,000	455,000	24,716	18,328	18,409
2011	399,455	419,585	421,503	419,749	414,341			418,571	421,572	421,191	420,484	420,421	419,881	419,000	421,000	23,911	17,523	17,607
2012	367,643	390,916	392,757	391,277	385,975			390,150	394,532	392,947	387,071	386,836	391,548	390,000	393,000	23,062	16,911	17,041
2013	372,734	402,395	404,446	401,685	396,205			400,334	406,408	402,597	398,637	398,955	403,113	402,000	405,000	23,009	17,471	17,602
2014	374,514	412,337	414,486	412,676	405,882			410,921	418,371	413,294	409,572	408,338	414,195	412,000	416,000	23,821	17,296	17,464
2015	354,535	400,337	402,595	403,553	397,371			401,219	412,592	403,854	401,719	397,021	405,888	403,000	408,000	23,689	17,012	17,223
2016	332,089	387,823	389,403	392,463	387,282			390,198	405,301	393,453	389,086	381,647	396,317	393,000	400,000	23,712	16,574	16,869
2017	340,646	415,751	418,138	422,440	419,013			418,982	440,633	422,730	426,299	416,096	427,448	423,000	432,000	23,687	17,858	18,238
2018	337,944	438,088	442,082	445,830	445,570			440,831	469,485	447,194	455,601	447,557	452,503	447,000	458,000	23,556	18,976	19,443
2019	339,144	479,631	487,032	482,302	488,715			475,818	514,487	485,583	520,159	531,640	491,963	484,000	500,000	23,004	21,040	21,735
2020	292,785	472,977	482,718	467,192	490,026			462,175	517,337	477,610	513,792	525,215	485,707	482,248	506,469	21,930	21,990	23,094
2021	237,512	468,529	478,105	483,184	506,907			477,758	536,105	503,869	524,324	498,446	510,514	510,126	533,885	24,035	21,225	22,213
2022	177,578	494,403	503,751	507,793	559,241	509,994	589,452	500,803	589,784	533,865	556,454	526,030	545,226	559,510	595,002	26,948	20,762	22,079
2023	75,284	518,336	530,081	542,127	615,697	544,121	629,869	528,892	641,717	569,020	580,617	523,234	580,062	555,486	636,868	24,689	22,499	25,795
Totals	11,160,163	12,954,466	13,031,455	13,027,001	13,133,156			12,954,443	13,420,039	13,119,108	13,237,369	13,127,364	13,169,214	13,120,670	13,354,724	944,870		
Excl. 2023	11,084,879	12,436,130	12,501,373	12,484,874	12,517,459			12,425,551	12,778,321	12,550,088	12,656,752	12,604,130	12,589,152	12,565,184	12,717,856	920,181		

Covid-19 Provision:				Paid	Ultimate Counts
2020	6,359	6,248	6,469	4,148	1,181
2021	13,505	13,126	13,885	5,909	2,479
2022	33,756	32,510	35,002	8,844	5,715
2023	16,177	15,486	16,868	2,358	2,670

(2) Section AF-III, Exhibit 7 Col (3)
(3) Section AF-III, Exhibit 7 Col (5)
(4) Section AF-III, Exhibit 7 Col (7)
(5) Section AF-III, Exhibit 4 Col (10)
(6) Section AF-III, Exhibit 5 Col (10)
(7) Section AF-III, Exhibit 4 Col (4)
(8) Section AF-III, Exhibit 5 Col (4)
(9) Section AF-III, Exhibit 12 Col (6); Applying 0.0% Residual Severity Trend
(10) Section AF-III, Exhibit 12 Col (10); Applying 0.0% Residual Rate Trend
(11) Section AF-III, Exhibit 12 Col (14); Applying 0.0% Residual Active Time Loss Severity Trend
(12) Section AF-III, Exhibit 12 Col (18); Applying 0.0% Residual Active Time Loss Severity Trend
(13) Section AF-III, Exhibit 19
(14) Selected by Deloitte
(15) Selected by Deloitte
(16) Section AF-III, Exhibit 8 Col (6)
(17) = (14) / (16) * 1,000
(18) = (15) / (16) * 1,000

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	41,888	8,589	359,789	99.9%	359,283	283,837	0.1%	506	284,342	6,788
1993	39,149	8,820	345,298	99.8%	344,717	260,547	0.2%	581	261,128	6,670
1994	38,350	9,241	354,399	99.8%	353,690	264,354	0.2%	708	265,062	6,912
1995	36,775	9,430	346,800	99.8%	345,986	255,996	0.2%	814	256,810	6,983
1996	35,335	9,999	353,329	99.7%	352,365	256,166	0.3%	964	257,130	7,277
1997	35,599	10,507	374,029	99.7%	372,854	285,038	0.3%	1,175	286,213	8,040
1998	35,743	10,868	388,460	99.6%	387,024	304,488	0.4%	1,436	305,923	8,559
1999	35,659	11,221	400,112	99.6%	398,357	325,549	0.4%	1,756	327,305	9,179
2000	35,205	11,991	422,144	99.5%	419,897	364,400	0.5%	2,248	366,647	10,415
2001	33,021	12,724	420,149	99.3%	417,361	402,860	0.7%	2,788	405,648	12,285
2002	31,095	12,767	396,979	99.2%	393,807	414,596	0.8%	3,172	417,769	13,435
2003	29,841	12,998	387,861	99.0%	384,161	395,007	1.0%	3,700	398,707	13,361
2004	30,593	13,022	398,385	98.7%	393,276	408,472	1.3%	5,109	413,581	13,519
2005	30,503	13,535	412,864	98.4%	406,375	430,536	1.6%	6,489	437,026	14,327
2006	31,708	13,729	435,299	98.1%	427,074	448,124	1.9%	8,225	456,349	14,392
2007	31,962	14,831	474,022	97.7%	463,257	511,142	2.3%	10,765	521,907	16,329
2008	31,082	15,527	482,595	97.2%	468,950	575,235	2.8%	13,644	588,879	18,946
2009	27,593	16,291	449,512	96.5%	433,852	534,781	3.5%	15,660	550,441	19,948
2010	24,716	15,883	392,562	95.7%	375,874	437,173	4.3%	16,688	453,861	18,363
2011	23,911	16,226	387,983	94.8%	367,689	399,455	5.2%	20,294	419,749	17,554
2012	23,062	16,027	369,614	93.6%	345,979	367,643	6.4%	23,634	391,277	16,966
2013	23,009	16,048	369,241	92.2%	340,290	372,734	7.8%	28,952	401,685	17,458
2014	23,821	16,612	395,716	90.4%	357,555	374,514	9.6%	38,161	412,676	17,324
2015	23,689	17,334	410,624	88.1%	361,605	354,535	11.9%	49,019	403,553	17,036
2016	23,712	17,299	410,193	85.3%	349,820	332,089	14.7%	60,374	392,463	16,551
2017	23,687	18,633	441,354	81.5%	359,560	340,646	18.5%	81,794	422,440	17,835
2018	23,556	19,443	457,995	76.4%	350,108	337,944	23.6%	107,887	445,830	18,926
2019	23,004	20,494	471,456	69.6%	328,298	339,144	30.4%	143,158	482,302	20,966
2020	20,749	21,363	443,259	60.7%	268,851	292,785	39.3%	174,408	467,192	22,516
2021	21,555	22,649	488,197	49.7%	242,526	237,512	50.3%	245,671	483,184	22,416
2022	21,233	24,019	509,994	35.3%	179,779	177,578	64.7%	330,215	507,793	23,915
2023	22,019	24,711	544,121	14.2%	77,278	75,284	85.8%	466,843	542,127	24,621
Totals	932,825		13,294,337		11,427,499	11,160,163		1,866,838	13,027,001	

(2) Section AF-III, Exhibit 8 Col (6)
(3) Section AF-III, Exhibit 6 Col (12)
(4) = (2) x (3) / 1,000
(5) = 1 / Section AF-III, Exhibit 7 Col (6)
(6) = (4) x (5)
(7) Section AF-III, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	860,805	0.15	130,884	99.9%	130,700	283,837	0.1%	184	284,021	0.33
1993	862,328	0.16	134,639	99.8%	134,412	260,547	0.2%	227	260,774	0.30
1994	881,356	0.16	144,179	99.8%	143,891	264,354	0.2%	288	264,642	0.30
1995	893,820	0.17	149,211	99.8%	148,861	255,996	0.2%	350	256,346	0.29
1996	903,538	0.18	159,935	99.7%	159,499	256,166	0.3%	436	256,602	0.28
1997	954,923	0.19	177,607	99.7%	177,049	285,038	0.3%	558	285,596	0.30
1998	984,969	0.19	189,497	99.6%	188,796	304,488	0.4%	700	305,188	0.31
1999	1,021,305	0.20	202,858	99.6%	201,968	325,549	0.4%	890	326,439	0.32
2000	1,066,793	0.21	226,444	99.5%	225,238	364,400	0.5%	1,206	365,605	0.34
2001	1,052,874	0.23	237,145	99.3%	235,571	402,860	0.7%	1,573	404,434	0.38
2002	1,006,948	0.23	227,566	99.2%	225,748	414,596	0.8%	1,818	416,415	0.41
2003	1,012,005	0.23	232,846	99.0%	230,625	395,007	1.0%	2,221	397,228	0.39
2004	1,032,293	0.23	237,962	98.7%	234,910	408,472	1.3%	3,051	411,524	0.40
2005	1,095,132	0.24	262,392	98.4%	258,267	430,536	1.6%	4,124	434,661	0.40
2006	1,152,628	0.24	280,115	98.1%	274,822	448,124	1.9%	5,293	453,417	0.39
2007	1,196,332	0.26	314,079	97.7%	306,946	511,142	2.3%	7,133	518,275	0.43
2008	1,228,721	0.27	337,720	97.2%	328,172	575,235	2.8%	9,548	584,783	0.48
2009	1,108,080	0.29	319,548	96.5%	308,415	534,781	3.5%	11,133	545,914	0.49
2010	995,158	0.28	279,802	95.7%	267,907	437,173	4.3%	11,894	449,068	0.45
2011	990,801	0.29	284,588	94.8%	269,702	399,455	5.2%	14,886	414,341	0.42
2012	1,010,506	0.28	286,691	93.6%	268,359	367,643	6.4%	18,332	385,975	0.38
2013	1,053,729	0.28	299,341	92.2%	275,871	372,734	7.8%	23,471	396,205	0.38
2014	1,106,094	0.29	325,270	90.4%	293,902	374,514	9.6%	31,368	405,882	0.37
2015	1,169,435	0.31	358,839	88.1%	316,002	354,535	11.9%	42,837	397,371	0.34
2016	1,224,568	0.31	374,997	85.3%	319,803	332,089	14.7%	55,193	387,282	0.32
2017	1,282,013	0.33	422,863	81.5%	344,496	340,646	18.5%	78,367	419,013	0.33
2018	1,327,496	0.34	456,888	76.4%	349,262	337,944	23.6%	107,626	445,570	0.34
2019	1,357,743	0.36	492,576	69.6%	343,005	339,144	30.4%	149,571	488,715	0.36
2020	1,325,602	0.38	501,291	60.7%	304,050	292,785	39.3%	197,241	490,026	0.37
2021	1,335,258	0.40	535,340	49.7%	265,946	237,512	50.3%	269,395	506,907	0.38
2022	1,386,333	0.43	589,452	35.3%	207,789	177,578	64.7%	381,664	559,241	0.40
2023	1,439,906	0.44	629,869	14.2%	89,456	75,284	85.8%	540,413	615,697	0.43
Totals	35,319,491		9,802,434		7,829,441	11,160,163		1,972,993	13,133,156	

(2) Provided by Client
(3) Section AF-III, Exhibit 6 Col (17)
(4) = (2) x (3)
(5) = 1 / Section AF-III, Exhibit 7 Col (6)
(6) = (4) x (5)
(7) Section AF-III, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2)

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Loss Severity Selection & Expected Loss Rate Approach

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Paid LDF	Incremental Paid On Claims	Incremental Paid On Active	Incr Paid On Active (Persistency)	Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	41,888	284,236	284,236	284,236	284,236	284,236	2.877	19,522	1.000	19,522	8,589	860,805	0.95	1.000	0.95	0.15
1993	39,149	260,986	260,990	260,966	260,947	260,978	2.802	18,677	1.000	18,677	8,820	862,328	0.85	1.000	0.85	0.16
1994	38,350	264,884	264,908	264,876	264,790	264,892	2.674	18,470	1.000	18,470	9,241	881,356	0.80	1.000	0.80	0.16
1995	36,775	256,598	256,618	256,614	256,685	256,616	2.620	18,285	1.000	18,285	9,430	893,820	0.75	1.000	0.75	0.17
1996	35,335	256,867	256,901	256,911	256,747	256,906	2.471	17,967	1.000	17,967	9,999	903,538	0.70	1.000	0.70	0.18
1997	35,599	285,936	285,907	285,971	286,194	285,939	2.352	18,891	1.000	18,891	10,507	954,923	0.70	1.000	0.70	0.19
1998	35,743	305,617	305,565	305,654	305,606	305,610	2.274	19,441	1.000	19,441	10,868	984,969	0.71	1.000	0.71	0.19
1999	35,659	326,984	326,895	327,022	326,774	326,959	2.202	20,193	1.000	20,193	11,221	1,021,305	0.71	1.000	0.71	0.20
2000	35,205	366,308	366,192	366,313	366,320	366,252	2.061	21,439	1.000	21,439	11,991	1,066,793	0.71	1.000	0.71	0.21
2001	33,021	405,397	405,042	405,203	405,562	405,123	1.942	23,827	1.000	23,827	12,724	1,052,874	0.75	1.000	0.75	0.23
2002	31,095	417,780	417,123	417,407	417,448	417,265	1.936	25,974	1.000	25,974	12,767	1,006,948	0.80	1.000	0.80	0.23
2003	29,841	398,687	398,006	398,399	397,710	398,202	1.901	25,370	1.000	25,370	12,998	1,012,005	0.75	1.000	0.75	0.23
2004	30,593	413,022	412,174	412,742	413,770	412,458	1.898	25,584	1.000	25,584	13,022	1,032,293	0.76	1.000	0.76	0.23
2005	30,503	436,344	435,355	436,296	436,136	435,826	1.826	26,085	1.000	26,085	13,535	1,095,132	0.73	1.000	0.73	0.24
2006	31,708	455,508	454,413	455,713	455,211	455,063	1.800	25,833	1.000	25,833	13,729	1,152,628	0.71	1.000	0.71	0.24
2007	31,962	521,577	519,797	521,549	522,180	520,673	1.666	27,143	1.000	27,143	14,831	1,196,332	0.73	1.000	0.73	0.26
2008	31,082	589,997	586,715	589,047	590,974	587,881	1.592	30,102	1.000	30,102	15,527	1,228,721	0.76	1.000	0.76	0.27
2009	27,593	551,930	548,529	551,538	552,763	550,033	1.517	30,237	1.000	30,237	16,291	1,108,080	0.75	1.000	0.75	0.29
2010	24,716	454,702	452,427	455,447	453,500	453,937	1.556	28,575	1.000	28,575	15,883	995,158	0.71	1.000	0.71	0.28
2011	23,911	419,585	418,571	421,191	420,484	419,881	1.523	26,743	1.000	26,743	16,226	990,801	0.65	1.000	0.65	0.29
2012	23,062	390,916	390,150	392,947	387,071	391,548	1.542	26,178	1.000	26,178	16,027	1,010,506	0.60	1.000	0.60	0.28
2013	23,009	402,395	400,334	402,597	398,637	403,113	1.540	26,978	1.000	26,978	16,048	1,053,729	0.59	1.000	0.59	0.28
2014	23,821	412,337	410,921	413,294	409,572	414,195	1.488	25,865	1.000	25,865	16,612	1,106,094	0.56	1.000	0.56	0.29
2015	23,689	400,337	401,219	403,854	401,719	405,888	1.426	24,426	1.000	24,426	17,334	1,169,435	0.49	1.000	0.49	0.31
2016	23,712	387,823	390,198	393,453	389,086	396,317	1.428	23,875	1.000	23,875	17,299	1,224,568	0.46	1.000	0.46	0.31
2017	23,687	415,751	418,982	422,730	426,299	427,448	1.326	23,933	1.000	23,933	18,633	1,282,013	0.44	1.000	0.44	0.33
2018	23,556	438,088	440,831	447,194	455,601	452,503	1.271	24,415	1.000	24,415	19,443	1,327,496	0.43	1.000	0.43	0.34
2019	23,004	479,631	475,818	485,583	520,159	491,963	1.206	25,786	1.000	25,786	20,494	1,357,743	0.44	1.000	0.44	0.36
2020	20,749	472,977	462,175	477,610	513,792	485,707	1.157	27,078	1.000	27,078	21,363	1,325,602	0.42	1.000	0.42	0.38
2021	21,555	468,529	477,758	503,869	524,324	510,514	1.091	25,841	1.000	25,841	22,649	1,335,258	0.42	1.000	0.42	0.40
2022							1.029		1.000		24,019	1,386,333		1.000		0.43
2023							1.000		1.000		24,711	1,439,906		1.000		0.44
Totals		11,941,727	11,924,748	12,016,223	12,100,298	12,043,926						35,319,491				

(2) Section AF-III, Exhibit 8 Col (6)
(3) Section AF-III, Exhibit 7 Col (5)
(4) Section AF-III, Exhibit 12 Col (6)
(5) Section AF-III, Exhibit 12 Col (14)
(6) Section AF-III, Exhibit 12 Col (18)
(7) Selected by Deloitte
(8) Based on L&I Analysis
(9) = (7) / (2) x (8) * 1,000
(10) Based on (21)
(11) = (9) x (10)
(12) = (22) /(10) / (8)
(13) Provided by Client
(14) = (7) / (13) x (8)
(15) Based on (26)
(16) = (14) x (15)
(17) = (27) /(8) / (15)

		Trend	Fitted R-squared	Trended Loss Severity
		(18)	(19)	(20)
3	Year Prior 4	1.038	0.933	24,711
10	Year Prior 4	0.985	0.575	25,677
15	Year Prior 4	0.990	0.366	26,412
28	Year Prior 4	1.014	0.524	23,922
	Prior Trended			24,648
		(21)		(22)
	Selected:	1.000		24,711

	Trend	Fitted R-squared	Trended Loss Ratio
	(23)	(24)	(25)
	0.994	0.343	0.44
	0.944	0.957	0.54
	0.955	0.905	0.60
	0.979	0.718	0.68
			0.45
	(26)		(27)
Selected:	1.000		0.44

(18) Exponential Trend based on (9)
(19) Fitted R-squared based on (9)
(20) Averages based on (11)
(21) Selected by Deloitte
(22) Selected by Deloitte

(23) Exponential Trend based on (14)
(24) Fitted R-squared based on (14)
(25) Averages based on (16)
(26) Selected by Deloitte
(27) Selected by Deloitte

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Loss Development Methods

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss	Adjusted Paid LDF	Adjusted LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1992	Unlimited	283,837	1.001	284,236	1.001	284,236
1993	Unlimited	260,547	1.002	260,986	1.002	260,986
1994	Unlimited	264,354	1.002	264,884	1.002	264,884
1995	Unlimited	255,996	1.002	256,598	1.002	256,598
1996	Unlimited	256,166	1.003	256,867	1.003	256,867
1997	Unlimited	285,038	1.003	285,936	1.003	285,936
1998	Unlimited	304,488	1.004	305,617	1.004	305,617
1999	Unlimited	325,549	1.004	326,984	1.004	326,984
2000	Unlimited	364,400	1.005	366,308	1.005	366,350
2001	Unlimited	402,860	1.006	405,397	1.007	405,551
2002	Unlimited	414,596	1.008	417,780	1.008	417,936
2003	Unlimited	395,007	1.009	398,687	1.010	398,812
2004	Unlimited	408,472	1.011	413,022	1.013	413,778
2005	Unlimited	430,536	1.013	436,344	1.016	437,411
2006	Unlimited	448,124	1.016	455,508	1.019	456,754
2007	Unlimited	511,142	1.020	521,577	1.023	523,020
2008	Unlimited	575,235	1.026	589,997	1.029	591,972
2009	Unlimited	534,781	1.032	551,930	1.036	554,085
2010	Unlimited	437,173	1.040	454,702	1.044	456,582
2011	Unlimited	399,455	1.050	419,585	1.055	421,503
2012	Unlimited	367,643	1.063	390,916	1.068	392,757
2013	Unlimited	372,734	1.080	402,395	1.085	404,446
2014	Unlimited	374,514	1.101	412,337	1.107	414,486
2015	Unlimited	354,535	1.129	400,337	1.136	402,595
2016	Unlimited	332,089	1.168	387,823	1.173	389,403
2017	Unlimited	340,646	1.220	415,751	1.227	418,138
2018	Unlimited	337,944	1.296	438,088	1.308	442,082
2019	Unlimited	339,144	1.414	479,631	1.436	487,032
2020	Unlimited	292,785	1.615	472,977	1.649	482,718
2021	Unlimited	237,512	1.973	468,529	2.013	478,105
2022	Unlimited	177,578	2.784	494,403	2.837	503,751
2023	Unlimited	75,284	6.885	518,336	7.041	530,081
Totals		11,160,163		12,954,466		13,031,455

(2) Data is Unlimited
(3) Section AF-III, Exhibit 9
(4) Section AF-III, Exhibit 9
(5) = (3) x (4)
(6) = (7) / (3)
(7) Section AF-III, Exhibit 9

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Selected Ultimate Claim Count

Data Evaluated as of @06/30/23
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	1,295,003	41,888			41,888	41,888	0	3.23		3.23
1993	1,300,234	39,149			39,149	39,149	0	3.01		3.01
1994	1,331,912	38,350			38,350	38,350	0	2.88		2.88
1995	1,352,934	36,775			36,775	36,775	0	2.72		2.72
1996	1,369,236	35,335			35,335	35,335	0	2.58		2.58
1997	1,447,184	35,599			35,599	35,599	0	2.46		2.46
1998	1,494,051	35,743			35,743	35,743	0	2.39	1.88	2.39
1999	1,547,522	35,659			35,659	35,659	0	2.30	1.83	2.30
2000	1,614,996	35,205			35,205	35,205	0	2.18	1.73	2.18
2001	1,594,320	33,021			33,021	33,021	0	2.07	1.62	2.07
2002	1,526,157	31,095			31,095	31,095	0	2.04	1.57	2.04
2003	1,533,966	29,841			29,841	29,841	0	1.95	1.49	1.95
2004	1,566,101	30,593			30,593	30,593	0	1.95	1.52	1.95
2005	1,661,223	30,503			30,503	30,503	0	1.84	1.41	1.84
2006	1,745,691	31,708			31,708	31,707	1	1.82	1.42	1.82
2007	1,808,839	31,962			31,962	31,961	1	1.77	1.39	1.77
2008	1,857,093	31,082			31,082	31,079	3	1.67	1.31	1.67
2009	1,681,893	27,593			27,593	27,590	3	1.64	1.31	1.64
2010	1,519,712	24,716			24,716	24,712	4	1.63	1.28	1.63
2011	1,514,351	23,911			23,911	23,907	4	1.58	1.24	1.58
2012	1,545,329	23,062			23,062	23,056	6	1.49	1.14	1.49
2013	1,609,862	23,009			23,009	23,001	8	1.43	1.09	1.43
2014	1,687,537	23,821			23,821	23,810	11	1.41	1.10	1.41
2015	1,782,932	23,689			23,689	23,674	15	1.33	1.05	1.33
2016	1,865,100	23,712			23,712	23,691	21	1.27	1.02	1.27
2017	1,950,175	23,687			23,687	23,655	32	1.21	0.98	1.21
2018	2,018,058	23,556			23,556	23,508	48	1.16	0.95	1.17
2019	2,060,486	23,004			23,004	22,930	74	1.11	0.88	1.12
2020	2,009,174	20,749			20,749	20,626	123	1.03	0.84	1.03
2021	2,017,191	21,555			21,555	21,292	263	1.06	0.95	1.07
2022	2,097,781	21,233			21,233	20,488	745	0.98	0.85	1.01
2023	2,178,594	21,892	22,579	22,019	22,019	17,825	4,194	0.82	0.82	1.01
Totals	53,584,638	932,697			932,825	927,268	5,557		-4.0%	-0.1%
									Selected:	1.04

OLEP Frequency Change for 2019-2023: -7.2%

(2) Provided by Client
(3) Section AF-III, Exhibit 10
(4) Selected Ultimate Frequency x (2) / 100
(5) = (4) x unreported % + (7)
(6) Selected by Deloitte
(7) Section AF-III, Exhibit 10
(8) = (6) - (7)
(9) = (7) / (2) x 100
(10) = (Section AF-III, Exhibit 10) / (2) x 100
(11) = (6) / (2) x 100

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Paid Loss Development Method

Data Evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	58,155	123,136	162,469	189,292	207,396	221,288	232,780	242,788	250,722	257,076	262,120	266,411	269,734	272,241	274,281	276,197	277,625	278,609	279,507	280,325	281,037	281,670	282,097	282,469	282,705	282,971	283,184	283,337	283,461	283,609	283,758	283,837
1993	55,438	116,299	152,831	176,713	194,157	207,521	219,030	227,772	234,287	239,965	244,330	247,456	249,961	251,835	253,374	254,451	255,458	256,485	257,270	257,977	258,569	259,062	259,580	259,805	259,893	260,006	260,154	260,261	260,398	260,488	260,547	260,619
1994	54,083	118,239	155,869	180,353	197,489	210,310	220,699	228,203	235,013	241,067	245,341	248,386	251,230	253,559	255,231	257,060	258,489	259,693	260,701	261,600	262,367	262,947	263,433	263,849	264,060	264,183	264,258	264,298	264,336	264,354	264,438	264,511
1995	53,813	115,077	150,552	174,145	191,056	204,213	213,426	221,400	228,063	233,079	237,225	240,787	243,860	246,154	248,014	249,880	251,278	252,377	253,203	253,814	254,467	254,755	255,013	255,204	255,401	255,610	255,746	255,854	255,996	256,085	256,166	256,238
1996	52,314	113,550	148,989	173,148	190,442	203,178	214,277	222,667	229,398	234,940	239,177	242,753	245,403	247,615	249,527	250,968	252,313	253,393	254,170	254,673	254,980	255,305	255,550	255,720	255,891	256,033	256,112	256,166	256,264	256,353	256,434	256,506
1997	55,819	122,553	161,996	188,866	207,307	222,273	235,032	244,332	252,065	258,765	264,000	267,924	271,403	274,190	276,429	278,151	279,489	280,705	281,595	282,279	282,766	283,174	283,777	284,153	284,528	284,799	285,038	285,156	285,265	285,365	285,455	285,534
1998	56,489	126,101	168,148	196,164	217,785	235,003	248,149	258,272	266,930	274,667	280,231	284,957	288,688	292,104	295,189	297,751	299,565	300,972	301,905	302,586	303,076	303,416	303,681	304,000	304,286	304,488	304,657	304,783	304,900	305,006	305,103	305,188
1999	58,061	131,006	173,329	203,916	229,224	248,941	263,717	275,939	285,941	294,164	300,447	305,431	309,643	313,149	315,889	318,015	319,768	321,195	322,279	323,097	323,722	324,623	324,987	325,274	325,549	325,775	325,956	326,091	326,216	326,330	326,433	326,524
2000	61,054	136,873	187,716	226,870	255,540	278,159	295,330	308,998	319,739	328,856	335,856	341,963	347,300	351,410	354,624	357,170	359,052	360,533	361,639	362,504	363,169	363,628	364,020	364,400	364,743	364,996	365,199	365,350	365,490	365,618	365,734	365,835
2001	61,749	149,515	207,715	250,817	283,216	308,181	328,227	342,828	354,663	364,719	372,727	379,474	385,542	390,017	393,177	395,620	397,475	398,870	400,039	400,964	401,682	402,308	402,860	403,430	403,771	404,052	404,276	404,444	404,599	404,740	404,868	404,981
2002	62,174	155,129	215,239	257,459	290,268	315,643	334,045	349,386	362,133	373,201	382,620	390,591	396,513	401,222	404,850	407,378	409,342	410,967	412,132	413,269	413,951	414,596	415,211	415,741	416,102	416,391	416,623	416,796	416,955	417,101	417,233	417,349
2003	62,330	152,396	208,938	249,883	280,313	302,990	321,468	336,862	350,001	359,767	368,842	375,539	380,911	384,918	387,969	390,182	391,873	393,130	393,980	394,533	395,007	395,588	396,190	396,709	397,062	397,338	397,558	397,723	397,875	398,014	398,140	398,251
2004	64,958	154,255	212,702	254,872	286,399	310,752	331,249	348,223	361,843	372,788	380,778	387,792	393,246	397,262	400,101	402,467	404,690	406,113	407,372	408,472	409,641	410,399	411,035	411,587	411,962	412,249	412,478	412,649	412,807	412,951	413,082	413,197
2005	65,252	158,251	218,124	261,913	296,500	325,126	349,294	368,653	383,552	394,677	403,579	410,283	415,447	419,707	423,022	425,549	427,750	429,287	430,536	431,718	432,984	433,803	434,486	435,085	435,492	435,795	436,037	436,218	436,385	436,537	436,675	436,797
2006	67,527	162,362	223,369	269,811	308,735	339,708	365,401	385,511	401,487	413,228	422,381	429,083	434,584	438,345	441,463	444,313	446,420	448,124	449,467	450,718	452,073	452,947	453,673	454,314	454,750	455,066	455,319	455,508	455,682	455,841	455,985	456,112
2007	70,271	171,172	244,319	303,975	351,857	389,163	417,879	440,780	459,252	472,499	483,248	490,883	496,903	501,445	505,229	508,337	511,142	513,018	514,549	516,001	517,592	518,614	519,461	520,213	520,725	521,087	521,376	521,593	521,792	521,974	522,139	522,285
2008	74,396	189,894	278,650	349,392	404,950	446,712	478,625	503,727	522,749	537,500	548,058	555,755	561,809	567,445	571,729	575,235	578,409	580,513	582,238	583,905	585,750	586,931	587,907	588,780	589,374	589,784	590,111	590,356	590,582	590,788	590,975	591,140
2009	76,635	194,203	277,637	340,856	391,685	427,643	454,954	475,324	491,346	503,357	513,178	520,562	526,302	531,076	534,781	538,288	541,276	543,227	544,833	546,416	548,186	549,315	550,245	551,083	551,653	552,037	552,343	552,573	552,784	552,977	553,152	553,306
2010	67,373	166,269	233,843	285,951	327,400	358,058	379,562	395,142	406,946	416,278	423,212	429,200	433,542	437,173	440,676	443,566	446,028	447,636	448,959	450,263	451,722	452,652	453,419	454,109	454,579	454,895	455,148	455,336	455,511	455,670	455,814	455,941
2011	64,380	156,561	220,561	268,569	304,792	330,714	349,567	363,710	374,537	382,966	389,759	395,135	399,455	403,585	406,818	409,486	411,759	413,243	414,465	415,669	417,016	417,875	418,582	419,219	419,653	419,945	420,178	420,352	420,513	420,660	420,793	420,910
2012	59,913	146,825	205,826	250,648	284,500	308,253	325,686	338,454	348,509	356,761	363,083	367,643	372,213	376,061	379,074	381,560	383,678	385,061	386,200	387,321	388,576	389,377	390,036	390,629	391,034	391,306	391,523	391,685	391,835	391,972	392,096	392,205
2013	61,097	148,720	210,242	256,364	291,140	316,260	334,542	348,118	358,505	366,330	372,734	378,584	383,290	387,253	390,355	392,916	395,096	396,521	397,693	398,848	400,140	400,964	401,643	402,255	402,671	402,951	403,175	403,342	403,496	403,637	403,765	403,877
2014	61,403	153,886	216,410	262,207	297,085	322,352	341,015	355,184	365,886	374,514	381,987	387,982	392,805	396,866	400,045	402,669	404,904	406,364	407,565	408,749	410,073	410,918	411,613	412,240	412,667	412,954	413,183	413,354	413,513	413,657	413,788	413,903
2015	60,708	148,474	207,152	250,684	283,763	308,852	327,665	342,688	354,535	363,770	371,028	376,852	381,536	385,481	388,569	391,117	393,288	394,706	395,873	397,023	398,309	399,130	399,805	400,414	400,828	401,107	401,330	401,496	401,650	401,790	401,917	402,029
2016	59,413	145,559	201,790	242,962	275,342	299,500	317,691	332,089	342,917	351,850	358,870	364,503	369,034	372,849	375,836	378,301	380,401	381,772	382,901	384,013	385,257	386,051	386,704	387,293	387,694	387,963	388,179	388,340	388,488	388,624	388,747	388,855
2017	61,918	149,036	208,344	252,749	289,093	318,025	340,646	356,595	368,222	377,814	385,352	391,401	396,266	400,363	403,570	406,217	408,472	409,944	411,156	412,350	413,686	414,538	415,240	415,872	416,303	416,592	416,824	416,997	417,156	417,302	417,434	417,550
2018	62,699	152,013	214,765	263,986	305,377	337,944	360,153	377,015	389,308	399,449	407,419	413,814	418,958	423,289	426,680	429,479	431,862	433,419	434,701	435,963	437,376	438,277	439,019	439,687	440,142	440,448	440,693	440,875	441,044	441,198	441,338	441,461
2019	62,478	160,192	232,616	290,163	339,144	372,305	396,772	415,349	428,892	440,064	448,844	455,889	461,556	466,328	470,064	473,147	475,773	477,488	478,900	480,291	481,847	482,839	483,657	484,393	484,895	485,232	485,501	485,703	485,888	486,058	486,212	486,347
2020	67,959	167,607	236,966	292,785	336,140	369,007	393,258	411,670	425,093	436,167	444,869	451,852	457,468	462,198	465,901	468,956	471,559	473,259	474,658	476,037	477,579	478,563	479,373	480,103	480,600	480,934	481,201	481,401	481,585	481,753	481,905	482,040
2021	67,088	166,345	237,512	289,987	332,928	365,481	389,500	407,736	421,031	431,999	440,618	447,534	453,097	457,781	461,448	464,475	467,053	468,736	470,122	471,488	473,015	473,990	474,792	475,515	476,007	476,338	476,602	476,800	476,983	477,149	477,300	477,433
2022	69,867	177,578	250,252	305,542	350,786	385,086	410,393	429,607	443,615	455,171	464,253	471,539	477,401	482,336	486,201	489,389	492,105	493,880	495,340	496,778	498,388	499,415	500,260	501,021	501,540	501,889	502,168	502,376	502,568	502,744	502,903	503,043
2023	75,284	186,860	263,333	321,512	369,122	405,214	431,844	452,062	466,802	478,962	488,519	496,186	502,354	507,548	511,614	514,969	517,827	519,694	521,231	522,744	524,438	525,519	526,408	527,209	527,755	528,122	528,415	528,635	528,837	529,022	529,189	529,336

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	2.117	1.319	1.165	1.096	1.067	1.052	1.043	1.033	1.025	1.020	1.016	1.012	1.009	1.007	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	**1.001**
1993	2.098	1.314	1.156	1.099	1.069	1.055	1.040	1.029	1.024	1.018	1.013	1.010	1.007	1.006	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	**1.000**	**1.001**
1994	2.186	1.318	1.157	1.095	1.065	1.049	1.034	1.030	1.026	1.018	1.012	1.011	1.009	1.007	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	**1.000**	**1.000**	**1.001**
1995	2.138	1.308	1.157	1.097	1.069	1.045	1.037	1.030	1.022	1.018	1.015	1.013	1.009	1.008	1.008	1.006	1.004	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	**1.000**	**1.000**	**1.000**	**1.001**
1996	2.171	1.312	1.162	1.100	1.067	1.055	1.039	1.030	1.024	1.018	1.015	1.011	1.009	1.008	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
1997	2.196	1.322	1.166	1.098	1.072	1.057	1.040	1.032	1.027	1.020	1.015	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
1998	2.232	1.333	1.167	1.110	1.079	1.056	1.041	1.034	1.029	1.020	1.017	1.013	1.012	1.011	1.009	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
1999	2.256	1.323	1.176	1.124	1.086	1.059	1.046	1.036	1.029	1.021	1.017	1.014	1.011	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2000	2.242	1.371	1.209	1.126	1.089	1.062	1.046	1.035	1.029	1.021	1.018	1.016	1.012	1.009	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2001	2.421	1.389	1.208	1.129	1.088	1.065	1.044	1.035	1.028	1.022	1.018	1.016	1.012	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2002	2.495	1.387	1.196	1.127	1.087	1.058	1.046	1.036	1.031	1.025	1.021	1.015	1.012	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2003	2.445	1.371	1.196	1.122	1.081	1.061	1.048	1.039	1.028	1.025	1.018	1.014	1.011	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2004	2.375	1.379	1.198	1.124	1.085	1.066	1.051	1.039	1.030	1.021	1.018	1.014	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2005	2.425	1.378	1.201	1.132	1.097	1.074	1.055	1.040	1.029	1.023	1.017	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2006	2.404	1.376	1.208	1.144	1.100	1.076	1.055	1.041	1.029	1.022	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2007	2.436	1.427	1.244	1.158	1.106	1.074	1.055	1.042	1.029	1.023	1.016	1.012	1.009	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2008	2.552	1.467	1.254	1.159	1.103	1.071	1.052	1.038	1.028	1.020	1.014	1.011	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2009	2.534	1.430	1.228	1.149	1.092	1.064	1.045	1.034	1.024	1.020	1.014	1.011	1.009	1.007	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2010	2.468	1.406	1.223	1.145	1.094	1.060	1.041	1.030	1.023	1.017	1.014	1.010	1.008	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2011	2.432	1.409	1.218	1.135	1.085	1.057	1.040	1.030	1.023	1.018	1.014	1.011	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2012	2.451	1.402	1.218	1.135	1.083	1.057	1.039	1.030	1.024	1.018	1.013	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2013	2.434	1.414	1.219	1.136	1.086	1.058	1.041	1.030	1.022	1.017	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2014	2.506	1.406	1.212	1.133	1.085	1.058	1.042	1.030	1.024	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2015	2.446	1.395	1.210	1.132	1.088	1.061	1.046	1.035	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2016	2.450	1.386	1.204	1.133	1.088	1.061	1.045	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2017	2.407	1.398	1.213	1.144	1.100	1.071	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2018	2.424	1.413	1.229	1.157	1.107	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2019	2.564	1.452	1.247	1.169	1.098	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2020	2.466	1.414	1.236	1.148	1.098	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2021	2.479	1.428	1.221	1.148	1.098	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2022	2.542	1.409	1.221	1.148	1.098	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
2023	2.482	1.409	1.221	1.148	1.098	1.066	1.047	1.033	1.026	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	**1.001**	**1.001**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.001**
Wtd 3 yr avg	2.496	1.431	1.238	1.157	1.098	1.064	1.044	1.031	1.023	1.018	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	2.495	1.421	1.227	1.148	1.094	1.062	1.042	1.031	1.023	1.018	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 7 yr avg	2.477	1.413	1.222	1.144	1.091	1.060	1.042	1.031	1.024	1.019	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	2.473	1.411	1.221	1.142	1.091	1.062	1.045	1.034	1.026	1.020	1.015	1.012	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd all yr avg	2.390	1.387	1.207	1.132	1.088	1.062	1.045	1.034	1.026	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Prior Selected	2.463	1.409	1.220	1.140	1.091	1.063	1.046	1.035	1.026	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.473	1.411	1.221	1.142	1.091	1.062	1.045	1.034	1.026	1.020	1.015	1.012	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001
Cumulative	6.885	2.784	1.973	1.615	1.414	1.296	1.220	1.168	1.129	1.101	1.080	1.063	1.050	1.040	1.032	1.026	1.020	1.016	1.013	1.011	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001
Notes																																

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Reported Claim Count Development Method

Data Evaluated as of @06/30/23
Compensable Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							41,793	41,856	41,874	41,888	41,894	41,899	41,909	41,911	41,909	41,910	41,898	41,894	41,894	41,894	41,894	41,890	41,886	41,886	41,886	41,888	41,888	41,888	41,888	41,888	41,888	41,888
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149	
1994					38,181	38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,350	
1995				36,504	36,642	36,704	36,733	36,755	36,771	36,780	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775			
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335				
1997		34,239	35,058	35,358	35,475	35,526	35,565	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599					
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743						
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,658	35,659	35,659	35,659	35,659							
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205								
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,019	33,021									
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,095										
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841											
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,593	30,593												
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,500	30,500	30,503	30,503	30,503													
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707														
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961															
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079																
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590																	
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712																		
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907																			
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056																				
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001																					
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810																						
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674																							
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691																								
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655																									
2018	19,099	22,808	23,286	23,414	23,468	23,508																										
2019	18,161	22,213	22,726	22,860	22,930																											
2020	16,931	20,113	20,498	20,626																												
2021	19,083	20,974	21,292																													
2022	17,872	20,488																														
2023	17,825																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.024	1.009	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.222	1.024	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.247	1.024	1.007	1.004	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.255	1.021	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2006	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																				
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000																					
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000																						
2013	1.256	1.027	1.008	1.003	1.001	1.000	1.000	1.000	1.000																							
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000																								
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000																								
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000																									
2017	1.194	1.022	1.007	1.002	1.001	1.001																										
2018	1.194	1.021	1.005	1.002	1.002																											
2019	1.223	1.023	1.006	1.003																												
2020	1.188	1.019	1.006																													
2021	1.099	1.015																														
2022	1.146																															
2023																																
Wtd 3 yr avg	1.143	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	1.170	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Wtd 7 yr avg	1.178	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 10 yr avg	1.196	1.022	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd all yr avg	1.282	1.075	1.059	1.056	1.054	1.056	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Prior Selected	1.223	1.024	1.006	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.185	1.024	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.228	1.036	1.012	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	19.173	18.031	17.011	16.006	15.003	14.002	13.001	12.001	11.000	10.000	9.000	8.000	7.000	6.000	5.000	4.000	3.000	2.000	1.000													
	19.201	18.032	17.011	16.006	15.003	14.002	13.001	12.001	11.001	10.000	9.000	8.000	7.000	6.000	5.000	4.000	3.000	2.000	1.000													
	19.211	18.032	17.012	16.006	15.003	14.002	13.001	12.001	11.001	10.000	9.000	8.000	7.000	6.000	5.000	4.000	3.000	2.000	1.000													

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Paid Loss Severity

Data Evaluated as of @06/30/23
Paid Loss Per Reported Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							5,570	5,801	5,988	6,137	6,257	6,358	6,436	6,496	6,545	6,590	6,626	6,650	6,672	6,691	6,708	6,724	6,735	6,744	6,749	6,755	6,761	6,764	6,767	6,771	6,774	6,776
1993						5,316	5,600	5,821	5,985	6,128	6,239	6,318	6,381	6,429	6,468	6,499	6,526	6,552	6,572	6,590	6,605	6,617	6,631	6,636	6,639	6,641	6,645	6,648	6,651	6,654	6,655	
1994					5,172	5,497	5,762	5,953	6,127	6,285	6,395	6,474	6,547	6,608	6,654	6,703	6,740	6,772	6,798	6,822	6,842	6,857	6,870	6,881	6,886	6,889	6,891	6,892	6,893	6,893		
1995				4,771	5,214	5,564	5,810	6,024	6,202	6,337	6,447	6,544	6,626	6,692	6,745	6,796	6,834	6,863	6,886	6,902	6,920	6,928	6,935	6,940	6,945	6,951	6,954	6,957	6,961			
1996			4,270	4,930	5,406	5,757	6,066	6,300	6,489	6,645	6,765	6,865	6,943	7,008	7,062	7,103	7,141	7,171	7,193	7,207	7,216	7,225	7,232	7,237	7,242	7,246	7,248	7,250				
1997		3,579	4,621	5,342	5,844	6,257	6,609	6,866	7,081	7,266	7,412	7,526	7,626	7,703	7,766	7,814	7,852	7,886	7,911	7,930	7,943	7,955	7,972	7,982	7,993	8,000	8,007					
1998	2,007	3,668	4,776	5,526	6,115	6,590	6,953	7,231	7,472	7,686	7,842	7,974	8,078	8,174	8,260	8,331	8,381	8,421	8,447	8,466	8,480	8,489	8,496	8,505	8,513	8,519						
1999	2,050	3,814	4,932	5,760	6,456	7,000	7,410	7,749	8,026	8,255	8,430	8,569	8,686	8,784	8,860	8,920	8,969	9,008	9,038	9,061	9,079	9,104	9,114	9,122	9,130							
2000	2,190	4,040	5,419	6,495	7,288	7,923	8,403	8,788	9,092	9,345	9,544	9,716	9,867	9,984	10,075	10,147	10,199	10,242	10,273	10,297	10,316	10,329	10,340	10,351								
2001	2,396	4,718	6,389	7,655	8,614	9,356	9,954	10,392	10,746	11,050	11,291	11,494	11,677	11,813	11,908	11,982	12,037	12,080	12,115	12,143	12,165	12,184	12,200									
2002	2,591	5,186	7,024	8,341	9,369	10,170	10,761	11,249	11,653	12,007	12,309	12,566	12,756	12,906	13,022	13,103	13,165	13,217	13,254	13,291	13,313	13,333										
2003	2,721	5,302	7,118	8,447	9,439	10,186	10,793	11,303	11,738	12,063	12,366	12,589	12,768	12,902	13,003	13,077	13,133	13,174	13,203	13,221	13,237											
2004	2,727	5,254	7,064	8,395	9,406	10,187	10,845	11,394	11,836	12,191	12,451	12,679	12,856	12,987	13,080	13,157	13,229	13,275	13,316	13,352												
2005	2,780	5,394	7,256	8,660	9,768	10,686	11,472	12,101	12,588	12,950	13,239	13,456	13,624	13,762	13,870	13,952	14,023	14,074	14,115													
2006	2,733	5,306	7,149	8,571	9,776	10,740	11,543	12,169	12,671	13,039	13,327	13,537	13,709	13,827	13,925	14,013	14,080	14,133														
2007	2,800	5,563	7,748	9,573	11,045	12,201	13,090	13,802	14,375	14,788	15,122	15,361	15,550	15,691	15,809	15,905	15,993															
2008	3,050	6,333	9,069	11,306	13,073	14,398	15,413	16,216	16,827	17,299	17,637	17,883	18,077	18,258	18,396	18,509																
2009	3,491	7,306	10,199	12,430	14,248	15,538	16,513	17,241	17,819	18,248	18,604	18,870	19,076	19,248	19,383																	
2010	3,458	6,995	9,583	11,638	13,289	14,516	15,375	16,000	16,474	16,849	17,128	17,369	17,545	17,691																		
2011	3,430	6,782	9,333	11,297	12,790	13,857	14,637	15,221	15,672	16,022	16,305	16,529	16,709																			
2012	3,387	6,620	9,045	10,938	12,380	13,395	14,145	14,689	15,119	15,476	15,749	15,946																				
2013	3,471	6,729	9,265	11,211	12,694	13,770	14,559	15,145	15,591	15,929	16,205																					
2014	3,317	6,699	9,195	11,079	12,510	13,560	14,336	14,924	15,369	15,729																						
2015	3,233	6,483	8,857	10,646	12,018	13,067	13,851	14,481	14,976																							
2016	3,121	6,340	8,596	10,296	11,639	12,654	13,414	14,018																								
2017	3,226	6,505	8,902	10,726	12,238	13,451	14,401																									
2018	3,283	6,665	9,223	11,275	13,012	14,376																										
2019	3,440	7,212	10,236	12,693	14,790																											
2020	4,014	8,333	11,560	14,195																												
2021	3,516	7,931	11,155																													
2022	3,909	8,667																														
2023	4,224																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							1.005	1.004	1.000	0.998	0.997	0.994	0.991	0.990	0.988	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.985	0.984	0.984	0.983	0.983	0.983	0.983	0.983	0.982	
1994						1.034	1.029	1.023	1.024	1.026	1.025	1.025	1.026	1.028	1.029	1.031	1.033	1.034	1.035	1.035	1.036	1.036	1.036	1.037	1.037	1.037	1.037	1.037	1.036	1.036		
1995					1.008	1.012	1.008	1.012	1.012	1.008	1.008	1.011	1.012	1.013	1.014	1.014	1.014	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.009	1.009	1.009	1.010	1.010			
1996				1.034	1.037	1.035	1.044	1.046	1.046	1.049	1.049	1.049	1.048	1.047	1.047	1.045	1.045	1.045	1.045	1.044	1.043	1.043	1.043	1.043	1.043	1.042	1.042	1.042				
1997			1.082	1.083	1.081	1.087	1.090	1.090	1.091	1.094	1.096	1.096	1.098	1.099	1.100	1.100	1.100	1.100	1.100	1.100	1.101	1.101	1.102	1.103	1.104	1.104	1.105					
1998		1.025	1.033	1.035	1.046	1.053	1.052	1.053	1.055	1.058	1.058	1.060	1.059	1.061	1.064	1.066	1.067	1.068	1.068	1.068	1.068	1.067	1.066	1.066	1.065	1.065						
1999	1.022	1.040	1.033	1.042	1.056	1.062	1.066	1.072	1.074	1.074	1.075	1.075	1.075	1.075	1.073	1.071	1.070	1.070	1.070	1.070	1.071	1.072	1.073	1.073	1.072							
2000	1.068	1.059	1.099	1.128	1.129	1.132	1.134	1.134	1.133	1.132	1.132	1.134	1.136	1.137	1.137	1.138	1.137	1.137	1.137	1.136	1.136	1.135	1.135	1.135								
2001	1.094	1.168	1.179	1.179	1.182	1.181	1.185	1.183	1.182	1.182	1.183	1.183	1.183	1.183	1.182	1.181	1.180	1.179	1.179	1.179	1.179	1.180	1.180									
2002	1.081	1.099	1.099	1.090	1.088	1.087	1.081	1.082	1.084	1.087	1.090	1.093	1.092	1.093	1.094	1.094	1.094	1.094	1.094	1.095	1.094	1.094										
2003	1.050	1.022	1.013	1.013	1.007	1.002	1.003	1.005	1.007	1.005	1.005	1.002	1.001	1.000	0.999	0.998	0.998	0.997	0.996	0.995	0.994											
2004	1.002	0.991	0.992	0.994	0.997	1.000	1.005	1.008	1.008	1.011	1.007	1.007	1.007	1.007	1.006	1.006	1.007	1.008	1.009	1.010												
2005	1.020	1.027	1.027	1.032	1.038	1.049	1.058	1.062	1.064	1.062	1.063	1.061	1.060	1.060	1.060	1.060	1.060	1.060	1.060													
2006	0.983	0.984	0.985	0.990	1.001	1.005	1.006	1.006	1.007	1.007	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.004														
2007	1.025	1.049	1.084	1.117	1.130	1.136	1.134	1.134	1.135	1.134	1.135	1.135	1.134	1.135	1.135	1.135	1.136															
2008	1.090	1.138	1.171	1.181	1.184	1.180	1.177	1.175	1.171	1.170	1.166	1.164	1.163	1.164	1.164	1.164																
2009	1.144	1.154	1.125	1.099	1.090	1.079	1.071	1.063	1.059	1.055	1.055	1.055	1.055	1.054	1.054																	
2010	0.991	0.958	0.940	0.936	0.933	0.934	0.931	0.928	0.925	0.923	0.921	0.920	0.920	0.919																		
2011	0.992	0.969	0.974	0.971	0.962	0.955	0.952	0.951	0.951	0.951	0.952	0.952	0.952																			
2012	0.988	0.976	0.969	0.968	0.968	0.967	0.966	0.965	0.965	0.966	0.966	0.965																				
2013	1.025	1.017	1.024	1.025	1.025	1.028	1.029	1.031	1.031	1.029	1.029																					
2014	0.956	0.996	0.992	0.988	0.986	0.985	0.985	0.985	0.986	0.987																						
2015	0.975	0.968	0.963	0.961	0.961	0.964	0.966	0.970	0.974																							
2016	0.965	0.978	0.970	0.967	0.968	0.968	0.968	0.968																								
2017	1.034	1.026	1.036	1.042	1.051	1.063	1.074																									
2018	1.018	1.025	1.036	1.051	1.063	1.069																										
2019	1.048	1.082	1.110	1.126	1.137																											
2020	1.167	1.156	1.129	1.118																												
2021	0.876	0.952	0.965																													
2022	1.112	1.093																														
2023	1.080																															
																					Average											
Indicated Exp. Trend	1.023	1.030	1.034	1.038	1.041	1.044	1.047	1.049	1.053	1.056	1.059	1.062	1.066	1.069	1.071	1.070	1.069	1.069	1.072		1.054											
Last 5 years	1.039	1.064	1.070	1.084	1.054	1.015	0.991	0.986	0.993	0.986	0.965	0.964	1.011	1.072	1.099	1.085	1.047	1.020	1.032		1.030											
Last 3 years	1.096	1.020	1.044	1.122	1.099	1.066	1.020	0.969	0.980	1.008	0.997	0.958	0.936	0.984	1.107	1.149	1.068	1.032	1.034		1.036											
Last Year	1.080	1.093	0.965	1.118	1.137	1.069	1.074	0.968	0.974	0.987	1.029	0.965	0.952	0.919	1.054	1.164	1.136	1.004	1.060		1.037											

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid Methods

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on On-Level Premium: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Active Time Loss Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Active Time Loss Claims (Persistency): Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1992	283,837	0	283,837	1.001	284,236	0	283,837	1.001	284,236	0	283,837	1.001	284,236	0	283,837	1.001	284,236
1993	260,547	76	260,623	1.001	260,990	81	260,628	1.001	260,995	52	260,599	1.001	260,966	34	260,581	1.001	260,947
1994	264,354	181	264,535	1.001	264,908	201	264,555	1.001	264,927	149	264,503	1.001	264,876	64	264,418	1.001	264,790
1995	255,996	261	256,257	1.001	256,618	303	256,299	1.001	256,660	258	256,254	1.001	256,614	328	256,324	1.001	256,685
1996	256,166	374	256,539	1.001	256,901	444	256,610	1.001	256,971	384	256,550	1.001	256,911	220	256,386	1.001	256,747
1997	285,038	468	285,505	1.001	285,907	573	285,610	1.001	286,012	531	285,569	1.001	285,971	754	285,792	1.001	286,194
1998	304,488	648	305,136	1.001	305,565	785	305,272	1.001	305,702	737	305,225	1.001	305,654	689	305,176	1.001	305,606
1999	325,549	887	326,436	1.001	326,895	1,075	326,624	1.001	327,084	1,014	326,563	1.001	327,022	766	326,315	1.001	326,774
2000	364,400	1,277	365,677	1.001	366,192	1,576	365,976	1.001	366,491	1,398	365,798	1.001	366,313	1,406	365,806	1.001	366,320
2001	402,860	1,612	404,473	1.001	405,042	2,028	404,888	1.001	405,458	1,774	404,634	1.001	405,203	2,132	404,992	1.001	405,562
2002	414,596	1,941	416,537	1.001	417,123	2,390	416,986	1.001	417,573	2,224	416,821	1.001	417,407	2,265	416,861	1.001	417,448
2003	395,007	2,439	397,446	1.001	398,006	3,028	398,034	1.001	398,595	2,832	397,839	1.001	398,399	2,144	397,151	1.001	397,710
2004	408,472	3,123	411,595	1.001	412,174	3,733	412,205	1.001	412,786	3,690	412,162	1.001	412,742	4,717	413,189	1.001	413,770
2005	430,536	4,207	434,743	1.001	435,355	5,165	435,702	1.001	436,315	5,147	435,683	1.001	436,296	4,987	435,523	1.001	436,136
2006	448,124	5,651	453,774	1.001	454,413	6,794	454,917	1.001	455,558	6,948	455,072	1.001	455,713	6,447	454,571	1.001	455,211
2007	511,142	7,924	519,067	1.001	519,797	9,493	520,635	1.001	521,368	9,674	520,816	1.001	521,549	10,304	521,446	1.001	522,180
2008	575,235	10,656	585,890	1.001	586,715	13,004	588,239	1.001	589,067	12,984	588,219	1.001	589,047	14,908	590,143	1.001	590,974
2009	534,781	12,977	547,758	1.001	548,529	15,548	550,329	1.001	551,104	15,981	550,762	1.001	551,538	17,205	551,986	1.001	552,763
2010	437,173	14,618	451,791	1.001	452,427	17,002	454,176	1.001	454,815	17,634	454,807	1.001	455,447	15,689	452,862	1.001	453,500
2011	399,455	18,527	417,982	1.001	418,571	21,524	420,979	1.001	421,572	21,144	420,599	1.001	421,191	20,438	419,893	1.001	420,484
2012	367,643	21,958	389,601	1.001	390,150	26,334	393,977	1.001	394,532	24,751	392,394	1.001	392,947	18,884	386,527	1.001	387,071
2013	372,734	27,037	399,771	1.001	400,334	33,103	405,837	1.001	406,408	29,297	402,031	1.001	402,597	25,342	398,076	1.001	398,637
2014	374,514	35,829	410,343	1.001	410,921	43,269	417,783	1.001	418,371	38,198	412,713	1.001	413,294	34,482	408,996	1.001	409,572
2015	354,535	46,120	400,655	1.001	401,219	57,477	412,012	1.001	412,592	48,752	403,287	1.001	403,854	46,620	401,154	1.001	401,719
2016	332,089	57,560	389,650	1.001	390,198	72,642	404,731	1.001	405,301	60,811	392,900	1.001	393,453	56,450	388,539	1.001	389,086
2017	340,646	77,747	418,393	1.001	418,982	99,368	440,014	1.001	440,633	81,489	422,135	1.001	422,730	85,053	425,700	1.001	426,299
2018	337,944	102,267	440,211	1.001	440,831	130,882	468,826	1.001	469,485	108,622	446,565	1.001	447,194	117,017	454,961	1.001	455,601
2019	339,144	136,005	475,149	1.001	475,818	174,620	513,764	1.001	514,487	145,756	484,900	1.001	485,583	180,284	519,428	1.001	520,159
2020	292,785	168,741	461,526	1.001	462,175	223,825	516,609	1.001	517,337	184,154	476,939	1.001	477,610	220,285	513,070	1.001	513,792
2021	237,512	239,574	477,086	1.001	477,758	297,839	535,351	1.001	536,105	265,648	503,160	1.001	503,869	286,075	523,587	1.001	524,324
2022	177,578	322,521	500,099	1.001	500,803	411,377	588,955	1.001	589,784	355,537	533,115	1.001	533,865	378,094	555,672	1.001	556,454
2023	75,284	452,865	528,149	1.001	528,892	565,532	640,816	1.001	641,717	492,936	568,220	1.001	569,020	504,517	579,801	1.001	580,617
Totals	11,160,163	1,776,072	12,936,236		12,954,443	2,241,014	13,401,177		13,420,039	1,940,506	13,100,669		13,119,108	2,058,601	13,218,764		13,237,369

(2) Section AF-III, Exhibit 9
(3) Section AF-III, Exhibit 14
(4) = (2) + (3)
(5) Section AF-III, Exhibit 9
(6) = (4) x (5)
(7) Section AF-III, Exhibit 14
(8) = (2) + (7)
(9) Section AF-III, Exhibit 9
(10) = (8) x (9)
(11) Section AF-III, Exhibit 15
(12) = (2) + (11)
(13) Section AF-III, Exhibit 9
(14) = (12) x (13)
(15) Section AF-III, Exhibit 17
(16) = (2) + (15)
(17) Section AF-III, Exhibit 9
(18) = (16) x (17)

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid to Ultimate Claims

Data Evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	3,994	4,463	2,701	1,842	1,243	954	789	687	545	436	346	295	228	172	140	132	98	68	62	56	49	43	29	26	16	18	15	10	9	10	10	5
1993	3,967	4,355	2,614	1,709	1,248	956	824	626	466	406	312	224	179	134	110	77	72	74	56	51	42	35	37	16	6	8	11	8	10	6	4	5
1994	3,771	4,473	2,624	1,707	1,195	894	724	523	475	422	298	212	198	162	117	128	100	84	70	63	53	41	34	29	15	9	5	3	3	1	7	5
1995	3,834	4,365	2,528	1,681	1,205	938	656	568	475	357	295	254	219	163	133	133	100	78	59	44	46	21	18	14	14	15	10	8	10	6	7	5
1996	3,659	4,283	2,479	1,690	1,209	891	776	587	471	388	296	250	185	155	134	101	94	76	54	35	21	23	17	12	12	10	6	4	8	6	7	5
1997	3,688	4,409	2,606	1,775	1,218	989	843	614	511	443	346	259	230	184	148	114	88	80	59	45	32	27	40	25	25	18	16	5	8	6	7	5
1998	3,593	4,428	2,675	1,782	1,375	1,095	836	644	551	492	354	301	237	217	196	163	115	89	59	43	31	22	17	20	18	13	10	5	8	6	7	5
1999	3,586	4,505	2,614	1,889	1,563	1,218	913	755	618	508	388	308	260	217	169	131	108	88	67	51	39	56	22	18	17	14	10	5	8	6	7	5
2000	3,574	4,438	2,976	2,292	1,678	1,324	1,005	800	629	534	410	358	312	241	188	149	110	87	65	51	39	27	23	22	20	14	10	5	8	6	7	5
2001	3,632	5,162	3,423	2,535	1,906	1,468	1,179	859	696	591	471	397	357	263	186	144	109	82	69	54	42	37	32	20	20	14	10	5	8	6	7	5
2002	3,870	5,786	3,742	2,628	2,042	1,579	1,146	955	793	689	586	496	369	293	226	157	122	101	73	71	42	40	26	20	20	14	10	5	8	6	7	5
2003	3,971	5,738	3,602	2,609	1,939	1,445	1,177	981	837	622	578	427	342	255	194	141	108	80	54	35	30	35	26	20	20	14	10	5	8	6	7	5
2004	4,029	5,539	3,625	2,616	1,956	1,511	1,271	1,053	845	679	496	435	338	249	176	147	138	88	78	68	38	35	26	20	20	14	10	5	8	6	7	5
2005	3,906	5,566	3,584	2,621	2,070	1,713	1,447	1,159	892	666	533	401	309	255	198	151	132	92	75	58	38	35	26	20	20	14	10	5	8	6	7	5
2006	3,833	5,384	3,463	2,636	2,210	1,758	1,459	1,142	907	667	520	380	312	213	177	162	120	97	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2007	3,663	5,260	3,813	3,110	2,496	1,945	1,497	1,194	963	691	560	398	314	237	197	162	146	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2008	3,809	5,914	4,545	3,622	2,845	2,138	1,634	1,285	974	755	541	394	310	289	219	180	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2009	4,213	6,463	4,587	3,475	2,794	1,977	1,501	1,120	881	660	540	406	316	262	204	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2010	4,241	6,225	4,254	3,280	2,609	1,930	1,354	981	743	587	437	377	273	229	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2011	4,100	5,871	4,076	3,058	2,307	1,651	1,201	901	690	537	433	342	275	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2012	4,006	5,811	3,945	2,997	2,263	1,588	1,166	854	672	552	423	305	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2013	4,089	5,864	4,117	3,087	2,327	1,681	1,224	909	695	524	429	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2014	3,834	5,775	3,904	2,860	2,178	1,578	1,165	885	668	539	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2015	3,653	5,282	3,531	2,620	1,991	1,510	1,132	904	713	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2016	3,579	5,190	3,387	2,480	1,951	1,455	1,096	867	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2017	3,467	4,878	3,321	2,486	2,035	1,620	1,267	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2018	3,383	4,819	3,386	2,656	2,233	1,757	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2019	3,275	5,122	3,796	3,016	2,567	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2020	3,789	5,555	3,867	3,112	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2021	3,396	5,024	3,602	2,719	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2022	3,385	5,219	3,501	2,719	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
2023	3,419	4,939	3,501	2,719	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5

Incremental Paid to On-Level Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.194	0.217	0.131	0.090	0.061	0.046	0.038	0.033	0.027	0.021	0.017	0.014	0.011	0.008	0.007	0.006	0.005	0.003	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
1993	0.180	0.198	0.119	0.078	0.057	0.043	0.037	0.028	0.021	0.018	0.014	0.010	0.008	0.006	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.164	0.195	0.114	0.074	0.052	0.039	0.032	0.023	0.021	0.018	0.013	0.009	0.009	0.007	0.005	0.006	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.158	0.180	0.104	0.069	0.050	0.039	0.027	0.023	0.020	0.015	0.012	0.010	0.009	0.007	0.005	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.143	0.167	0.097	0.066	0.047	0.035	0.030	0.023	0.018	0.015	0.012	0.010	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.137	0.164	0.097	0.066	0.045	0.037	0.031	0.023	0.019	0.017	0.013	0.010	0.009	0.007	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
1998	0.130	0.161	0.097	0.065	0.050	0.040	0.030	0.023	0.020	0.018	0.013	0.011	0.009	0.008	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.125	0.157	0.091	0.066	0.055	0.043	0.032	0.026	0.022	0.018	0.014	0.011	0.009	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.118	0.146	0.098	0.076	0.055	0.044	0.033	0.026	0.021	0.018	0.014	0.012	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.114	0.162	0.107	0.080	0.060	0.046	0.037	0.027	0.022	0.019	0.015	0.012	0.011	0.008	0.006	0.005	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.120	0.179	0.116	0.081	0.063	0.049	0.035	0.029	0.025	0.021	0.018	0.015	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.117	0.169	0.106	0.077	0.057	0.043	0.035	0.029	0.025	0.018	0.017	0.013	0.010	0.008	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.119	0.164	0.107	0.078	0.058	0.045	0.038	0.031	0.025	0.020	0.015	0.013	0.010	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.109	0.155	0.100	0.073	0.058	0.048	0.040	0.032	0.025	0.019	0.015	0.011	0.009	0.007	0.006	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.105	0.148	0.095	0.073	0.061	0.048	0.040	0.031	0.025	0.018	0.014	0.010	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.098	0.141	0.102	0.083	0.067	0.052	0.040	0.032	0.026	0.018	0.015	0.011	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.096	0.150	0.115	0.092	0.072	0.054	0.041	0.033	0.025	0.019	0.014	0.010	0.008	0.007	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.105	0.161	0.114	0.087	0.070	0.049	0.037	0.028	0.022	0.016	0.013	0.010	0.008	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.105	0.155	0.106	0.081	0.065	0.048	0.034	0.024	0.018	0.015	0.011	0.009	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.099	0.142	0.098	0.074	0.056	0.040	0.029	0.022	0.017	0.013	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.091	0.133	0.090	0.068	0.052	0.036	0.027	0.019	0.015	0.013	0.010	0.007	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.089	0.128	0.090	0.067	0.051	0.037	0.027	0.020	0.015	0.011	0.009	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.083	0.124	0.084	0.062	0.047	0.034	0.025	0.019	0.014	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2015	0.074	0.107	0.072	0.053	0.040	0.031	0.023	0.018	0.014	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2016	0.069	0.100	0.066	0.048	0.038	0.028	0.021	0.017	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2017	0.064	0.090	0.061	0.046	0.038	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2018	0.060	0.086	0.060	0.047	0.040	0.031	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2019	0.055	0.087	0.064	0.051	0.043	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2020	0.059	0.087	0.061	0.049	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2021	0.055	0.081	0.058	0.048	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2022	0.052	0.080	0.062	0.048	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
2023	0.052	0.087	0.062	0.048	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	3,419	5,219	3,602	3,112	2,567	1,757	1,267	867	713	539	429	305	275	229	204	180	146	97	75	68	30	40	32	22	17	13	16	4	10	1	4	5
3 Year Trended Avg.*	3,359	4,939	3,501	2,719	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
10yr Indicated Trend	0.990	0.989	0.991	0.994	0.991	0.981	0.968	0.960	0.957	0.965	0.973	0.971	0.973	0.989	1.006	1.024	1.026	1.011	1.029	1.043	0.990	1.026	0.977									
Sel. Severity	3,359	4,939	3,501	2,719	2,278	1,611	1,165	885	692	538	428	341	288	260	207	168	133	92	69	58	38	35	26	20	20	14	10	5	8	6	7	5
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selection Based On Incremental Paid to On-Level Premium																																
Latest Diag. Trended	0.052	0.080	0.058	0.049	0.043	0.031	0.023	0.017	0.014	0.012	0.009	0.007	0.007	0.006	0.005	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.001	0.000	0.000	0.000	0.000	0.000
3 Year Trended Avg.*	0.056	0.087	0.062	0.048	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
10yr Indicated Trend	0.952	0.948	0.949	0.950	0.949	0.943	0.933	0.927	0.927	0.937	0.943	0.944	0.946	0.962	0.976	0.991	0.993	0.977	0.991	1.004	0.949	0.982	0.932									
Sel. Rate	0.056	0.087	0.062	0.048	0.040	0.030	0.023	0.018	0.015	0.012	0.010	0.008	0.007	0.007	0.005	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* First 4 exclude Accident years 2020-2022

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid Based On Ultimate Claims

Data Evaluated as of @06/30/23

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	58,155	64,981	39,332	26,824	18,103	13,892	11,493	10,008	7,934	6,355	5,044	4,291	3,323	2,507	2,040	1,916	1,428	984	898	818	712	633	428	372	236	266	213	152	124	148	149	79
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	76
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	104	78
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	83	101	76
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	108	85	103	78
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	72	114	90	109	82
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	162	75	118	93	114	85
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	219	167	77	122	96	117	88
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	342	231	176	81	129	102	124	93
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	341	340	230	176	81	128	101	123	92
2002	62,174	92,955	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,418	7,971	5,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	417	323	321	218	166	76	121	95	116	87
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	543	408	315	314	213	162	75	118	93	113	85
2004	64,958	89,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,945	7,989	7,014	5,454	4,016	2,840	2,366	2,223	1,422	1,259	1,100	617	558	419	324	322	218	166	77	121	96	117	87
2005	65,252	92,999	59,873	43,789	34,587	28,626	24,168	19,359	14,898	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	970	640	578	434	335	334	226	172	79	126	99	121	91
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,216	1,023	675	610	458	354	352	239	182	84	133	105	127	96
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	1,771	1,324	1,114	735	664	498	385	384	260	198	91	145	114	139	104
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	2,588	1,803	1,348	1,134	748	676	507	392	391	264	202	93	147	116	141	106
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,052	2,410	1,679	1,255	1,056	697	630	472	365	364	246	188	87	137	108	132	99
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	3,285	2,665	2,105	1,467	1,096	922	608	550	413	319	318	215	164	76	120	94	115	86
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	4,080	3,246	2,634	2,080	1,450	1,083	912	601	543	408	315	314	213	162	75	118	93	114	85
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	4,308	3,887	3,093	2,510	1,982	1,381	1,032	868	573	518	388	300	299	203	154	71	113	89	108	81
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	5,101	4,304	3,883	3,090	2,507	1,980	1,380	1,031	868	572	517	388	300	299	202	154	71	113	89	108	81
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	6,853	5,467	4,612	4,161	3,311	2,687	2,122	1,478	1,105	930	613	554	416	322	320	217	165	76	121	95	116	87
2015	60,708	87,766	58,677	43,532	33,079	25,090	18,813	15,023	11,847	8,941	7,112	5,673	4,786	4,318	3,436	2,788	2,202	1,534	1,147	965	636	575	432	334	332	225	172	79	125	99	120	90
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	11,489	8,932	7,104	5,667	4,781	4,314	3,432	2,785	2,200	1,533	1,145	964	636	575	431	333	332	225	171	79	125	99	120	90
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	15,814	12,362	9,610	7,644	6,097	5,144	4,641	3,693	2,997	2,367	1,649	1,233	1,037	684	618	464	359	357	242	184	85	135	106	129	97
2018	62,699	89,314	62,752	49,222	41,391	32,567	21,589	16,410	12,828	9,973	7,932	6,327	5,338	4,816	3,832	3,110	2,456	1,711	1,279	1,076	710	642	481	372	371	251	191	88	140	110	134	101
2019	62,478	97,714	72,424	57,547	48,981	30,732	22,224	16,893	13,205	10,266	8,165	6,513	5,495	4,958	3,945	3,201	2,528	1,761	1,317	1,108	731	660	496	383	382	258	197	91	144	113	138	103
2020	67,959	99,648	69,359	55,818	40,871	28,894	20,894	15,882	12,415	9,652	7,677	6,124	5,166	4,661	3,709	3,010	2,377	1,656	1,238	1,041	687	621	466	360	359	243	185	85	135	107	130	97
2021	67,088	99,257	71,167	53,725	45,014	31,823	23,013	17,493	13,674	10,630	8,455	6,745	5,690	5,134	4,085	3,315	2,618	1,824	1,363	1,147	757	684	513	397	395	268	204	94	149	117	143	107
2022	69,867	107,711	72,250	56,124	47,024	33,244	24,040	18,274	14,284	11,105	8,833	7,046	5,944	5,363	4,267	3,463	2,735	1,905	1,424	1,198	790	714	536	414	413	279	213	98	156	123	149	112
2023	75,284	108,762	77,085	59,880	50,170	35,468	25,649	19,496	15,240	11,848	9,424	7,517	6,342	5,722	4,553	3,695	2,918	2,033	1,519	1,278	843	762	572	442	440	298	227	105	166	131	159	119

Incremental Paid Based on On-Level Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	58,155	64,981	39,332	26,824	18,103	13,892	11,493	10,008	7,934	6,355	5,044	4,291	3,323	2,507	2,040	1,916	1,428	984	898	818	712	633	428	372	236	266	213	152	124	148	149	79
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	81
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	114	87
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	96	118	90
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	119	102	126	96
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	79	132	114	140	107
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	174	85	141	121	149	114
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	235	186	91	151	130	160	122
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	376	262	207	101	169	145	179	137
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	377	394	275	217	106	177	152	187	143
2002	62,174	92,955	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,418	7,971	5,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	444	362	378	264	208	102	170	146	179	137
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	582	454	371	387	270	213	104	174	149	184	140
2004	64,958	89,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,945	7,989	7,014	5,454	4,016	2,840	2,366	2,223	1,422	1,259	1,100	639	595	464	379	395	276	218	106	177	152	188	144
2005	65,252	92,999	59,873	43,789	34,587	28,626	24,168	19,359	14,898	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	1,049	705	656	512	418	436	304	240	117	196	168	207	158
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,279	1,119	753	700	547	446	465	324	257	125	209	179	221	169
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	1,876	1,435	1,255	844	785	613	500	521	364	288	140	234	201	248	190
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	2,796	2,017	1,543	1,350	907	844	659	537	561	391	309	151	252	216	266	204
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,244	2,646	1,909	1,460	1,277	859	799	624	509	531	370	293	143	238	205	252	193
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	3,388	2,840	2,317	1,671	1,278	1,118	752	700	546	445	465	324	256	125	209	179	221	169
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	4,231	3,446	2,889	2,356	1,700	1,300	1,137	765	712	555	453	472	330	261	127	212	182	224	172
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	4,650	4,263	3,472	2,910	2,374	1,712	1,309	1,146	770	717	559	456	476	332	263	128	214	184	226	173
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	5,607	4,856	4,451	3,625	3,039	2,478	1,788	1,367	1,196	804	749	584	476	497	347	274	134	223	192	236	181
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	7,299	6,093	5,276	4,836	3,939	3,302	2,693	1,943	1,486	1,300	874	813	635	518	540	377	298	145	242	208	256	196
2015	60,708	87,766	58,677	43,532	33,079	25,090	18,813	15,023	11,847	9,743	8,052	6,722	5,821	5,335	4,345	3,643	2,971	2,143	1,639	1,434	964	897	700	571	596	416	329	160	268	230	283	217
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	12,577	10,181	8,414	7,024	6,083	5,575	4,541	3,807	3,105	2,240	1,713	1,499	1,008	938	732	597	623	434	343	167	280	240	296	226
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	17,453	14,182	11,481	9,488	7,921	6,859	6,287	5,121	4,292	3,501	2,526	1,931	1,690	1,136	1,057	825	673	702	490	387	189	315	271	333	255
2018	62,699	89,314	62,752	49,222	41,391	32,567	23,519	18,858	15,323	12,405	10,252	8,558	7,411	6,793	5,533	4,638	3,783	2,729	2,087	1,826	1,228	1,142	892	727	759	529	419	204	341	293	360	276
2019	62,478	97,714	72,424	57,547	48,981	33,515	25,356	20,331	16,520	13,374	11,053	9,227	7,990	7,324	5,965	5,000	4,078	2,942	2,250	1,969	1,324	1,232	961	784	818	570	451	220	367	315	388	297
2020	67,959	99,648	69,359	55,818	46,115	34,108	25,805	20,690	16,812	13,610	11,248	9,390	8,131	7,453	6,070	5,089	4,150	2,994	2,290	2,003	1,347	1,253	978	798	832	581	459	224	374	321	395	302
2021	67,088	99,257	71,167	58,811	49,248	36,425	27,557	22,096	17,954	14,535	12,012	10,028	8,684	7,959	6,483	5,434	4,432	3,198	2,445	2,139	1,438	1,339	1,045	852	889	620	490	239	399	343	422	323
2022	69,867	107,711	83,433	64,756	54,225	40,106	30,343	24,329	19,769	16,004	13,226	11,041	9,561	8,764	7,138	5,983	4,880	3,521	2,692	2,356	1,584	1,474	1,150	938	979	683	540	263	439	378	465	356
2023	75,284	125,948	89,153	69,196	57,944	42,856	32,423	25,997	21,125	17,101	14,133	11,798	10,217	9,365	7,627	6,394	5,215	3,762	2,877	2,517	1,692	1,575	1,229	1,002	1,046	729	577	281	470	403	497	380

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid to Active Time Loss Claims

Data Evaluated as of @06/30/23
Amounts in $000s
Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	58,155	64,981	39,332	26,824	18,103	13,892	11,493	10,008	7,934	6,355	5,044	4,291	3,323	2,507	2,040	1,916	1,428	984	898	818	712	633	428	372	236	266	213	152	124	148	149	79
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	52
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	94	55
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	108	94	55
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	114	113	98	58
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	115	124	123	107	63
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	171	122	132	131	114	67
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	235	181	129	140	138	120	71
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	302	255	195	140	151	149	130	76
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	347	308	260	199	143	154	152	132	78
2002	62,174	92,955	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,418	7,971	5,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	507	336	299	252	193	138	149	147	128	75
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	604	507	337	299	252	193	138	149	148	128	75
2004	64,958	89,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,945	7,989	7,014	5,454	4,016	2,840	2,366	2,223	1,422	1,259	1,100	708	636	534	355	315	265	204	146	157	155	135	79
2005	65,252	92,999	59,873	43,789	34,587	28,626	24,168	19,359	14,898	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	1,227	752	676	567	377	334	282	216	155	167	165	144	84
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,386	1,326	813	730	613	407	361	304	234	167	180	178	155	91
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	1,918	1,547	1,481	907	815	684	454	403	340	261	187	201	199	173	102
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	2,889	2,002	1,615	1,545	947	851	714	474	421	355	272	195	210	208	181	106
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,585	2,758	1,911	1,542	1,475	904	812	682	453	402	339	260	186	201	198	173	101
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	3,677	3,131	2,409	1,669	1,346	1,288	790	709	595	395	351	296	227	162	175	173	151	89
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	3,716	3,634	3,094	2,381	1,650	1,331	1,273	780	701	588	391	347	292	224	161	173	171	149	88
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	4,608	3,540	3,462	2,948	2,268	1,572	1,268	1,213	743	668	561	372	330	278	214	153	165	163	142	83
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	4,571	4,604	3,536	3,459	2,945	2,266	1,570	1,266	1,212	743	667	560	372	330	278	214	153	165	163	142	83
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	6,801	4,898	4,934	3,790	3,707	3,156	2,428	1,683	1,357	1,299	796	715	600	398	354	298	229	164	177	175	152	89
2015	60,708	87,766	58,677	43,532	33,079	25,090	18,813	15,023	11,847	9,115	7,057	5,083	5,120	3,933	3,846	3,275	2,520	1,746	1,408	1,348	826	742	623	413	367	309	237	170	183	181	158	93
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	12,110	9,105	7,050	5,078	5,114	3,929	3,842	3,271	2,517	1,744	1,407	1,346	825	741	622	413	367	309	237	170	183	181	158	93
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	16,059	13,030	9,797	7,585	5,463	5,503	4,227	4,134	3,520	2,708	1,877	1,514	1,448	888	798	669	444	395	332	255	183	197	195	170	100
2018	62,699	89,314	62,752	49,222	41,391	32,567	24,060	16,665	13,521	10,166	7,871	5,669	5,710	4,386	4,290	3,652	2,810	1,947	1,571	1,503	921	828	695	461	409	345	265	189	204	202	176	103
2019	62,478	97,714	72,424	57,547	48,981	33,942	24,767	17,155	13,918	10,465	8,102	5,836	5,878	4,515	4,416	3,760	2,893	2,005	1,617	1,547	948	852	715	475	421	355	273	195	210	208	181	106
2020	67,959	99,648	69,359	55,818	47,115	31,912	23,286	16,129	13,086	9,839	7,618	5,487	5,527	4,245	4,152	3,535	2,720	1,885	1,520	1,455	891	801	672	446	396	334	256	183	198	196	170	100
2021	67,088	99,257	71,167	62,824	51,892	35,147	25,647	17,764	14,413	10,836	8,390	6,043	6,087	4,676	4,573	3,893	2,996	2,076	1,674	1,602	982	882	740	492	436	368	282	202	218	215	188	110
2022	69,867	107,711	78,028	65,629	54,209	36,716	26,792	18,557	15,056	11,320	8,765	6,313	6,359	4,884	4,777	4,067	3,129	2,168	1,749	1,674	1,026	922	773	513	456	384	295	211	228	225	196	115
2023	75,284	113,608	83,249	70,021	57,836	39,173	28,584	19,799	16,064	12,078	9,351	6,735	6,784	5,211	5,097	4,339	3,339	2,313	1,866	1,786	1,094	983	825	548	486	410	315	225	243	240	209	123

Incremental Paid Based On Active Time Loss Claims

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	10,735	42,191	42,685	44,945	42,761	41,762	42,335	43,361	43,728	45,141	45,633	48,790	47,325	44,794	40,762	47,113	50,096	41,635	42,343	44,406	39,389	41,391	37,279	41,140	29,502	34,786	32,309	29,209	29,734	35,553	35,695	22,719
1993	11,052	41,854	43,332	43,308	42,795	44,051	45,032	44,858	44,094	49,246	50,126	46,834	46,163	41,010	39,938	39,720	42,711	46,422	39,987	42,158	42,539	49,276	60,453	37,182	17,469	31,789	41,423	49,835	64,217	62,798	33,160	22,719
1994	10,397	40,857	43,279	43,764	44,661	41,604	43,957	44,101	46,340	51,886	46,460	41,332	47,519	45,471	41,786	49,900	47,169	41,807	42,117	42,947	48,790	47,072	56,505	55,544	37,654	32,787	25,314	21,127	20,540	15,745	34,428	22,719
1995	10,507	41,547	42,505	43,023	41,922	45,188	41,909	42,734	46,930	44,105	43,293	44,020	45,246	43,550	41,302	48,417	43,105	42,980	39,340	41,095	55,130	31,491	35,545	29,480	39,648	45,708	32,321	28,438	33,718	38,032	34,428	22,719
1996	9,988	39,306	40,697	41,750	43,256	45,028	46,967	44,022	44,475	44,176	43,092	45,094	43,660	44,083	47,721	41,899	44,301	47,683	47,993	40,131	31,571	50,218	37,883	34,931	35,132	39,039	27,831	26,730	37,053	38,032	34,428	22,719
1997	10,025	39,515	40,742	44,317	43,373	44,053	46,814	44,368	42,200	44,894	43,355	40,836	44,231	46,816	45,792	43,544	43,718	46,107	43,612	42,355	38,168	34,292	56,754	36,770	40,122	33,487	33,067	31,068	37,053	38,032	34,428	22,719
1998	9,740	38,011	41,138	42,580	43,351	44,741	43,571	41,925	41,885	45,457	41,755	43,504	42,001	43,633	44,680	48,546	44,814	47,042	42,452	39,712	35,915	29,702	31,740	45,355	46,509	35,210	32,044	31,068	37,053	38,032	34,428	22,719
1999	9,784	39,491	41,298	42,445	44,166	44,950	42,098	44,199	41,248	45,049	42,190	42,537	42,553	42,199	46,064	46,353	47,088	46,898	45,052	43,927	40,512	76,317	38,156	39,443	46,614	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2000	9,628	36,877	40,786	43,757	42,203	43,933	40,768	40,587	41,844	41,473	42,554	42,094	41,977	46,792	45,055	44,101	41,686	42,994	36,757	38,759	38,065	35,036	32,320	39,138	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2001	9,678	38,625	41,178	43,576	43,009	43,603	43,743	40,569	40,324	42,829	40,502	41,469	47,518	46,475	43,218	41,985	40,043	37,628	37,829	40,857	34,857	41,883	39,740	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2002	9,999	39,596	41,958	42,103	43,113	43,970	42,005	41,413	40,381	40,887	40,331	43,584	42,616	44,031	45,310	42,178	42,718	40,324	37,585	49,995	38,827	48,066	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2003	10,453	38,978	41,425	42,377	42,950	42,353	41,574	41,748	42,997	38,282	47,402	45,635	48,172	44,033	46,788	45,727	45,290	41,203	40,403	37,501	36,062	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2004	10,298	38,538	40,896	42,702	44,022	41,079	41,913	40,877	40,575	42,824	40,644	43,640	42,592	41,418	38,767	40,087	44,876	36,471	39,177	39,390	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2005	9,971	38,318	40,366	42,661	41,407	41,087	41,983	41,631	42,835	40,382	42,105	41,491	40,287	43,451	42,321	41,572	40,998	37,931	40,002	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2006	9,805	38,291	39,990	41,018	41,605	42,139	42,159	43,402	42,227	41,602	42,572	41,743	46,051	45,126	42,850	49,803	43,584	41,450	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2007	9,715	35,993	39,076	42,136	42,145	42,028	43,340	42,396	44,607	41,489	42,043	40,386	43,236	42,039	42,035	40,780	44,085	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2008	9,866	35,603	39,646	41,807	43,175	43,755	43,447	43,520	42,941	43,476	42,220	41,384	40,654	43,966	39,411	40,438	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2009	10,756	36,328	40,473	41,550	44,490	43,151	42,887	42,975	43,090	42,370	45,145	42,752	42,470	40,915	37,218	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2010	10,867	36,730	40,204	42,401	43,631	44,165	43,791	42,601	41,929	42,700	41,495	43,733	39,513	41,844	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2011	10,544	36,799	40,663	42,116	43,336	41,382	41,672	40,870	41,537	40,880	39,792	39,550	37,811	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2012	10,487	36,013	39,127	42,845	44,010	43,085	43,849	42,891	42,013	42,410	44,308	42,104	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2013	10,765	35,932	40,399	42,553	42,908	43,608	42,462	42,750	41,760	41,126	42,687	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2014	10,322	36,318	39,627	42,287	43,745	43,003	43,177	42,665	41,133	41,007	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2015	10,485	35,384	39,253	42,332	43,303	44,048	41,007	40,793	41,293	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2016	10,249	36,559	38,898	41,979	43,885	40,694	41,509	40,728	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2017	10,289	36,527	39,724	41,736	42,243	42,258	41,494	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2018	10,255	35,764	40,322	40,518	42,909	42,236	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2019	10,337	36,601	38,932	40,436	42,246	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2020	11,965	37,135	38,042	41,022	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2021	10,652	35,425	37,840	41,920	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2022	10,778	36,681	39,715	41,920	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
2023	11,155	36,263	39,715	41,920	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
Selection Based On Incremental Paid to Active Time Loss Claims																																
Latest Diag. Trended	11,155	36,681	37,840	41,022	42,246	42,236	41,494	40,728	41,293	41,007	42,687	42,104	37,811	41,844	37,218	40,438	44,088	41,450	40,002	39,390	36,062	48,066	39,740	39,138	46,614	35,210	33,067	26,730	33,718	15,745	33,160	22,719
10 Year Trended Avg.*	10,489	36,263	39,715	41,920	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
All Year Indicated Trend	1.002	0.995	0.997	0.998	1.000	0.999	0.998	0.998	0.997	0.994	0.996	0.996	0.993	0.998	0.997	0.995	0.995	0.989	0.993	0.996	0.982	1.004	0.966	0.993	1.102	1.011	0.976	0.929	0.927	0.665	0.929	1.000
Sel. Severity	10,489	36,263	39,715	41,920	43,222	42,763	42,529	42,219	42,253	41,744	42,301	42,242	42,340	43,330	42,297	43,302	43,518	41,805	41,086	41,372	39,790	44,335	42,637	39,887	36,581	36,115	32,044	31,068	37,053	38,032	34,428	22,719
Sel. Historical Trend	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* First 4 exclude Accident year 2020-2022

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Projection of Active Time Loss Claims

Data Evaluated as of @06/30/23
Active Time Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	6
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	7	6
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	7	7	6
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	8	7	7	6
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	9	8	8	7	6
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	12	9	8	8	8	7
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	14	12	9	8	8	8	7
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	9	8	8	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	17	16	14	12	9	8	8	7	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	23	16	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	26	23	16	16	13	11	8	8	7	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	34	27	24	17	16	14	12	9	8	8	7	7
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	54	35	28	24	17	17	14	12	9	8	8	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	61	58	37	30	26	18	18	15	13	10	9	8	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	76	63	60	38	31	27	19	18	16	14	10	9	9	8	7
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	106	76	63	59	38	31	27	19	18	16	14	10	9	9	8	7
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	126	96	69	57	54	34	28	24	17	17	14	12	9	8	8	8	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	135	112	86	62	51	48	31	25	22	15	15	13	11	8	7	7	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	131	131	109	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	168	126	126	105	80	58	48	45	29	23	20	14	14	12	10	8	7	7	6	6
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	167	167	126	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	172	173	130	130	108	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	405	311	238	172	172	129	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	409	312	238	172	173	130	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2017	7,981	3,163	1,980	1,411	1,141	908	723	504	409	311	238	172	172	129	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	719	502	407	310	236	171	171	129	129	107	82	59	49	46	29	24	21	15	14	12	11	8	7	7	6	6
2019	7,288	3,219	2,243	1,716	1,398	957	702	490	397	302	231	167	167	126	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2020	6,570	3,104	2,109	1,574	1,261	863	633	442	358	273	208	150	151	113	114	94	72	52	43	41	26	21	18	13	13	11	9	7	6	6	6	5
2021	6,872	3,057	2,052	1,635	1,310	897	658	459	372	283	216	156	157	118	118	98	75	54	44	42	27	22	19	13	13	11	10	7	6	6	6	5
2022	6,669	3,021	2,021	1,611	1,290	883	648	452	367	279	213	154	155	116	116	97	74	53	44	42	27	21	19	13	13	11	9	7	6	6	6	5
2023	6,749	3,133	2,096	1,670	1,338	916	672	469	380	289	221	159	160	120	120	100	77	55	45	43	28	22	19	14	13	11	10	7	7	6	6	5

Active Time Loss Claims / Ultimate Compensable Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	37.209%	10.578%	6.329%	4.099%	2.908%	2.285%	1.864%	1.585%	1.246%	0.967%	0.759%	0.604%	0.482%	0.384%	0.344%	0.279%	0.196%	0.162%	0.146%	0.127%	0.124%	0.105%	0.079%	0.062%	0.055%	0.053%	0.045%	0.036%	0.029%	0.029%	0.029%	0.024%
1993	35.899%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	**0.017%**
1994	36.269%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	**0.019%**	**0.017%**
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.810%	0.683%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	**0.020%**	**0.020%**	**0.017%**
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.113%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	**0.022%**	**0.021%**	**0.020%**	**0.018%**
1997	36.785%	11.158%	6.396%	4.006%	2.809%	2.244%	1.801%	1.385%	1.211%	0.986%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	**0.024%**	**0.022%**	**0.021%**	**0.021%**	**0.018%**
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.919%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.498%	0.439%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	**0.034%**	**0.025%**	**0.023%**	**0.022%**	**0.021%**	**0.019%**
1999	36.650%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	**0.040%**	**0.035%**	**0.026%**	**0.023%**	**0.022%**	**0.022%**	**0.019%**
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	**0.048%**	**0.041%**	**0.036%**	**0.026%**	**0.024%**	**0.023%**	**0.022%**	**0.020%**
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.381%	1.163%	0.957%	0.751%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.088%	0.082%	**0.051%**	**0.050%**	**0.042%**	**0.037%**	**0.027%**	**0.024%**	**0.024%**	**0.023%**	**0.020%**
2002	38.707%	14.613%	8.918%	6.242%	4.737%	3.592%	2.727%	2.306%	1.965%	1.685%	1.454%	1.138%	0.865%	0.666%	0.498%	0.373%	0.286%	0.251%	0.193%	0.142%	0.109%	0.084%	**0.074%**	**0.052%**	**0.051%**	**0.043%**	**0.038%**	**0.028%**	**0.025%**	**0.024%**	**0.023%**	**0.021%**
2003	37.991%	14.721%	8.696%	6.156%	4.514%	3.411%	2.832%	2.349%	1.947%	1.625%	1.220%	0.935%	0.710%	0.580%	0.416%	0.308%	0.238%	0.194%	0.134%	0.094%	0.084%	**0.087%**	**0.076%**	**0.054%**	**0.052%**	**0.044%**	**0.038%**	**0.028%**	**0.026%**	**0.025%**	**0.024%**	**0.021%**
2004	39.127%	14.373%	8.865%	6.126%	4.442%	3.677%	3.033%	2.576%	2.082%	1.585%	1.219%	0.997%	0.794%	0.601%	0.454%	0.366%	0.307%	0.242%	0.199%	0.173%	**0.110%**	**0.089%**	**0.078%**	**0.055%**	**0.053%**	**0.046%**	**0.039%**	**0.029%**	**0.026%**	**0.025%**	**0.024%**	**0.022%**
2005	39.169%	14.526%	8.878%	6.144%	4.999%	4.170%	3.446%	2.783%	2.082%	1.649%	1.265%	0.967%	0.767%	0.587%	0.469%	0.364%	0.321%	0.243%	0.187%	**0.178%**	**0.113%**	**0.091%**	**0.080%**	**0.057%**	**0.055%**	**0.047%**	**0.040%**	**0.030%**	**0.027%**	**0.026%**	**0.025%**	**0.022%**
2006	39.095%	14.060%	8.660%	6.427%	5.311%	4.172%	3.460%	2.630%	2.148%	1.602%	1.221%	0.911%	0.678%	0.473%	0.413%	0.325%	0.274%	0.233%	**0.192%**	**0.182%**	**0.116%**	**0.094%**	**0.082%**	**0.058%**	**0.056%**	**0.048%**	**0.041%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2007	37.707%	14.614%	9.758%	7.381%	5.923%	4.627%	3.454%	2.816%	2.159%	1.664%	1.333%	0.986%	0.726%	0.563%	0.469%	0.397%	0.332%	**0.239%**	**0.196%**	**0.187%**	**0.119%**	**0.096%**	**0.084%**	**0.059%**	**0.057%**	**0.049%**	**0.042%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2008	38.611%	16.611%	11.463%	8.664%	6.589%	4.887%	3.761%	2.954%	2.268%	1.737%	1.281%	0.952%	0.763%	0.656%	0.557%	0.444%	**0.340%**	**0.245%**	**0.201%**	**0.191%**	**0.122%**	**0.098%**	**0.086%**	**0.061%**	**0.059%**	**0.050%**	**0.044%**	**0.032%**	**0.029%**	**0.028%**	**0.027%**	**0.024%**
2009	39.169%	17.791%	11.333%	8.364%	6.281%	4.581%	3.501%	2.606%	2.044%	1.558%	1.196%	0.950%	0.743%	0.641%	0.547%	**0.455%**	**0.348%**	**0.251%**	**0.206%**	**0.196%**	**0.125%**	**0.101%**	**0.088%**	**0.062%**	**0.060%**	**0.052%**	**0.045%**	**0.033%**	**0.030%**	**0.029%**	**0.028%**	**0.025%**
2010	39.028%	16.949%	10.580%	7.736%	5.980%	4.370%	3.091%	2.302%	1.772%	1.376%	1.052%	0.862%	0.692%	0.546%	**0.547%**	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2011	38.889%	15.955%	10.024%	7.260%	5.324%	3.990%	2.881%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	**0.546%**	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2012	38.197%	16.135%	10.082%	6.994%	5.143%	3.686%	2.658%	1.990%	1.600%	1.301%	0.954%	0.724%	**0.728%**	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2013	37.981%	16.320%	10.192%	7.254%	5.424%	3.855%	2.881%	2.125%	1.665%	1.273%	1.004%	**0.724%**	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2014	37.148%	15.902%	9.853%	6.763%	4.979%	3.669%	2.699%	2.074%	1.625%	1.314%	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2015	34.843%	14.927%	8.996%	6.189%	4.597%	3.428%	2.761%	2.216%	1.727%	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2016	34.923%	14.195%	8.709%	5.908%	4.445%	3.576%	2.640%	2.130%	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2017	33.694%	13.354%	8.359%	5.957%	4.817%	3.833%	3.052%	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2018	32.989%	13.474%	8.397%	6.555%	5.205%	4.160%	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2019	31.681%	13.993%	9.750%	7.459%	6.077%	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2020	31.664%	14.960%	10.164%	7.586%	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2021	31.881%	14.182%	9.520%	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2022	31.409%	14.228%	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2023	30.650%	***14.228%***	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
Wtd 3 yr avg	31.308%	14.451%	9.806%	7.182%	5.360%	3.856%	2.818%	2.140%	1.672%	1.296%	1.016%	0.819%	0.722%	0.619%	0.523%	0.388%	0.309%	0.239%	0.174%	0.137%	0.105%	0.083%	0.070%	0.049%	0.046%	0.038%	0.032%	0.018%	0.019%	0.016%	0.021%	0.024%
Wtd 5 yr avg	31.455%	14.146%	9.206%	6.666%	5.022%	3.733%	2.806%	2.108%	1.655%	1.316%	1.064%	0.878%	0.732%	0.575%	0.489%	0.379%	0.295%	0.233%	0.179%	0.135%	0.103%	0.078%	0.067%	0.050%	0.041%	0.035%	0.029%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 7 yr avg	32.027%	14.035%	9.101%	6.610%	5.072%	3.743%	2.796%	2.150%	1.736%	1.428%	1.147%	0.901%	0.729%	0.581%	0.474%	0.369%	0.290%	0.226%	0.174%	0.128%	0.097%	0.074%	0.061%	0.049%	0.040%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 10 yr avg	33.161%	14.553%	9.387%	6.779%	5.199%	3.928%	3.025%	2.380%	1.899%	1.501%	1.176%	0.922%	0.748%	0.588%	0.465%	0.353%	0.277%	0.212%	0.160%	0.119%	0.094%	0.074%	0.063%	0.050%	0.042%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Freq. Correlation		0.353	0.139	0.059	0.127	0.423	0.635	0.759	0.784																							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	30.650%	14.228%	9.520%	7.586%	6.077%	4.160%	3.052%	2.130%	1.727%	1.314%	1.004%	0.724%	0.728%	0.546%	0.547%	0.444%	0.332%	0.233%	0.187%	0.173%	0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.024%	0.021%	0.020%	0.019%	0.016%
Duration Growth	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%
Notes																																
2009 & Prior	0.5%	3.1%	4.0%	5.0%	5.7%	5.8%	5.6%	5.6%	5.4%	5.1%	<-- Justification for the 2.5% Duration growth adjustment - Over the past 10 years																					
AY 2010+	-2.0%	-1.6%	-1.0%	-0.6%	-0.6%						<-- Duration does not appear to be growing anymore for AY 2010+ so we have not adjusted these years										0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.019%	0.020%	0.016%	0.021%	0.024%
	-2.4%	0.3%	-6.3%								<-- 2023: Last year we noted duration increased but it appears to have stabilized. Staying consistent with prior and using lastest diagonal (similar to 6/30/21 and 6/30/22)																					

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Incremental Paid to Active Time Loss Claims (Persistency)

Data Evaluated as of @06/30/23
Amounts in $000s
Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	58,155	64,981	39,332	26,824	18,103	13,892	11,493	10,008	7,934	6,355	5,044	4,291	3,323	2,507	2,040	1,916	1,428	984	898	818	712	633	428	372	236	266	213	152	124	148	149	79
1993	55,438	60,861	36,532	23,882	17,444	13,365	11,509	8,742	6,516	5,677	4,366	3,126	2,504	1,874	1,540	1,077	1,006	1,027	785	707	592	492	518	226	87	113	148	107	138	90	59	34
1994	54,083	64,157	37,630	24,484	17,136	12,820	10,389	7,504	6,811	6,054	4,274	3,045	2,843	2,330	1,672	1,829	1,429	1,204	1,008	899	766	581	486	415	211	123	76	40	38	18	41	23
1995	53,813	61,264	35,475	23,594	16,910	13,158	9,212	7,975	6,662	5,016	4,147	3,561	3,073	2,294	1,860	1,866	1,398	1,099	826	612	652	288	258	191	197	209	136	109	142	132	127	70
1996	52,314	61,235	35,440	24,159	17,294	12,736	11,099	8,390	6,731	5,542	4,237	3,577	2,650	2,212	1,912	1,441	1,344	1,081	777	503	307	325	245	170	171	142	79	54	71	60	58	32
1997	55,819	66,734	39,444	26,870	18,442	14,966	12,759	9,300	7,733	6,700	5,235	3,924	3,479	2,787	2,239	1,722	1,338	1,215	890	684	487	408	603	375	375	271	239	167	189	160	154	85
1998	56,489	69,612	42,047	28,016	21,621	17,218	13,146	10,123	8,658	7,737	5,564	4,726	3,731	3,416	3,085	2,562	1,813	1,407	934	681	490	340	265	319	286	201	162	117	132	112	107	59
1999	58,061	72,945	42,323	30,586	25,308	19,717	14,776	12,222	10,002	8,223	6,284	4,983	4,212	3,506	2,740	2,126	1,753	1,427	1,084	818	625	901	364	287	275	177	139	100	113	96	92	51
2000	61,054	75,819	50,844	39,154	28,670	22,619	17,171	13,668	10,741	9,117	7,000	6,107	5,337	4,110	3,214	2,547	1,881	1,481	1,106	865	665	459	392	380	309	253	198	143	161	137	132	72
2001	61,749	87,766	58,201	43,102	32,399	24,965	20,046	14,601	11,835	10,056	8,008	6,747	6,068	4,475	3,160	2,443	1,856	1,395	1,169	926	718	625	552	460	368	301	236	170	192	163	157	86
2002	62,174	92,955	60,110	42,220	32,809	25,374	18,403	15,340	12,747	11,069	9,418	7,971	5,923	4,709	3,628	2,528	1,964	1,625	1,165	1,136	682	646	493	383	306	250	196	142	160	135	130	72
2003	62,330	90,065	56,542	40,946	30,430	22,678	18,478	15,393	13,140	9,766	9,075	6,697	5,372	4,007	3,052	2,213	1,691	1,257	850	552	474	446	369	287	229	187	147	106	120	101	98	54
2004	64,958	89,297	58,447	42,170	31,527	24,353	20,497	16,974	13,620	10,945	7,989	7,014	5,454	4,016	2,840	2,366	2,223	1,422	1,259	1,100	925	789	653	507	405	331	260	188	211	179	172	95
2005	65,252	92,999	59,873	43,789	34,587	28,626	24,168	19,359	14,898	11,126	8,902	6,704	5,163	4,260	3,315	2,528	2,201	1,537	1,249	981	786	670	555	431	344	281	221	159	180	152	146	81
2006	67,527	94,835	61,007	46,442	38,924	30,972	25,694	20,110	15,976	11,741	9,153	6,702	5,501	3,761	3,119	2,850	2,107	1,704	1,319	1,009	808	689	570	443	354	289	227	164	185	157	151	83
2007	70,271	100,901	73,147	59,656	47,882	37,306	28,716	22,900	18,473	13,247	10,749	7,635	6,020	4,541	3,784	3,108	2,805	2,169	1,665	1,273	1,020	870	720	559	446	365	286	207	233	198	190	105
2008	74,396	115,498	88,756	70,742	55,559	41,761	31,913	25,102	19,022	14,751	10,558	7,697	6,054	5,635	4,284	3,506	3,157	2,473	1,898	1,452	1,163	992	821	637	509	416	326	236	266	225	217	119
2009	76,635	117,568	83,434	63,219	50,829	35,957	27,312	20,370	16,021	12,011	9,821	7,384	5,740	4,774	3,705	3,461	2,911	2,280	1,750	1,339	1,072	914	757	588	469	384	301	217	245	208	200	110
2010	67,373	98,896	67,574	52,108	41,448	30,658	21,504	15,580	11,804	9,332	6,934	5,987	4,343	3,631	3,085	2,536	2,132	1,670	1,282	981	785	670	554	430	344	281	220	159	179	152	146	80
2011	64,380	92,181	64,001	48,007	36,223	25,922	18,853	14,143	10,828	8,429	6,793	5,376	4,320	3,951	3,242	2,665	2,241	1,755	1,347	1,031	825	704	582	452	361	296	232	167	189	160	154	85
2012	59,913	86,912	59,001	44,822	33,853	23,752	17,433	12,768	10,055	8,252	6,322	4,560	3,614	2,952	2,422	1,991	1,674	1,311	1,007	770	616	526	435	338	270	221	173	125	141	119	115	63
2013	61,097	87,623	61,522	46,122	34,776	25,120	18,282	13,576	10,387	7,825	6,404	4,943	3,904	3,189	2,616	2,151	1,808	1,417	1,087	832	666	568	470	365	292	239	187	135	152	129	124	68
2014	61,403	92,484	62,524	45,797	34,878	25,266	18,664	14,169	10,701	8,629	6,905	5,378	4,248	3,470	2,847	2,340	1,968	1,542	1,183	905	725	618	512	397	317	260	203	147	166	140	135	74
2015	60,708	87,766	58,677	43,532	33,079	25,090	18,813	15,023	11,847	9,465	7,441	5,795	4,578	3,739	3,068	2,522	2,120	1,661	1,275	975	781	666	551	428	342	280	219	158	178	151	146	80
2016	59,413	86,147	56,231	41,171	32,381	24,158	18,190	14,398	11,649	9,095	7,150	5,569	4,399	3,593	2,948	2,423	2,038	1,596	1,225	937	750	640	530	411	328	269	211	152	172	145	140	77
2017	61,918	87,119	59,308	44,405	36,344	28,932	22,621	17,786	13,882	10,838	8,520	6,636	5,242	4,282	3,513	2,888	2,428	1,902	1,460	1,117	894	763	631	490	391	320	251	181	204	173	167	92
2018	62,699	89,314	62,752	49,222	41,391	32,567	25,066	19,228	15,008	11,717	9,211	7,175	5,667	4,629	3,798	3,122	2,625	2,057	1,578	1,207	967	825	682	530	423	346	271	196	221	187	180	99
2019	62,478	97,714	72,424	57,547	48,981	39,632	30,129	23,112	18,039	14,084	11,072	8,624	6,812	5,564	4,565	3,753	3,155	2,472	1,897	1,451	1,162	991	820	637	509	416	326	236	266	225	217	119
2020	67,959	99,648	69,359	55,818	47,913	37,893	28,806	22,097	17,247	13,466	10,586	8,245	6,513	5,320	4,364	3,588	3,017	2,363	1,814	1,388	1,111	948	784	609	486	398	312	225	254	215	207	114
2021	67,088	99,257	71,167	58,841	49,425	39,088	29,715	22,795	17,791	13,891	10,920	8,505	6,719	5,487	4,502	3,701	3,112	2,438	1,871	1,431	1,146	978	809	628	502	411	322	233	262	222	214	117
2022	69,867	107,711	78,280	61,667	51,798	40,966	31,142	23,889	18,646	14,558	11,444	8,914	7,041	5,751	4,718	3,879	3,262	2,555	1,961	1,500	1,201	1,025	848	658	526	430	337	244	275	233	224	123
2023	75,284	110,864	81,502	64,204	53,930	42,651	32,424	24,872	19,413	15,157	11,915	9,281	7,331	5,988	4,912	4,038	3,396	2,660	2,042	1,562	1,251	1,067	883	686	547	448	351	254	286	242	233	128

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Projection of Active Time Loss Claims (Persistency)

Data Evaluated as of @06/30/23
Active Time Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	4
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	3	3
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	9	10	8
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	5	4	4	3
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	13	12	10	11	9
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	11	9	8	7	7	6
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	11	10	7	7	6	6	5
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	14	13	10	9	7	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	22	20	16	14	11	10	8	9	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	22	19	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	19	16	14	12	10	9	6	6	5	5	4
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	44	34	29	24	21	17	15	11	11	9	10	8
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	43	36	28	24	20	17	14	13	9	9	7	8	6
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	58	44	37	28	24	20	17	14	13	9	9	7	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	86	68	51	43	33	28	23	20	17	15	11	10	9	9	8
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	115	94	74	56	47	36	31	25	22	18	16	12	11	9	10	8
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	121	101	83	65	49	41	31	27	22	19	16	14	11	10	8	9	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	113	91	76	62	49	37	31	24	20	17	15	12	11	8	8	6	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	139	117	94	78	64	50	38	32	24	21	17	15	12	11	8	8	6	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	132	105	88	71	59	48	38	29	24	18	16	13	11	9	8	6	6	5	5	4
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	180	142	113	95	76	64	52	41	31	26	20	17	14	12	10	9	7	6	5	6	5
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	243	189	149	119	100	80	67	55	43	33	27	21	18	15	13	11	9	7	7	5	6	5
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	405	323	251	196	154	123	103	83	69	57	44	34	28	21	18	15	13	11	10	7	7	6	6	5
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	394	311	241	188	148	118	100	80	67	55	43	32	27	21	18	15	13	11	9	7	7	5	6	5
2017	7,981	3,163	1,980	1,411	1,141	908	723	559	436	344	267	208	164	131	110	88	74	60	47	36	30	23	20	16	14	12	10	8	7	6	6	5
2018	7,771	3,174	1,978	1,544	1,226	980	749	579	451	357	277	216	170	136	114	92	77	63	49	37	31	24	20	17	15	12	11	8	8	6	7	6
2019	7,288	3,219	2,243	1,716	1,398	1,117	854	660	515	407	316	246	194	155	130	104	87	71	56	42	35	27	23	19	17	14	12	9	9	7	8	6
2020	6,570	3,104	2,109	1,574	1,282	1,025	784	605	472	373	289	226	178	142	119	96	80	65	51	39	32	25	21	18	15	13	11	8	8	7	7	6
2021	6,872	3,057	2,052	1,531	1,248	997	762	589	459	363	282	220	173	138	116	93	78	64	50	38	31	24	21	17	15	12	11	8	8	6	7	6
2022	6,669	3,021	2,028	1,513	1,233	986	753	582	454	359	278	217	171	137	115	92	77	63	49	37	31	24	20	17	15	12	11	8	8	6	7	6
2023	6,749	3,057	2,052	1,532	1,248	997	762	589	459	363	282	220	173	138	116	93	78	64	50	38	31	24	21	17	15	12	11	8	8	6	7	6

Persistency Ratio

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	0.284	0.598	0.648	0.709	0.786	0.816	0.850	0.786	0.776	0.785	0.796	0.798	0.797	0.894	0.813	0.701	0.829	0.897	0.869	0.981	0.846	0.750	0.788	0.885	0.957	0.864	0.789	0.800	1.000	1.000	0.833	
1993	0.290	0.580	0.654	0.739	0.744	0.842	0.763	0.758	0.780	0.755	0.766	0.813	0.842	0.844	0.704	0.868	0.939	0.887	0.855	0.830	0.718	0.857	0.708	0.824	0.714	1.000	0.600	1.000	0.667	1.250		
1994	0.302	0.554	0.643	0.686	0.803	0.767	0.720	0.864	0.794	0.788	0.801	0.812	0.856	0.781	0.916	0.827	0.951	0.831	0.875	0.750	0.786	0.697	0.870	0.750	0.667	0.800	0.625	1.000	0.600			
1995	0.288	0.566	0.657	0.736	0.722	0.755	0.849	0.761	0.801	0.842	0.845	0.840	0.775	0.855	0.856	0.842	0.788	0.821	0.709	0.795	0.774	0.792	0.895	0.765	0.923	0.917	0.909	1.100				
1996	0.297	0.559	0.664	0.691	0.707	0.835	0.807	0.794	0.829	0.784	0.807	0.765	0.827	0.798	0.859	0.882	0.747	0.714	0.775	0.774	0.667	1.000	0.750	1.000	0.750	0.778	0.714					
1997	0.303	0.573	0.626	0.701	0.799	0.802	0.769	0.874	0.814	0.809	0.796	0.819	0.757	0.821	0.809	0.774	0.861	0.774	0.792	0.789	0.933	0.893	0.960	0.917	0.864	0.895						
1998	0.316	0.558	0.644	0.758	0.772	0.784	0.800	0.856	0.823	0.783	0.815	0.818	0.881	0.882	0.764	0.767	0.739	0.735	0.780	0.795	0.839	0.731	0.842	0.875	0.929							
1999	0.311	0.555	0.703	0.795	0.765	0.800	0.788	0.877	0.753	0.816	0.787	0.845	0.839	0.716	0.771	0.812	0.817	0.791	0.774	0.829	0.765	0.808	0.762	0.813								
2000	0.324	0.606	0.718	0.759	0.758	0.818	0.800	0.762	0.856	0.748	0.882	0.876	0.691	0.812	0.810	0.782	0.763	0.873	0.742	0.783	0.750	0.926	0.800									
2001	0.356	0.622	0.700	0.762	0.760	0.800	0.785	0.815	0.800	0.842	0.823	0.785	0.754	0.759	0.796	0.796	0.800	0.833	0.733	0.909	0.725	0.931										
2002	0.378	0.610	0.700	0.759	0.758	0.759	0.846	0.852	0.858	0.863	0.783	0.760	0.770	0.749	0.748	0.767	0.876	0.769	0.733	0.773	0.765											
2003	0.387	0.591	0.708	0.733	0.756	0.830	0.830	0.829	0.835	0.751	0.766	0.760	0.816	0.717	0.742	0.772	0.817	0.690	0.700	0.893												
2004	0.367	0.617	0.691	0.725	0.828	0.825	0.849	0.808	0.761	0.769	0.818	0.797	0.757	0.755	0.806	0.839	0.787	0.824	0.869													
2005	0.371	0.611	0.692	0.814	0.834	0.826	0.808	0.748	0.792	0.767	0.764	0.793	0.765	0.799	0.776	0.883	0.755	0.770														
2006	0.360	0.616	0.742	0.826	0.786	0.829	0.760	0.817	0.746	0.762	0.747	0.744	0.698	0.873	0.786	0.845	0.851															
2007	0.388	0.668	0.756	0.802	0.781	0.746	0.815	0.767	0.771	0.801	0.739	0.737	0.776	0.833	0.847	0.835																
2008	0.430	0.690	0.756	0.760	0.742	0.770	0.785	0.768	0.766	0.737	0.744	0.801	0.861	0.848	0.798																	
2009	0.454	0.637	0.738	0.751	0.729	0.764	0.744	0.784	0.762	0.767	0.794	0.782	0.863	0.853																		
2010	0.434	0.624	0.731	0.773	0.731	0.707	0.745	0.770	0.776	0.765	0.819	0.803	0.789																			
2011	0.410	0.628	0.724	0.733	0.749	0.722	0.765	0.753	0.791	0.828	0.796	0.841																				
2012	0.422	0.625	0.694	0.735	0.717	0.721	0.749	0.804	0.813	0.733	0.759																					
2013	0.430	0.625	0.712	0.748	0.711	0.747	0.738	0.783	0.765	0.788																						
2014	0.428	0.620	0.686	0.736	0.737	0.736	0.768	0.783	0.809																							
2015	0.428	0.603	0.688	0.743	0.746	0.805	0.803	0.779																								
2016	0.406	0.613	0.678	0.752	0.805	0.738	0.807																									
2017	0.396	0.626	0.713	0.809	0.796	0.796																										
2018	0.408	0.623	0.781	0.794	0.799																											
2019	0.442	0.697	0.765	0.815																												
2020	0.472	0.679	0.746																													
2021	0.445	0.671																														
2022	0.453																															
2023																																
Wtd 3 yr avg	0.457	0.683	0.764	0.806	0.800	0.780	0.793	0.782	0.795	0.784	0.793	0.806	0.842	0.845	0.811	0.853	0.796	0.767	0.776	0.853	0.745	0.890	0.800	0.875	0.854	0.875	0.769	1.048	0.826	1.063	0.833	
Wtd 5 yr avg	0.443	0.659	0.737	0.784	0.776	0.764	0.773	0.780	0.790	0.776	0.780	0.788	0.798	0.840	0.803	0.837	0.815	0.781	0.760	0.833	0.766	0.860	0.830	0.871	0.829	0.883	0.745	0.944	0.826	1.063	0.833	
Wtd 7 yr avg	0.430	0.644	0.722	0.771	0.758	0.752	0.767	0.779	0.780	0.773	0.767	0.782	0.787	0.811	0.787	0.820	0.805	0.796	0.764	0.821	0.777	0.864	0.845	0.844	0.841	0.878	0.745	0.944	0.826	1.063	0.833	
Wtd 10 yr avg	0.429	0.637	0.718	0.764	0.750	0.751	0.774	0.781	0.776	0.771	0.772	0.779	0.784	0.799	0.789	0.810	0.804	0.781	0.762	0.805	0.771	0.826	0.820	0.851	0.841	0.878	0.745	0.944	0.826	1.063	0.833	
Prior Selected	0.445	0.679	0.765	0.794	0.796	0.738	0.765	0.778	0.780	0.763	0.772	0.771	0.793	0.821	0.793	0.822	0.805	0.802	0.738	0.818	0.795	0.862	0.850	0.854	0.789	0.873	0.774	0.871	0.864	1.067	1.000	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	
Selected	0.453	0.671	0.746	0.815	0.799	0.764	0.773	0.780	0.790	0.776	0.780	0.788	0.798	0.840	0.803	0.837	0.815	0.781	0.760	0.833	0.766	0.860	0.830	0.871	0.829	0.883	0.745	0.944	0.826	1.063	0.833	

Notes

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Berquist Sherman Adjusted Paid Loss Method

Data Evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	69,955	111,105	131,939	149,678	165,295	188,500	205,109	225,458	237,670	249,115	256,223	263,083	262,985	267,983	267,955	270,711	274,640	276,981	277,886	278,287	281,037	281,670	282,097	282,469	282,705	282,971	283,184	283,337	283,461	283,609	283,758	283,837
1993	64,573	104,073	122,922	138,706	152,413	174,104	191,769	208,883	221,060	229,314	235,583	242,138	242,062	245,980	245,958	248,397	251,691	253,934	254,737	255,274	258,569	259,062	259,580	259,805	259,893	260,006	260,154	260,261	260,398	260,488	260,547	
1994	64,333	106,849	128,193	143,007	155,741	177,224	192,051	210,693	219,035	226,104	235,603	243,279	243,191	247,608	247,583	250,437	254,105	257,773	260,106	260,511	262,367	262,947	263,433	263,849	264,060	264,183	264,258	264,298	264,336	264,354		
1995	63,841	103,210	121,971	136,694	149,402	171,032	188,028	203,281	210,478	221,725	228,250	235,867	235,752	241,789	241,755	244,702	247,644	251,206	252,272	252,603	254,467	254,755	255,013	255,204	255,401	255,610	255,746	255,854	255,996			
1996	62,639	102,709	122,734	136,912	149,133	171,712	186,764	200,756	211,708	223,126	231,051	238,357	238,277	242,925	242,904	245,005	248,135	251,308	252,822	253,096	254,980	255,305	255,550	255,720	255,891	256,033	256,112	256,166				
1997	67,381	111,533	134,899	151,088	165,349	187,002	203,418	225,503	236,662	247,450	258,223	265,767	265,681	270,598	270,567	273,068	276,154	278,782	280,154	280,725	282,766	283,174	283,777	284,153	284,528	284,799	285,038					
1998	68,900	116,172	142,046	158,263	172,968	196,675	220,553	242,830	253,188	266,961	276,519	283,952	283,845	289,648	289,595	294,939	297,846	300,067	301,034	301,286	303,076	303,416	303,681	304,000	304,286	304,488						
1999	70,451	119,622	145,378	161,732	177,153	211,656	240,587	264,707	275,431	289,989	297,884	305,415	305,324	311,965	311,929	314,447	316,790	319,655	321,223	321,599	323,722	324,623	324,987	325,274	325,549							
2000	75,185	127,546	161,865	184,140	210,014	251,153	277,215	304,550	314,562	327,692	334,961	347,657	347,594	350,834	350,816	353,741	357,332	359,781	361,173	361,693	363,169	363,628	364,020	364,400								
2001	79,415	144,862	192,024	219,447	245,945	289,365	317,422	342,496	354,651	367,159	377,924	386,190	386,105	390,481	390,457	392,852	395,900	398,477	399,873	400,200	401,682	402,308	402,860									
2002	84,410	158,605	207,918	235,314	260,868	302,788	327,004	355,914	371,543	386,131	393,493	399,836	399,752	403,811	403,789	405,946	408,314	411,318	412,267	412,567	413,951	414,596										
2003	82,639	156,385	200,117	225,938	251,266	287,396	314,305	343,968	356,664	366,714	373,906	380,581	380,495	385,539	385,520	387,439	389,699	392,004	393,236	393,428	395,007											
2004	87,346	155,561	204,729	231,445	255,729	295,146	330,626	360,509	369,644	378,694	387,569	394,702	394,628	398,326	398,306	400,378	403,768	406,364	407,899	408,472												
2005	88,634	160,955	210,313	237,819	263,807	325,441	360,662	382,514	392,660	402,442	409,449	416,459	416,375	420,845	420,816	423,618	427,214	429,494	430,536													
2006	90,780	161,408	212,312	244,627	281,466	340,134	375,143	401,870	410,521	420,121	427,066	433,493	433,409	436,999	436,980	439,855	444,093	448,124														
2007	92,242	176,085	249,737	298,299	346,446	400,352	432,151	460,021	470,815	483,660	490,475	496,951	496,861	502,126	502,085	506,320	511,142															
2008	104,427	226,785	326,052	377,243	417,085	467,059	500,585	526,558	537,748	547,278	554,537	563,840	563,651	572,051	572,019	575,235																
2009	111,005	236,529	314,697	359,027	395,824	438,079	465,049	488,866	499,164	509,959	518,922	527,183	527,017	534,822	534,781																	
2010	94,917	192,348	252,059	289,281	324,958	361,495	380,313	398,945	408,009	417,590	424,716	432,714	432,623	437,173																		
2011	88,591	172,990	228,637	262,409	290,152	327,281	346,591	365,170	373,201	382,946	391,773	399,567	399,455																			
2012	81,410	163,309	213,339	241,362	266,879	300,307	318,883	335,747	345,217	356,394	362,165	367,643																				
2013	82,559	167,375	220,000	250,681	278,216	311,209	331,258	348,036	357,090	365,511	372,734																					
2014	81,324	169,114	220,935	249,141	275,103	312,634	334,099	353,894	363,430	374,514																						
2015	73,285	154,417	201,146	227,979	252,869	292,888	319,304	344,751	354,535																							
2016	71,466	145,354	192,279	217,388	240,259	283,038	309,547	332,089																								
2017	70,615	143,513	192,741	221,715	250,318	308,104	340,646																									
2018	69,719	146,900	198,963	235,189	277,940	337,944																										
2019	66,002	158,201	237,851	286,648	339,144																											
2020	71,784	176,699	249,832	292,785																												
2021	71,460	165,954	237,512																													
2022	72,804	177,578																														
2023	75,284																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	1.588	1.188	1.134	1.104	1.140	1.088	1.099	1.054	1.048	1.029	1.027	1.000	1.019	1.000	1.010	1.015	1.009	1.003	1.001	1.010	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	
1993	1.612	1.181	1.128	1.099	1.142	1.101	1.089	1.058	1.037	1.027	1.028	1.000	1.016	1.000	1.010	1.013	1.009	1.003	1.002	1.013	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000		
1994	1.661	1.200	1.116	1.089	1.138	1.084	1.097	1.040	1.032	1.042	1.033	1.000	1.018	1.000	1.012	1.015	1.014	1.009	1.002	1.007	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000			
1995	1.617	1.182	1.121	1.093	1.145	1.099	1.081	1.035	1.053	1.029	1.033	1.000	1.026	1.000	1.012	1.012	1.014	1.004	1.001	1.007	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001				
1996	1.640	1.195	1.116	1.089	1.151	1.088	1.075	1.055	1.054	1.036	1.032	1.000	1.020	1.000	1.009	1.013	1.013	1.006	1.001	1.007	1.001	1.001	1.001	1.001	1.001	1.000	1.000					
1997	1.655	1.210	1.120	1.094	1.131	1.088	1.109	1.049	1.046	1.044	1.029	1.000	1.019	1.000	1.009	1.011	1.010	1.005	1.002	1.007	1.001	1.002	1.001	1.001	1.001	1.001						
1998	1.686	1.223	1.114	1.093	1.137	1.121	1.101	1.043	1.054	1.036	1.027	1.000	1.020	1.000	1.018	1.010	1.007	1.003	1.001	1.006	1.001	1.001	1.001	1.001	1.001							
1999	1.698	1.215	1.112	1.095	1.195	1.137	1.100	1.041	1.053	1.027	1.025	1.000	1.022	1.000	1.008	1.007	1.009	1.005	1.001	1.007	1.003	1.001	1.001	1.001								
2000	1.696	1.269	1.138	1.141	1.196	1.104	1.099	1.033	1.042	1.022	1.038	1.000	1.009	1.000	1.008	1.010	1.007	1.004	1.001	1.004	1.001	1.001	1.001									
2001	1.824	1.326	1.143	1.121	1.177	1.097	1.079	1.035	1.035	1.029	1.022	1.000	1.011	1.000	1.006	1.008	1.007	1.004	1.001	1.004	1.002	1.001										
2002	1.879	1.311	1.132	1.109	1.161	1.080	1.088	1.044	1.039	1.019	1.016	1.000	1.010	1.000	1.005	1.006	1.007	1.002	1.001	1.003	1.002											
2003	1.892	1.280	1.129	1.112	1.144	1.094	1.094	1.037	1.028	1.020	1.018	1.000	1.013	1.000	1.005	1.006	1.006	1.003	1.000	1.004												
2004	1.781	1.316	1.130	1.105	1.154	1.120	1.090	1.025	1.024	1.023	1.018	1.000	1.009	1.000	1.005	1.008	1.006	1.004	1.001													
2005	1.816	1.307	1.131	1.109	1.234	1.108	1.061	1.027	1.025	1.017	1.017	1.000	1.011	1.000	1.007	1.008	1.005	1.002														
2006	1.778	1.315	1.152	1.151	1.208	1.103	1.071	1.022	1.023	1.017	1.015	1.000	1.008	1.000	1.007	1.010	1.009															
2007	1.909	1.418	1.194	1.161	1.156	1.079	1.064	1.023	1.027	1.014	1.013	1.000	1.011	1.000	1.008	1.010																
2008	2.172	1.438	1.157	1.106	1.120	1.072	1.052	1.021	1.018	1.013	1.017	1.000	1.015	1.000	1.006																	
2009	2.131	1.330	1.141	1.102	1.107	1.062	1.051	1.021	1.022	1.018	1.016	1.000	1.015	1.000																		
2010	2.026	1.310	1.148	1.123	1.112	1.052	1.049	1.023	1.023	1.017	1.019	1.000	1.011																			
2011	1.953	1.322	1.148	1.106	1.128	1.059	1.054	1.022	1.026	1.023	1.020	1.000																				
2012	2.006	1.306	1.131	1.106	1.125	1.062	1.053	1.028	1.032	1.016	1.015																					
2013	2.027	1.314	1.139	1.110	1.119	1.064	1.051	1.026	1.024	1.020																						
2014	2.080	1.306	1.128	1.104	1.136	1.069	1.059	1.027	1.030																							
2015	2.107	1.303	1.133	1.109	1.158	1.090	1.080	1.028																								
2016	2.034	1.323	1.131	1.105	1.178	1.094	1.073																									
2017	2.032	1.343	1.150	1.129	1.231	1.106																										
2018	2.107	1.354	1.182	1.182	1.216																											
2019	2.397	1.503	1.205	1.183																												
2020	2.462	1.414	1.172																													
2021	2.322	1.431																														
2022	2.439																															
2023																																
Wtd 3 yr avg	2.408	1.448	1.186	1.167	1.209	1.097	1.070	1.027	1.029	1.020	1.018	1.000	1.014	1.000	1.007	1.009	1.007	1.003	1.001	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 5 yr avg	2.346	1.412	1.170	1.144	1.184	1.084	1.063	1.026	1.027	1.019	1.017	1.000	1.012	1.000	1.007	1.008	1.007	1.003	1.001	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 7 yr avg	2.256	1.384	1.159	1.133	1.165	1.077	1.059	1.025	1.024	1.017	1.016	1.000	1.012	1.000	1.006	1.008	1.007	1.003	1.001	1.005	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 10 yr avg	2.196	1.361	1.153	1.127	1.147	1.072	1.058	1.024	1.025	1.018	1.017	1.000	1.012	1.000	1.006	1.008	1.007	1.004	1.001	1.005	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd all yr avg	1.945	1.317	1.144	1.118	1.155	1.086	1.073	1.032	1.032	1.023	1.021	1.000	1.014	1.000	1.008	1.010	1.008	1.004	1.001	1.006	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Prior Selected	2.154	1.314	1.228	1.206	1.111	1.080	1.027	1.037	1.021	1.018	1.005	1.011	1.003	1.005	1.010	1.009	1.002	1.003	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.346	1.412	1.170	1.144	1.184	1.084	1.063	1.026	1.027	1.019	1.017	1.000	1.012	1.000	1.007	1.008	1.007	1.003	1.001	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001
Cumulative	6.950	2.962	2.099	1.794	1.568	1.324	1.221	1.149	1.120	1.090	1.070	1.052	1.052	1.040	1.040	1.033	1.025	1.018	1.015	1.014	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001
Notes																																

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Closure Ratio = (1 - Active Times Loss Claims / Ultimate Compensable Claims)

Data Evaluated as of @06/30/23

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	62.8%	89.4%	93.7%	95.9%	97.1%	97.7%	98.1%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	64.1%	89.6%	94.0%	96.1%	97.1%	97.8%	98.2%	98.6%	98.9%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
1994	63.7%	89.1%	93.9%	96.1%	97.3%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.6%	99.7%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
1995	63.5%	89.5%	94.1%	96.1%	97.1%	97.9%	98.4%	98.7%	99.0%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
1996	63.4%	89.1%	93.9%	96.0%	97.2%	98.0%	98.3%	98.7%	98.9%	99.1%	99.3%	99.4%	99.6%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1997	63.2%	88.8%	93.6%	96.0%	97.2%	97.8%	98.2%	98.6%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%					
1998	63.1%	88.4%	93.5%	95.8%	96.8%	97.6%	98.1%	98.5%	98.7%	98.9%	99.2%	99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%						
1999	63.4%	88.6%	93.7%	95.5%	96.5%	97.3%	97.8%	98.3%	98.5%	98.9%	99.1%	99.3%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%							
2000	62.9%	88.0%	92.7%	94.8%	96.0%	97.0%	97.5%	98.0%	98.5%	98.7%	99.0%	99.2%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%								
2001	62.5%	86.6%	91.7%	94.2%	95.6%	96.6%	97.3%	97.9%	98.3%	98.6%	98.8%	99.0%	99.2%	99.4%	99.6%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%									
2002	61.3%	85.4%	91.1%	93.8%	95.3%	96.4%	97.3%	97.7%	98.0%	98.3%	98.5%	98.9%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%										
2003	62.0%	85.3%	91.3%	93.8%	95.5%	96.6%	97.2%	97.7%	98.1%	98.4%	98.8%	99.1%	99.3%	99.4%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%											
2004	60.9%	85.6%	91.1%	93.9%	95.6%	96.3%	97.0%	97.4%	97.9%	98.4%	98.8%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%												
2005	60.8%	85.5%	91.1%	93.9%	95.0%	95.8%	96.6%	97.2%	97.9%	98.4%	98.7%	99.0%	99.2%	99.4%	99.5%	99.6%	99.7%	99.8%	99.8%													
2006	60.9%	85.9%	91.3%	93.6%	94.7%	95.8%	96.5%	97.4%	97.9%	98.4%	98.8%	99.1%	99.3%	99.5%	99.6%	99.7%	99.7%	99.8%														
2007	62.3%	85.4%	90.2%	92.6%	94.1%	95.4%	96.5%	97.2%	97.8%	98.3%	98.7%	99.0%	99.3%	99.4%	99.5%	99.6%	99.7%															
2008	61.4%	83.4%	88.5%	91.3%	93.4%	95.1%	96.2%	97.0%	97.7%	98.3%	98.7%	99.0%	99.2%	99.3%	99.4%	99.6%																
2009	60.8%	82.2%	88.7%	91.6%	93.7%	95.4%	96.5%	97.4%	98.0%	98.4%	98.8%	99.1%	99.3%	99.4%	99.5%																	
2010	61.0%	83.1%	89.4%	92.3%	94.0%	95.6%	96.9%	97.7%	98.2%	98.6%	98.9%	99.1%	99.3%	99.5%																		
2011	61.1%	84.0%	90.0%	92.7%	94.7%	96.0%	97.1%	97.8%	98.3%	98.7%	98.9%	99.1%	99.3%																			
2012	61.8%	83.9%	89.9%	93.0%	94.9%	96.3%	97.3%	98.0%	98.4%	98.7%	99.0%	99.3%																				
2013	62.0%	83.7%	89.8%	92.7%	94.6%	96.1%	97.1%	97.9%	98.3%	98.7%	99.0%																					
2014	62.9%	84.1%	90.1%	93.2%	95.0%	96.3%	97.3%	97.9%	98.4%	98.7%																						
2015	65.2%	85.1%	91.0%	93.8%	95.4%	96.6%	97.2%	97.8%	98.3%																							
2016	65.1%	85.8%	91.3%	94.1%	95.6%	96.4%	97.4%	97.9%																								
2017	66.3%	86.6%	91.6%	94.0%	95.2%	96.2%	96.9%																									
2018	67.0%	86.5%	91.6%	93.4%	94.8%	95.8%																										
2019	68.3%	86.0%	90.2%	92.5%	93.9%																											
2020	68.3%	85.0%	89.8%	92.4%																												
2021	68.1%	85.8%	90.5%																													
2022	68.6%	85.8%																														
2023	69.3%																															
Select Cum.	69.3%	85.8%	90.5%	92.4%	93.9%	95.8%	96.9%	97.9%	98.3%	98.7%	99.0%	99.3%	99.3%	99.5%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

First period where actual closure is greater than selected closure

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992			1.000	1.000	2.000	2.000	3.000	5.000	6.000	7.000	8.000	10.000	10.000	11.000	11.000	12.000	14.000	15.000	16.000	16.000	21.000	21.000	21.000	23.000	26.000	26.000	25.000	30.000	27.000	30.000	30.000	30.000
1993			1.000	1.000	1.000	2.000	3.000	5.000	6.000	7.000	8.000	9.000	9.000	10.000	10.000	11.000	12.000	14.000	15.000	15.000	20.000	20.000	20.000	22.000	23.000	23.000	22.000	28.000	24.000	29.000	28.000	
1994			1.000	1.000	1.000	2.000	3.000	5.000	5.000	6.000	8.000	9.000	9.000	10.000	10.000	11.000	13.000	15.000	17.000	17.000	21.000	21.000	21.000	22.000	24.000	24.000	23.000	26.000	24.000	28.000		
1995			1.000	1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	9.000	11.000	11.000	12.000	13.000	15.000	16.000	17.000	20.000	20.000	20.000	21.000	23.000	23.000	22.000	27.000	26.000			
1996			1.000	1.000	2.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	9.000	11.000	11.000	11.000	13.000	15.000	16.000	16.000	19.000	19.000	19.000	20.000	22.000	22.000	20.000	26.000				
1997			1.000	1.000	2.000	2.000	3.000	5.000	6.000	7.000	8.000	10.000	10.000	11.000	11.000	12.000	13.000	15.000	16.000	17.000	20.000	20.000	20.000	24.000	25.000	25.000	25.000					
1998			1.000	1.000	2.000	3.000	4.000	5.000	6.000	8.000	9.000	10.000	10.000	12.000	12.000	13.000	15.000	16.000	17.000	17.000	20.000	20.000	20.000	21.000	24.000	24.000						
1999			1.000	1.000	2.000	3.000	4.000	6.000	6.000	8.000	9.000	10.000	10.000	12.000	12.000	13.000	14.000	15.000	17.000	17.000	20.000	20.000	20.000	22.000	23.000							
2000			1.000	1.000	2.000	3.000	4.000	6.000	7.000	8.000	9.000	12.000	12.000	12.000	12.000	13.000	15.000	16.000	17.000	18.000	20.000	20.000	20.000	22.000								
2001			1.000	2.000	2.000	4.000	5.000	6.000	7.000	9.000	10.000	12.000	12.000	13.000	13.000	13.000	15.000	16.000	17.000	18.000	21.000	21.000	21.000									
2002		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	10.000	11.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	18.000	18.000	20.000	20.000										
2003		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	10.000	11.000	11.000	13.000	13.000	13.000	14.000	16.000	17.000	17.000	19.000											
2004		1.000	1.000	2.000	3.000	4.000	5.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	18.000	18.000												
2005		1.000	1.000	2.000	3.000	5.000	6.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000	14.000	15.000	17.000	17.000													
2006			1.000	2.000	3.000	5.000	6.000	8.000	8.000	9.000	10.000	11.000	11.000	12.000	12.000	13.000	14.000	16.000														
2007		1.000	2.000	2.000	3.000	5.000	6.000	8.000	8.000	10.000	10.000	12.000	11.000	13.000	13.000	14.000	15.000															
2008		1.000	2.000	3.000	4.000	5.000	6.000	8.000	9.000	9.000	10.000	12.000	12.000	14.000	14.000	14.000																
2009		1.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000	10.000	12.000	12.000	13.000	13.000																	
2010		1.000	2.000	3.000	3.000	5.000	6.000	7.000	8.000	9.000	10.000	11.000	11.000	12.000																		
2011		1.000	2.000	2.000	3.000	4.000	5.000	7.000	7.000	8.000	10.000	11.000	11.000																			
2012		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000	10.000																				
2013		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000																					
2014		1.000	2.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000																						
2015		1.000	1.000	2.000	3.000	4.000	5.000	7.000	7.000																							
2016			1.000	2.000	2.000	4.000	5.000	6.000																								
2017			1.000	2.000	2.000	4.000	5.000																									
2018			1.000	2.000	3.000	4.000																										
2019			2.000	2.000	3.000																											
2020		1.000	2.000	2.000																												
2021			1.000																													
2022																																
2023																																

Notes

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Selected Unpaid Claim Estimates - 1991 & Prior

Data Evaluated as of @06/30/23

Accident Year	Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	2,549	1.000	2,549	2,549	2,549	0	0	0.993	0	0
1951	5,077	1.000	5,077	5,077	5,077	0	0	0.993	0	0
1952	5,100	1.000	5,100	5,100	5,100	0	0	0.993	0	0
1953	5,123	1.000	5,123	5,123	5,123	0	0	0.993	0	0
1954	5,141	1.000	5,141	5,141	5,141	0	0	0.993	0	0
1955	5,139	1.000	5,139	5,139	5,139	0	0	0.993	0	0
1956	5,064	1.000	5,064	5,064	5,064	0	0	0.993	0	0
1957	5,815	1.000	5,815	5,815	5,815	0	0	0.993	0	0
1958	6,964	1.000	6,964	6,964	6,964	0	0	0.993	0	0
1959	7,799	1.000	7,799	7,799	7,799	0	0	0.993	0	0
1960	8,050	1.000	8,050	8,050	8,050	0	0	0.993	0	0
1961	8,519	1.000	8,519	8,519	8,519	0	0	0.993	0	0
1962	10,175	1.000	10,175	10,175	10,175	0	0	0.993	0	0
1963	10,918	1.000	10,918	10,918	10,918	0	0	0.993	0	0
1964	11,326	1.000	11,326	11,326	11,326	0	0	0.993	0	0
1965	12,612	1.000	12,612	12,612	12,612	0	0	0.993	0	0
1966	15,058	1.000	15,058	15,058	15,058	0	0	0.993	0	0
1967	17,077	1.000	17,077	17,077	17,077	0	0	0.993	0	0
1968	17,486	1.000	17,486	17,486	17,486	0	0	0.993	0	0
1969	17,717	1.000	17,717	17,717	17,717	0	0	0.993	0	0
1970	17,633	1.000	17,633	17,633	17,633	0	0	0.993	0	0
1971	22,219	1.000	22,219	22,219	22,219	0	0	0.993	0	0
1972	34,628	1.000	34,628	34,628	34,628	0	0	0.993	0	0
1973	45,535	1.000	45,535	45,535	45,535	0	0	0.993	0	0
1974	51,846	1.000	51,846	51,846	51,846	0	0	0.993	0	0
1975	56,086	1.000	56,087	56,087	56,087	0	1	0.993	0	1
1976	58,243	1.000	58,244	58,244	58,244	1	1	0.986	1	1
1977	73,813	1.000	73,817	73,816	73,817	3	4	0.984	3	4
1978	81,238	1.000	81,244	81,243	81,244	6	6	0.978	6	6
1979	104,696	1.000	104,707	104,707	104,708	11	12	0.973	11	12
1980	134,630	1.000	134,650	134,649	134,651	19	21	0.967	18	20
1981	140,370	1.000	140,396	140,395	140,398	26	28	0.962	25	27
1982	154,256	1.000	154,293	154,291	154,295	35	39	0.957	34	37
1983	168,191	1.000	168,239	168,237	168,242	46	51	0.951	44	49
1984	192,980	1.000	193,046	193,043	193,050	63	70	0.946	60	66
1985	186,668	1.000	186,743	186,739	186,747	71	79	0.941	67	74
1986	187,229	1.000	187,318	187,314	187,323	85	94	0.937	80	88
1987	180,263	1.001	180,366	180,361	180,371	98	108	0.935	91	101
1988	193,245	1.001	193,378	193,372	193,385	127	140	0.933	118	131
1989	231,327	1.001	231,525	231,515	231,535	188	208	0.934	176	194
1990	252,160	1.001	252,418	252,405	252,430	245	271	0.932	228	252
1991	261,687	1.001	261,998	261,983	262,014	296	327	0.928	275	304
Totals	3,011,651		3,013,042	3,012,972	3,013,111	1,321	1,460		1,236	1,367
Notes										

(2) Section AF-III, Exhibit 22
(3) Section AF-III, Exhibit 22
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section AF-III, Exhibit 23
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Time Loss Payments - Excluding COVID-19 Claims

Paid Loss Development Method - 1991 & Prior

Data Evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
1941																																																					
1942																																																					
1943																																																					
1944																																																					
1945																																																					
1946																																																					
1947																																																					
1948																																																					
1949																																																					
1950																								2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549	2,549									
1951																							5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077	5,077										
1952																						5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100										
1953																					5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123	5,123										
1954																				5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141										
1955																			5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139	5,139												
1956																		5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064												
1957																	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815	5,815												
1958																6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964	6,964													
1959															7,798	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799	7,799															
1960														8,041	8,043	8,045	8,046	8,048	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050																
1961													8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519	8,519																		
1962												10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175	10,175																		
1963											10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918	10,918																			
1964										11,311	11,319	11,321	11,323	11,325	11,326	11,327	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326	11,326																			
1965									12,603	12,605	12,607	12,609	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612	12,612																					
1966								15,032	15,034	15,045	15,045	15,047	15,049	15,051	15,054	15,057	15,058	15,058	15,058	15,058	15,058	15,058	15,058	15,058	15,058	15,058	15,058																					
1967							17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077	17,077																					
1968						17,481	17,483	17,486	17,487	17,487	17,487	17,487	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486	17,486																					
1969					17,692	17,712	17,715	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717	17,717																					
1970				17,579	17,584	17,589	17,594	17,599	17,604	17,608	17,613	17,617	17,619	17,621	17,624	17,626	17,628	17,631	17,633	17,633	17,633	17,633	17,633																					
1971			22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219	22,219																							
1972		34,581	34,602	34,614	34,622	34,625	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628	34,628																							
1973	45,489	45,489	45,496	45,504	45,505	45,505	45,504	45,504	45,533	45,534	45,534	45,534	45,535	45,535	45,535	45,535	45,535	45,535	45,535	45,535																									
1974	51,594	51,615	51,633	51,660	51,684	51,703	51,723	51,748	51,770	51,793	51,812	51,823	51,829	51,839	51,844	51,845	51,846	51,846																											
1975	55,993	55,997	56,001	56,007	56,007	56,010	56,012	56,018	56,026	56,037	56,044	56,052	56,059	56,066	56,072	56,079	56,086	56,086																											
1976	58,160	58,179	58,205	58,219	58,229	58,236	58,240	58,242	58,242	58,243	58,243	58,243	58,243	58,243	58,243	58,243	58,243																												
1977	73,676	73,687	73,705	73,723	73,754	73,769	73,792	73,797	73,801	73,804	73,804	73,805	73,809	73,811	73,812	73,813																													
1978	81,125	81,152	81,173	81,201	81,210	81,221	81,228	81,238	81,238	81,238	81,238	81,238	81,238	81,238	81,238																														
1979	104,537	104,570	104,600	104,619	104,631	104,640	104,648	104,655	104,661	104,670	104,676	104,683	104,689	104,696																															
1980	134,244	134,364	134,401	134,433	134,464	134,535	134,553	134,567	134,584	134,602	134,622	134,626	134,630																																
1981	140,282	140,307	140,324	140,340	140,357	140,365	140,370	140,370	140,370	140,370	140,370	140,370																																	
1982	154,160	154,194	154,227	154,243	154,251	154,252	154,254	154,256	154,256	154,256	154,256																																		
1983	167,894	167,954	167,991	168,031	168,091	168,108	168,127	168,143	168,161	168,191																																			
1984	192,897	192,917	192,933	192,950	192,957	192,965	192,970	192,976	192,980																																				
1985	186,559	186,577	186,582	186,627	186,633	186,648	186,662	186,668																																					
1986	186,927	186,982	187,044	187,081	187,118	187,219	187,229																																						
1987	180,063	180,131	180,167	180,236	180,250	180,263																																							
1988	193,119	193,187	193,226	193,239	193,245																																								
1989	231,276	231,303	231,315	231,327																																									
1990	252,020	252,103	252,160																																										
1991	261,684	261,687																																											
1992	283,837																																												

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1950																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1951																							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1952																						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1953																					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1954																				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1955																			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1956																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1957								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1958								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1959															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1960														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1961													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1962												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1963											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1964										1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1965									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1966								1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1967							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1968						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1969					1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1970				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1971			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1972		1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1974	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																															
1979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																
1980	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																	
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																		
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																			
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																					
1985	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																						
1986	1.000	1.000	1.000	1.000	1.001	1.000																																							
1987	1.000	1.000	1.000	1.000	1.000																																								
1988	1.000	1.000	1.000	1.000																																										
1989	1.000	1.000	1.000																																											
1990	1.000	1.000																																												
1991	1.000																																													
1992																																														
Wtd 3 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 5 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 7 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 10 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd all yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Prior Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																																				

Washington Department of Labor & Industries

Time Loss Payments

Development of Discounted Unpaid Claim Estimates

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	1	1.000	0.00%	0.00%	1	1	0	0	0	0	0	0	0	0	1	0.986
1977	3	1.000	0.00%	0.00%	2	1	1	0	0	0	0	0	0	0	3	0.984
1978	6	1.000	0.01%	0.00%	2	2	1	1	0	0	0	0	0	0	6	0.978
1979	11	1.000	0.01%	0.00%	4	3	3	1	1	0	0	0	0	0	11	0.973
1980	20	1.000	0.01%	0.00%	5	5	4	4	1	1	0	0	0	0	20	0.967
1981	27	1.000	0.02%	0.00%	6	5	5	4	4	1	1	0	0	0	27	0.962
1982	37	1.000	0.02%	0.00%	8	7	6	5	4	4	2	1	0	0	37	0.957
1983	49	1.000	0.03%	0.00%	8	8	7	6	6	5	5	2	1	0	49	0.951
1984	66	1.000	0.03%	0.01%	10	10	10	8	7	7	6	5	2	2	66	0.946
1985	75	1.000	0.04%	0.01%	11	10	9	9	8	7	6	5	5	4	75	0.941
1986	90	1.000	0.05%	0.01%	15	11	10	9	9	8	7	6	5	9	90	0.937
1987	103	1.001	0.06%	0.01%	16	14	11	10	9	9	8	7	6	13	103	0.935
1988	133	1.001	0.07%	0.01%	23	18	15	11	10	10	10	8	7	21	133	0.933
1989	198	1.001	0.09%	0.02%	38	28	21	18	14	12	11	11	10	34	198	0.934
1990	258	1.001	0.10%	0.02%	42	42	30	23	20	15	13	13	12	48	258	0.932
1991	312	1.001	0.12%	0.02%	44	44	43	31	24	20	15	14	13	63	312	0.928
1992	413	1.001	0.14%	0.02%	64	49	49	49	35	27	23	17	16	85	413	0.927
1993	453	1.002	0.17%	0.03%	**52**	58	45	45	45	32	24	21	16	115	453	0.920
1994	546	1.002	0.20%	0.03%	**94**	**55**	59	46	45	45	33	25	21	123	546	0.923
1995	604	1.002	0.23%	0.03%	**108**	**94**	**55**	56	43	43	43	31	23	108	604	0.927
1996	734	1.003	0.27%	0.04%	**114**	**113**	**98**	**58**	58	45	45	45	32	126	734	0.926
1997	912	1.003	0.31%	0.04%	**115**	**124**	**123**	**107**	**63**	63	49	48	48	173	912	0.922
1998	1,162	1.004	0.37%	0.06%	**171**	**122**	**132**	**131**	**114**	**67**	68	53	52	252	1,162	0.920
1999	1,401	1.004	0.44%	0.07%	**235**	**181**	**129**	**140**	**138**	**120**	**71**	69	54	265	1,401	0.923
2000	1,850	1.005	0.52%	0.08%	**302**	**255**	**195**	**140**	**151**	**149**	**130**	**76**	77	375	1,850	0.921
2001	2,240	1.006	0.63%	0.10%	**347**	**308**	**260**	**199**	**143**	**154**	**152**	**132**	**78**	466	2,240	0.920
2002	2,654	1.008	0.76%	0.14%	**507**	**336**	**299**	**252**	**193**	**138**	**149**	**147**	**128**	505	2,654	0.923
2003	3,193	1.009	0.92%	0.16%	**604**	**507**	**337**	**299**	**252**	**193**	**138**	**149**	**148**	565	3,193	0.926
2004	4,028	1.011	1.10%	0.18%	**708**	**636**	**534**	**355**	**315**	**265**	**204**	**146**	**157**	708	4,028	0.927
2005	5,314	1.013	1.33%	0.23%	**1,227**	**752**	**676**	**567**	**377**	**334**	**282**	**216**	**155**	727	5,314	0.932
2006	6,926	1.016	1.62%	0.29%	**1,386**	**1,326**	**813**	**730**	**613**	**407**	**361**	**304**	**234**	750	6,926	0.934
2007	9,508	1.020	2.00%	0.38%	**1,918**	**1,547**	**1,481**	**907**	**815**	**684**	**454**	**403**	**340**	957	9,508	0.935
2008	12,615	1.026	2.50%	0.50%	**2,889**	**2,002**	**1,615**	**1,545**	**947**	**851**	**714**	**474**	**421**	1,158	12,615	0.937
2009	15,219	1.032	3.11%	0.61%	**3,585**	**2,758**	**1,911**	**1,542**	**1,475**	**904**	**812**	**682**	**453**	1,097	15,219	0.940
2010	16,827	1.040	3.86%	0.75%	**3,677**	**3,131**	**2,409**	**1,669**	**1,346**	**1,288**	**790**	**709**	**595**	1,212	16,827	0.940
2011	20,545	1.050	4.80%	0.94%	**3,716**	**3,634**	**3,094**	**2,381**	**1,650**	**1,331**	**1,273**	**780**	**701**	1,985	20,545	0.937
2012	23,857	1.063	5.95%	1.16%	**4,608**	**3,540**	**3,462**	**2,948**	**2,268**	**1,572**	**1,268**	**1,213**	**743**	2,235	23,857	0.937
2013	30,766	1.080	7.37%	1.42%	**4,571**	**4,604**	**3,536**	**3,459**	**2,945**	**2,266**	**1,570**	**1,266**	**1,212**	5,338	30,766	0.928
2014	39,486	1.101	9.17%	1.80%	**6,801**	**4,898**	**4,934**	**3,790**	**3,707**	**3,156**	**2,428**	**1,683**	**1,357**	6,732	39,486	0.929
2015	50,965	1.129	11.44%	2.27%	**9,115**	**7,057**	**5,083**	**5,120**	**3,933**	**3,846**	**3,275**	**2,520**	**1,746**	9,272	50,965	0.928
2016	64,411	1.168	14.37%	2.93%	**12,110**	**9,105**	**7,050**	**5,078**	**5,114**	**3,929**	**3,842**	**3,271**	**2,517**	12,395	64,411	0.928
2017	86,854	1.220	18.06%	3.69%	**16,059**	**13,030**	**9,797**	**7,585**	**5,463**	**5,503**	**4,227**	**4,134**	**3,520**	17,536	86,854	0.929
2018	114,556	1.296	22.86%	4.79%	**24,060**	**16,665**	**13,521**	**10,166**	**7,871**	**5,669**	**5,710**	**4,386**	**4,290**	22,217	114,556	0.932
2019	152,856	1.414	29.29%	6.43%	**33,942**	**24,767**	**17,155**	**13,918**	**10,465**	**8,102**	**5,836**	**5,878**	**4,515**	28,277	152,856	0.935
2020	197,426	1.615	38.10%	8.81%	**47,115**	**31,912**	**23,286**	**16,129**	**13,086**	**9,839**	**7,618**	**5,487**	**5,527**	37,428	197,426	0.937
2021	278,584	1.973	49.31%	11.21%	**62,824**	**51,892**	**35,147**	**25,647**	**17,764**	**14,413**	**10,836**	**8,390**	**6,043**	45,628	278,584	0.939
2022	390,834	2.784	64.08%	14.78%	**78,028**	**65,629**	**54,209**	**36,716**	**26,792**	**18,557**	**15,056**	**11,320**	**8,765**	75,762	390,834	0.936
2023	518,535	6.885	85.48%	21.39%	**113,608**	**83,249**	**70,021**	**57,836**	**39,173**	**28,584**	**19,799**	**16,064**	**12,078**	78,123	518,535	0.940
Total	2,057,665				434,898	334,546	261,689	199,748	147,515	112,676	87,363	70,215	56,124	352,893	2,057,665	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.829	0.936	
Discounted Unpaid Claim Estimates					431,673	327,157	252,128	189,606	137,955	103,817	79,305	62,796	49,452	292,635	1,926,523	

Washington Department of Labor & Industries

Time Loss Payments

Deloitte Emergence - Actual Versus Expected Analysis

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	284,200	284,200	283,758	442	442	7	7	79	72	72	284,200	284,300	0	100
1993	261,000	261,000	260,488	512	512	87	87	59	(28)	(28)	261,000	261,000	0	0
1994	265,000	265,000	264,336	664	664	194	194	18	(176)	(176)	264,900	264,900	(100)	(100)
1995	256,600	256,700	255,854	746	846	156	177	142	(15)	(36)	256,600	256,600	0	(100)
1996	257,000	257,000	256,112	888	888	92	92	54	(38)	(38)	256,900	256,900	(100)	(100)
1997	285,800	285,900	284,799	1,001	1,101	107	118	239	132	121	285,900	286,000	100	100
1998	305,600	305,700	304,286	1,314	1,414	226	244	201	(25)	(42)	305,600	305,700	0	0
1999	326,900	327,100	325,274	1,626	1,826	296	332	275	(21)	(57)	326,900	327,000	0	(100)
2000	366,200	366,400	364,020	2,180	2,380	367	400	380	13	(20)	366,200	366,300	0	(100)
2001	404,900	405,200	402,308	2,592	2,892	441	492	552	111	60	405,000	405,200	100	0
2002	417,100	417,400	413,951	3,149	3,449	556	609	646	90	37	417,100	417,400	0	0
2003	398,300	398,700	394,533	3,767	4,167	702	777	474	(228)	(302)	398,000	398,400	(300)	(300)
2004	412,000	412,400	407,372	4,628	5,028	620	674	1,100	480	426	412,300	412,700	300	300
2005	435,300	436,000	429,287	6,013	6,713	1,324	1,478	1,249	(75)	(229)	435,600	436,100	300	100
2006	454,500	455,300	446,420	8,080	8,880	1,771	1,946	1,704	(67)	(242)	454,700	455,400	200	100
2007	519,500	520,700	508,337	11,163	12,363	2,226	2,465	2,805	579	339	520,200	521,100	700	400
2008	586,000	588,000	571,729	14,271	16,271	3,279	3,739	3,506	227	(232)	587,200	588,500	1,200	500
2009	549,000	551,000	531,076	17,924	19,924	4,245	4,719	3,705	(540)	(1,014)	549,000	551,000	0	0
2010	453,000	455,000	433,542	19,458	21,458	4,248	4,684	3,631	(617)	(1,053)	453,000	455,000	0	0
2011	419,000	421,000	395,135	23,865	25,865	4,519	4,898	4,320	(199)	(578)	419,000	421,000	0	0
2012	392,000	395,000	363,083	28,917	31,917	5,217	5,758	4,560	(657)	(1,198)	390,000	393,000	(2,000)	(2,000)
2013	402,000	406,000	366,330	35,670	39,670	5,774	6,421	6,404	630	(18)	402,000	405,000	0	(1,000)
2014	413,000	418,000	365,886	47,114	52,114	8,121	8,983	8,629	507	(354)	412,000	416,000	(1,000)	(2,000)
2015	404,000	410,000	342,688	61,312	67,312	10,942	12,013	11,847	905	(166)	403,000	408,000	(1,000)	(2,000)
2016	395,000	403,000	317,691	77,309	85,309	14,911	16,454	14,398	(513)	(2,055)	393,000	400,000	(2,000)	(3,000)
2017	422,000	433,000	318,025	103,975	114,975	19,197	21,228	22,621	3,424	1,393	423,000	432,000	1,000	(1,000)
2018	444,000	458,000	305,377	138,623	152,623	29,153	32,098	32,567	3,413	469	447,000	458,000	3,000	0
2019	480,000	500,000	290,163	189,837	209,837	41,084	45,413	48,981	7,897	3,569	484,000	500,000	4,000	0
2020	477,049	504,049	240,679	236,369	263,369	52,966	59,017	56,253	3,286	(2,764)	482,248	506,469	5,199	2,420
2021	499,860	535,990	171,358	328,502	364,632	76,315	84,709	72,064	(4,252)	(12,645)	510,126	533,885	10,266	(2,105)
2022	530,030	600,590	76,137	453,893	524,453	104,373	120,599	110,285	5,912	(10,314)	559,510	595,002	29,480	(5,588)
2023											555,486	636,868		
'92 to '22	12,515,839	12,733,329	10,690,033	1,825,805	2,043,295	393,518	440,823	413,746	20,229	(27,077)	12,565,184	12,717,856	49,345	(15,473)
'91 and Prior	3,013,270	3,013,412	3,011,501	1,769	1,911	288	312	150	(138)	(161)	3,012,972	3,013,111	(298)	(301)
Total	15,529,108	15,746,741	13,701,535	1,827,574	2,045,206	393,806	441,135	413,897	20,091	(27,238)	15,578,156	15,730,967	49,048	(15,774)

% Change in Unpaid Claim Estimate: 2.7% -0.8%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) = Based on Incremental Paid method in prior year analysis
(8) = Based on Incremental Paid method in prior year analysis
(9) = (Section AF-III, Exhibit 1 Col (6)) - (4)
(10) = (9) - (7)
(11) = (9) - (8)
(12) Section AF-III, Exhibit 3 Col (14)
(13) Section AF-III, Exhibit 3 Col (15)
(14) = (12) - (2)
(15) = (13) - (3)

Washington Department of Labor & Industries

Miscellaneous Benefits

Summary Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Unadjusted Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	6,870	6,880	120	130	6,750	0.901	108	117
1993	6,050	6,070	107	127	5,943	0.888	95	113
1994	5,520	5,530	112	122	5,408	0.874	98	107
1995	4,850	4,860	106	116	4,744	0.861	91	100
1996	5,280	5,290	116	126	5,164	0.850	99	107
1997	6,080	6,090	137	147	5,943	0.839	115	123
1998	6,520	6,540	149	169	6,371	0.830	123	140
1999	7,400	7,420	170	190	7,230	0.822	140	157
2000	8,200	8,220	192	212	8,008	0.818	157	173
2001	8,250	8,270	203	223	8,047	0.814	166	182
2002	8,870	8,890	230	250	8,640	0.812	187	203
2003	8,970	8,990	237	257	8,733	0.810	192	208
2004	10,190	10,220	275	305	9,915	0.808	222	246
2005	11,020	11,050	319	349	10,701	0.812	259	284
2006	13,510	13,550	400	440	13,110	0.819	328	360
2007	15,500	15,560	506	566	14,994	0.833	421	471
2008	18,230	18,300	679	749	17,551	0.847	576	635
2009	15,140	15,210	651	721	14,489	0.856	558	617
2010	12,110	12,180	612	682	11,498	0.866	530	591
2011	11,110	11,180	688	758	10,422	0.876	603	664
2012	10,620	10,700	784	864	9,836	0.884	693	764
2013	10,890	10,990	940	1,040	9,950	0.892	838	928
2014	11,400	11,650	1,119	1,369	10,281	0.900	1,007	1,232
2015	10,170	10,450	1,268	1,548	8,902	0.908	1,152	1,406
2016	8,520	8,840	1,420	1,740	7,100	0.915	1,299	1,592
2017	7,390	7,770	1,736	2,116	5,654	0.923	1,601	1,952
2018	7,280	7,880	2,707	3,307	4,573	0.930	2,519	3,077
2019	6,860	7,740	3,960	4,840	2,900	0.938	3,714	4,539
2020	5,764	6,673	4,025	4,934	1,739	0.943	3,796	4,653
2021	5,737	6,757	4,849	5,868	889	0.942	4,569	5,530
2022	4,652	5,513	4,102	4,963	550	0.935	3,836	4,641
2023	3,805	4,551	3,412	4,158	393	0.925	3,158	3,847
'92 to '22	282,759	289,814	36,332	43,386	246,427		33,249	39,759
'91 and Prior	75,041	75,105	607	671	74,434	0.921	559	618
Total	357,800	364,919	36,939	44,057	320,862		33,808	40,377
(4) = (2) + (6)			43,097	43,097	<--------L&I Selected-------->		39,246	39,246
(5) = (3) + (6)			6,159	(960)	<-----L&I Less Deloitte----->		5,438	(1,131)

(4) Section AF-V, Exhibit 3 Col (10) - Section AF-V, Exhibit 7 Col (3)
(5) Section AF-V, Exhibit 3 Col (11) - Section AF-V, Exhibit 7 Col (3)
(6) Provided by Client
(7) Section AF-V, Exhibit 17 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Miscellaneous Benefits

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	6,870	6,880	6,910	6,930	(40)	(50)	6,882	6,909	(28)	12	2
1993	6,050	6,070	6,080	6,090	(30)	(20)	6,062	6,059	3	12	(8)
1994	5,520	5,530	5,540	5,550	(20)	(20)	5,517	5,501	16	(3)	(13)
1995	4,850	4,860	4,900	4,910	(50)	(50)	4,842	4,848	(6)	(8)	(18)
1996	5,280	5,290	5,340	5,360	(60)	(70)	5,273	5,285	(12)	(7)	(17)
1997	6,080	6,090	6,160	6,180	(80)	(90)	6,080	6,090	(10)	(0)	(10)
1998	6,520	6,540	6,600	6,620	(80)	(80)	6,518	6,521	(2)	(2)	(22)
1999	7,400	7,420	7,490	7,510	(90)	(90)	7,396	7,402	(6)	(4)	(24)
2000	8,200	8,220	8,310	8,340	(110)	(120)	8,192	8,221	(30)	(8)	(28)
2001	8,250	8,270	8,340	8,380	(90)	(110)	8,245	8,241	4	(5)	(25)
2002	8,870	8,890	8,960	8,990	(90)	(100)	8,857	8,833	24	(13)	(33)
2003	8,970	8,990	9,100	9,140	(130)	(150)	8,945	8,993	(48)	(25)	(45)
2004	10,190	10,220	10,330	10,370	(140)	(150)	10,192	10,238	(46)	2	(28)
2005	11,020	11,050	11,180	11,230	(160)	(180)	11,057	11,079	(22)	37	7
2006	13,510	13,550	13,700	13,760	(190)	(210)	13,578	13,615	(37)	68	28
2007	15,500	15,560	15,690	15,780	(190)	(220)	15,601	15,695	(94)	101	41
2008	18,230	18,300	18,490	18,590	(260)	(290)	18,457	18,549	(92)	227	157
2009	15,140	15,210	15,360	15,460	(220)	(250)	15,362	15,434	(72)	222	152
2010	12,110	12,180	12,390	12,490	(280)	(310)	12,322	12,412	(90)	212	142
2011	11,110	11,180	11,440	11,560	(330)	(380)	11,309	11,432	(123)	199	129
2012	10,620	10,700	10,870	11,000	(250)	(300)	10,838	10,872	(34)	218	138
2013	10,890	10,990	11,140	11,450	(250)	(460)	11,178	11,253	(75)	288	188
2014	11,400	11,650	11,610	11,990	(210)	(340)	11,811	11,769	42	411	161
2015	10,170	10,450	10,460	10,880	(290)	(430)	10,557	10,628	(71)	387	107
2016	8,520	8,840	8,800	9,290	(280)	(450)	8,780	8,793	(13)	260	(60)
2017	7,390	7,770	7,580	8,170	(190)	(400)	7,489	7,400	90	99	(281)
2018	7,280	7,880	7,990	8,950	(710)	(1,070)	6,881	6,893	(12)	(399)	(999)
2019	6,860	7,740	7,350	8,560	(490)	(820)	5,547	7,005	(1,458)	(1,313)	(2,193)
2020	5,764	6,673	5,628	6,729	136	(56)	5,930	6,963	(1,033)	166	(743)
2021	5,737	6,757	4,958	5,961	779	796	6,021	6,509	(488)	284	(736)
2022	4,652	5,513	4,422	5,223	231	290	6,095	7,457	(1,362)	1,443	582
2023	3,805	4,551					6,679			2,874	2,128
'92 to '22	282,759	289,814	283,118	291,443	(4,164)	(6,180)	288,494	286,900	(5,085)	5,735	(1,319)
'91 and Prior	75,041	75,105	75,113	75,179	(72)	(74)	75,465	75,523	(59)	423	359
Total	357,800	364,919	358,231	366,622	(4,236)	(6,254)	363,959	362,423	(5,143)	6,159	(960)

Washington Department of Labor & Industries

Miscellaneous Benefits

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	3.0% Incr Paid On Counts	3.0% Incr Paid On Exposures	Selected	Unadjusted Selected Ultimate Loss Low	Unadjusted Selected Ultimate Loss High	Ultimate Claims	Unadjusted Selected Loss Severity Low	Unadjusted Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)	(14)
1992	6,750	6,877	6,833	6,800			6,877	6,877	6,877	6,870	6,880	3,807	1,805	1,807
1993	5,943	6,055	6,046	5,994			6,065	6,063	6,060	6,050	6,070	4,544	1,331	1,336
1994	5,408	5,509	5,526	5,462			5,534	5,526	5,521	5,520	5,530	5,111	1,080	1,082
1995	4,744	4,834	4,862	4,801			4,869	4,860	4,851	4,850	4,860	4,906	989	991
1996	5,164	5,262	5,285	5,223			5,308	5,296	5,285	5,280	5,290	4,864	1,085	1,088
1997	5,943	6,057	6,071	6,008			6,116	6,102	6,086	6,080	6,090	4,956	1,227	1,229
1998	6,371	6,496	6,496	6,442			6,560	6,550	6,528	6,520	6,540	4,589	1,421	1,425
1999	7,230	7,375	7,350	7,307			7,440	7,438	7,407	7,400	7,420	4,183	1,769	1,774
2000	8,008	8,177	8,139	8,096			8,246	8,247	8,211	8,200	8,220	4,224	1,941	1,946
2001	8,047	8,224	8,190	8,140			8,298	8,298	8,261	8,250	8,270	4,281	1,927	1,932
2002	8,640	8,842	8,790	8,737			8,912	8,910	8,877	8,870	8,890	4,139	2,143	2,148
2003	8,733	8,948	8,892	8,838			9,017	9,018	8,982	8,970	8,990	4,041	2,220	2,225
2004	9,915	10,173	10,097	10,032			10,241	10,238	10,207	10,190	10,220	4,249	2,398	2,405
2005	10,701	11,004	10,914	10,840			11,062	11,061	11,033	11,020	11,050	4,437	2,484	2,490
2006	13,110	13,523	13,367	13,277			13,542	13,541	13,533	13,510	13,550	4,684	2,885	2,893
2007	14,994	15,545	15,310	15,201			15,513	15,514	15,529	15,500	15,560	4,824	3,213	3,226
2008	17,551	18,321	17,966	17,811			18,211	18,197	18,266	18,230	18,300	5,187	3,515	3,528
2009	14,489	15,230	14,934	14,768			15,121	15,107	15,175	15,140	15,210	4,668	3,243	3,258
2010	11,498	12,196	11,997	11,802			12,097	12,073	12,147	12,110	12,180	4,323	2,801	2,817
2011	10,422	11,187	11,012	10,794			11,097	11,087	11,142	11,110	11,180	4,156	2,673	2,690
2012	9,836	10,712	10,536	10,304			10,600	10,626	10,656	10,620	10,700	3,999	2,656	2,676
2013	9,950	11,039	10,793	10,556			10,839	10,925	10,939	10,890	10,990	3,876	2,810	2,836
2014	10,281	11,700	11,356	11,087			11,350	11,491	11,525	11,400	11,650	3,903	2,921	2,985
2015	8,902	10,504	10,162	10,005			10,112	10,453	10,308	10,170	10,450	3,533	2,879	2,958
2016	7,100	8,787	8,699	8,598			8,571	9,071	8,679	8,520	8,840	3,457	2,464	2,557
2017	5,654	7,536	7,743	7,756			7,622	8,370	7,579	7,390	7,770	3,370	2,193	2,306
2018	4,573	6,880	7,391	7,582			7,239	8,254	7,582	7,280	7,880	3,287	2,215	2,397
2019	2,900	5,426	6,345	7,301			6,011	7,745	7,301	6,860	7,740	2,811	2,441	2,754
2020	1,677	4,742	5,503	7,822			4,927	7,647	6,084	5,702	6,611	2,285	2,495	2,893
2021	764	4,139	4,773	8,806			4,092	7,917	5,891	5,613	6,633	1,975	2,842	3,359
2022	410	4,643	4,475	10,026	4,459	10,548	3,694	8,462	4,475	4,513	5,373	2,045	2,207	2,628
2023	393	11,407	3,920	11,288	3,653	11,284	3,159	9,125	3,920	3,805	4,551	1,464	2,599	3,109
Totals	246,101	287,349	279,772	297,505			278,342	300,093	284,918	282,433	289,487	126,179		

Covid-19 Provision:				Paid	Ultimate Counts
2020	106	102	111	62	102
2021	223	213	233	124	215
2022	443	413	473	140	495
2023	228	205	251	0	231

(2) Section AF-V, Exhibit 7 Col (3)
(3) Section AF-V, Exhibit 7 Col (5)
(4) Section AF-V, Exhibit 4 Col (10)
(5) Section AF-V, Exhibit 5 Col (10)
(6) Section AF-V, Exhibit 4 Col (4)
(7) Section AF-V, Exhibit 5 Col (4)
(8) Section AF-V, Exhibit 12 Col (6); Applying 3.0% Residual Severity Trend
(9) Section AF-V, Exhibit 12 Col (10); Applying 3.0% Residual Rate Trend
(10) Selected by Deloitte
(11) Selected by Deloitte
(12) Section AF-V, Exhibit 8 Col (6)
(13) = (10) / (12) * 1,000
(14) = (11) / (12) * 1,000

Washington Department of Labor & Industries

Miscellaneous Benefits

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	3,807	1,185	4,512	98.1%	4,429	6,750	1.9%	84	6,833	1,795
1993	4,544	1,221	5,548	98.1%	5,445	5,943	1.9%	103	6,046	1,330
1994	5,111	1,257	6,427	98.2%	6,308	5,408	1.8%	119	5,526	1,081
1995	4,906	1,295	6,355	98.2%	6,238	4,744	1.8%	117	4,862	991
1996	4,864	1,334	6,489	98.1%	6,369	5,164	1.9%	121	5,285	1,086
1997	4,956	1,374	6,810	98.1%	6,683	5,943	1.9%	128	6,071	1,225
1998	4,589	1,415	6,495	98.1%	6,371	6,371	1.9%	124	6,496	1,415
1999	4,183	1,458	6,098	98.0%	5,978	7,230	2.0%	120	7,350	1,757
2000	4,224	1,501	6,343	97.9%	6,212	8,008	2.1%	131	8,139	1,927
2001	4,281	1,547	6,621	97.8%	6,478	8,047	2.2%	143	8,190	1,913
2002	4,139	1,593	6,594	97.7%	6,444	8,640	2.3%	150	8,790	2,124
2003	4,041	1,641	6,631	97.6%	6,472	8,733	2.4%	159	8,892	2,200
2004	4,249	1,690	7,180	97.5%	6,998	9,915	2.5%	182	10,097	2,377
2005	4,437	1,741	7,723	97.2%	7,510	10,701	2.8%	213	10,914	2,460
2006	4,684	1,793	8,397	96.9%	8,141	13,110	3.1%	257	13,367	2,854
2007	4,824	1,847	8,908	96.5%	8,592	14,994	3.5%	316	15,310	3,174
2008	5,187	1,902	9,866	95.8%	9,451	17,551	4.2%	415	17,966	3,464
2009	4,668	1,959	9,145	95.1%	8,700	14,489	4.9%	445	14,934	3,199
2010	4,323	2,018	8,724	94.3%	8,224	11,498	5.7%	500	11,997	2,775
2011	4,156	2,078	8,639	93.2%	8,048	10,422	6.8%	591	11,012	2,649
2012	3,999	2,141	8,561	91.8%	7,861	9,836	8.2%	700	10,536	2,635
2013	3,876	2,205	8,546	90.1%	7,703	9,950	9.9%	843	10,793	2,785
2014	3,903	2,271	8,864	87.9%	7,789	10,281	12.1%	1,075	11,356	2,910
2015	3,533	2,339	8,265	84.7%	7,004	8,902	15.3%	1,261	10,162	2,876
2016	3,457	2,409	8,330	80.8%	6,731	7,100	19.2%	1,599	8,699	2,516
2017	3,370	2,482	8,363	75.0%	6,274	5,654	25.0%	2,089	7,743	2,298
2018	3,287	2,556	8,403	66.5%	5,585	4,573	33.5%	2,818	7,391	2,248
2019	2,811	2,633	7,400	53.4%	3,955	2,900	46.6%	3,445	6,345	2,257
2020	2,183	2,712	5,919	35.4%	2,093	1,677	64.6%	3,826	5,503	2,521
2021	1,760	2,793	4,916	18.5%	908	764	81.5%	4,009	4,773	2,712
2022	1,550	2,877	4,459	8.8%	394	410	91.2%	4,064	4,475	2,888
2023	1,233	2,963	3,653	3.4%	126	393	96.6%	3,527	3,920	3,180
Totals	125,136		229,183		195,513	246,101		33,671	279,772	

(2) Section AF-V, Exhibit 8 Col (6)
(3) Section AF-V, Exhibit 6 Col (11)
(4) = (2) x (3) / 1,000
(5) = 1 / Section AF-V, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section AF-V, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Miscellaneous Benefits

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	AF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	860,805	0.003	2,698	98.1%	2,648	6,750	1.9%	50	6,800	0.008
1993	862,328	0.003	2,784	98.1%	2,733	5,943	1.9%	52	5,994	0.007
1994	881,356	0.003	2,931	98.2%	2,877	5,408	1.8%	54	5,462	0.006
1995	893,820	0.003	3,062	98.2%	3,005	4,744	1.8%	56	4,801	0.005
1996	903,538	0.004	3,188	98.1%	3,128	5,164	1.9%	59	5,223	0.006
1997	954,923	0.004	3,470	98.1%	3,405	5,943	1.9%	65	6,008	0.006
1998	984,969	0.004	3,687	98.1%	3,616	6,371	1.9%	71	6,442	0.007
1999	1,021,305	0.004	3,937	98.0%	3,860	7,230	2.0%	78	7,307	0.007
2000	1,066,793	0.004	4,236	97.9%	4,149	8,008	2.1%	87	8,096	0.008
2001	1,052,874	0.004	4,306	97.8%	4,213	8,047	2.2%	93	8,140	0.008
2002	1,006,948	0.004	4,242	97.7%	4,145	8,640	2.3%	97	8,737	0.009
2003	1,012,005	0.004	4,391	97.6%	4,286	8,733	2.4%	105	8,838	0.009
2004	1,032,293	0.004	4,614	97.5%	4,497	9,915	2.5%	117	10,032	0.010
2005	1,095,132	0.005	5,041	97.2%	4,902	10,701	2.8%	139	10,840	0.010
2006	1,152,628	0.005	5,465	96.9%	5,298	13,110	3.1%	167	13,277	0.012
2007	1,196,332	0.005	5,842	96.5%	5,635	14,994	3.5%	207	15,201	0.013
2008	1,228,721	0.005	6,181	95.8%	5,921	17,551	4.2%	260	17,811	0.014
2009	1,108,080	0.005	5,741	95.1%	5,462	14,489	4.9%	279	14,768	0.013
2010	995,158	0.005	5,311	94.3%	5,007	11,498	5.7%	304	11,802	0.012
2011	990,801	0.005	5,446	93.2%	5,074	10,422	6.8%	372	10,794	0.011
2012	1,010,506	0.006	5,721	91.8%	5,253	9,836	8.2%	468	10,304	0.010
2013	1,053,729	0.006	6,145	90.1%	5,538	9,950	9.9%	606	10,556	0.010
2014	1,106,094	0.006	6,643	87.9%	5,838	10,281	12.1%	806	11,087	0.010
2015	1,169,435	0.006	7,235	84.7%	6,131	8,902	15.3%	1,104	10,005	0.009
2016	1,224,568	0.006	7,803	80.8%	6,305	7,100	19.2%	1,498	8,598	0.007
2017	1,282,013	0.007	8,414	75.0%	6,313	5,654	25.0%	2,101	7,756	0.006
2018	1,327,496	0.007	8,974	66.5%	5,964	4,573	33.5%	3,010	7,582	0.006
2019	1,357,743	0.007	9,454	53.4%	5,053	2,900	46.6%	4,401	7,301	0.005
2020	1,325,602	0.007	9,507	35.4%	3,361	1,677	64.6%	6,145	7,822	0.006
2021	1,335,258	0.007	9,863	18.5%	1,821	764	81.5%	8,042	8,806	0.007
2022	1,386,333	0.008	10,548	8.8%	933	410	91.2%	9,615	10,026	0.007
2023	1,439,906	0.008	11,284	3.4%	389	393	96.6%	10,896	11,288	0.008
Totals	35,319,491		188,163		136,760	246,101		51,404	297,505	

(2) Provided by Client
(3) Section AF-V, Exhibit 6 Col (16)
(4) = (2) x (3)
(5) = 1 / Section AF-V, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section AF-V, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2)

Washington Department of Labor & Industries

Miscellaneous Benefits

Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Adjusted Paid LDF	Indicated Ultimate Loss: Incremental Paid On Counts	Indicated Ultimate Loss: Incremental Paid On Exposures	Initial Selected Ultimate Loss	Benefit Level Adjustment Factors	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	AF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	3,807	6,877	6,877	6,877	6,877	1.000	1,806	2.500	4,516	1,185	860,805	0.008	2.500	0.020	0.003
1993	4,544	6,055	6,065	6,063	6,061	1.000	1,334	2.427	3,238	1,221	862,328	0.007	2.427	0.017	0.003
1994	5,111	5,509	5,534	5,526	5,523	1.000	1,081	2.357	2,547	1,257	881,356	0.006	2.357	0.015	0.003
1995	4,906	4,834	4,869	4,860	4,854	1.000	989	2.288	2,263	1,295	893,820	0.005	2.288	0.012	0.003
1996	4,864	5,262	5,308	5,296	5,289	1.000	1,087	2.221	2,415	1,334	903,538	0.006	2.221	0.013	0.004
1997	4,956	6,057	6,116	6,102	6,092	1.000	1,229	2.157	2,651	1,374	954,923	0.006	2.157	0.014	0.004
1998	4,589	6,496	6,560	6,550	6,535	1.000	1,424	2.094	2,982	1,415	984,969	0.007	2.094	0.014	0.004
1999	4,183	7,375	7,440	7,438	7,418	1.000	1,773	2.033	3,604	1,458	1,021,305	0.007	2.033	0.015	0.004
2000	4,224	8,177	8,246	8,247	8,223	1.000	1,947	1.974	3,842	1,501	1,066,793	0.008	1.974	0.015	0.004
2001	4,281	8,224	8,298	8,298	8,273	1.000	1,933	1.916	3,703	1,547	1,052,874	0.008	1.916	0.015	0.004
2002	4,139	8,842	8,912	8,910	8,888	1.000	2,147	1.860	3,994	1,593	1,006,948	0.009	1.860	0.016	0.004
2003	4,041	8,948	9,017	9,018	8,994	1.000	2,226	1.806	4,020	1,641	1,012,005	0.009	1.806	0.016	0.004
2004	4,249	10,173	10,241	10,238	10,217	1.000	2,405	1.754	4,217	1,690	1,032,293	0.010	1.754	0.017	0.004
2005	4,437	11,004	11,062	11,061	11,042	1.000	2,489	1.702	4,237	1,741	1,095,132	0.010	1.702	0.017	0.005
2006	4,684	13,523	13,542	13,541	13,536	1.000	2,890	1.653	4,777	1,793	1,152,628	0.012	1.653	0.019	0.005
2007	4,824	15,545	15,513	15,514	15,524	1.000	3,218	1.605	5,164	1,847	1,196,332	0.013	1.605	0.021	0.005
2008	5,187	18,321	18,211	18,197	18,243	1.000	3,517	1.558	5,480	1,902	1,228,721	0.015	1.558	0.023	0.005
2009	4,668	15,230	15,121	15,107	15,153	1.000	3,246	1.513	4,910	1,959	1,108,080	0.014	1.513	0.021	0.005
2010	4,323	12,196	12,097	12,073	12,122	1.000	2,804	1.469	4,118	2,018	995,158	0.012	1.469	0.018	0.005
2011	4,156	11,187	11,097	11,087	11,123	1.000	2,676	1.426	3,816	2,078	990,801	0.011	1.426	0.016	0.005
2012	3,999	10,712	10,600	10,626	10,646	1.000	2,662	1.384	3,685	2,141	1,010,506	0.011	1.384	0.015	0.006
2013	3,876	11,039	10,839	10,925	10,934	1.000	2,821	1.344	3,792	2,205	1,053,729	0.010	1.344	0.014	0.006
2014	3,903	11,700	11,350	11,491	11,514	1.000	2,950	1.305	3,849	2,271	1,106,094	0.010	1.305	0.014	0.006
2015	3,533	10,504	10,112	10,453	10,356	1.000	2,931	1.267	3,713	2,339	1,169,435	0.009	1.267	0.011	0.006
2016	3,457	8,787	8,571	9,071	8,810	1.000	2,548	1.230	3,134	2,409	1,224,568	0.007	1.230	0.009	0.006
2017	3,370	7,536	7,622	8,370	7,843	1.000	2,327	1.194	2,779	2,482	1,282,013	0.006	1.194	0.007	0.007
2018	3,287	6,880	7,239	8,254	7,458	1.000	2,269	1.159	2,630	2,556	1,327,496	0.006	1.159	0.007	0.007
2019	2,811	5,426	6,011	7,745	6,394	1.000	2,275	1.126	2,561	2,633	1,357,743	0.005	1.126	0.005	0.007
2020	2,183	4,742	4,927	7,647	5,772	1.000	2,644	1.093	2,889	2,712	1,325,602	0.004	1.093	0.005	0.007
2021	1,760	4,139	4,092	7,917	5,383	1.000	3,058	1.061	3,245	2,793	1,335,258	0.004	1.061	0.004	0.007
2022	1,550					1.000		1.030		2,877	1,386,333		1.030		0.008
2023	1,233					1.000		1.000		2,963	1,439,906		1.000		0.008
Totals											35,319,491				

				Trend	Fitted R-squared	Trended Loss Severity		Trend	Fitted R-squared	Trended Loss Ratio
(2) Section AF-V, Exhibit 8 Col (6)										
(3) Section AF-V, Exhibit 7 Col (5)				(17)	(18)	(19)		(22)	(23)	(24)
(4) Section AF-V, Exhibit 12 Col (6)	5	Year Prior	4	0.940	0.814	2,963		0.860	0.983	0.008
(5) Section AF-V, Exhibit 12 Col (10)	10	Year Prior	4	0.976	0.528	3,408		0.900	0.927	0.012
(6) Selected by Deloitte	15	Year Prior	4	0.982	0.388	3,910		0.937	0.715	0.014
(7) Based on L&I Analysis	27	Year Prior	5	1.037	0.601	3,706		1.014	0.137	0.015
(8) = (6) / (2) x (7) * 1,000										
(9) Based on (20)				(20)		(21)		(25)		(26)
(10) = (8) x (9)			Selected	1.030		2,963	Selected	1.030		0.008
(11) = (21) /(9) / (7)										
(12) Provided by Client				(17) Exponential Trend based on (8)				(22) Exponential Trend based on (13)		
(13) = (6) / (12) x (7)				(18) Fitted R-squared based on (8)				(23) Fitted R-squared based on (13)		
(14) Based on (25)				(19) Averages based on (10)				(24) Averages based on (15)		
(15) = (13) x (14)				(20) Selected by Deloitte				(25) Selected by Deloitte		
(16) = (26) /(7) / (14)				(21) Selected by Deloitte				(26) Selected by Deloitte		

Washington Department of Labor & Industries

Miscellaneous Benefits

Loss Development Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Retention	Unadjusted Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1992	Unlimited	6,750	1.019	6,877
1993	Unlimited	5,943	1.019	6,055
1994	Unlimited	5,408	1.019	5,509
1995	Unlimited	4,744	1.019	4,834
1996	Unlimited	5,164	1.019	5,262
1997	Unlimited	5,943	1.019	6,057
1998	Unlimited	6,371	1.020	6,496
1999	Unlimited	7,230	1.020	7,375
2000	Unlimited	8,008	1.021	8,177
2001	Unlimited	8,047	1.022	8,224
2002	Unlimited	8,640	1.023	8,842
2003	Unlimited	8,733	1.025	8,948
2004	Unlimited	9,915	1.026	10,173
2005	Unlimited	10,701	1.028	11,004
2006	Unlimited	13,110	1.032	13,523
2007	Unlimited	14,994	1.037	15,545
2008	Unlimited	17,551	1.044	18,321
2009	Unlimited	14,489	1.051	15,230
2010	Unlimited	11,498	1.061	12,196
2011	Unlimited	10,422	1.073	11,187
2012	Unlimited	9,836	1.089	10,712
2013	Unlimited	9,950	1.109	11,039
2014	Unlimited	10,281	1.138	11,700
2015	Unlimited	8,902	1.180	10,504
2016	Unlimited	7,100	1.238	8,787
2017	Unlimited	5,654	1.333	7,536
2018	Unlimited	4,573	1.505	6,880
2019	Unlimited	2,900	1.871	5,426
2020	Unlimited	1,677	2.828	4,742
2021	Unlimited	764	5.415	4,139
2022	Unlimited	410	11.310	4,643
2023	Unlimited	393	29.035	11,407
Totals		246,101		287,349

(2) Data is Unlimited
(3) Section AF-V, Exhibit 10
(4) Section AF-V, Exhibit 10
(5) = (3) x (4)

Washington Department of Labor & Industries

Miscellaneous Benefits

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Miscellaneous Claims

Accident Year Ending June 30	AF On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	860,805	3,807			3,807	3,807	0	44.23		44.23
1993	862,328	4,544			4,544	4,544	0	52.69		52.69
1994	881,356	5,111			5,111	5,111	0	57.99		57.99
1995	893,820	4,906			4,906	4,906	0	54.89		54.89
1996	903,538	4,864			4,864	4,864	0	53.84		53.84
1997	954,923	4,956			4,956	4,956	0	51.90		51.90
1998	984,969	4,589			4,589	4,589	0	46.59	5.01	46.59
1999	1,021,305	4,183			4,183	4,183	0	40.96	3.27	40.96
2000	1,066,793	4,224			4,224	4,224	0	39.60	3.20	39.60
2001	1,052,874	4,281			4,281	4,281	0	40.66	2.71	40.66
2002	1,006,948	4,139			4,139	4,139	0	41.11	2.50	41.11
2003	1,012,005	4,041			4,041	4,041	0	39.93	2.27	39.93
2004	1,032,293	4,249			4,249	4,242	7	41.09	2.58	41.16
2005	1,095,132	4,437			4,437	4,429	8	40.44	2.60	40.52
2006	1,152,628	4,684			4,684	4,673	11	40.54	2.49	40.63
2007	1,196,332	4,824			4,824	4,810	14	40.21	3.60	40.32
2008	1,228,721	5,187			5,187	5,169	18	42.07	3.34	42.21
2009	1,108,080	4,668			4,668	4,649	19	41.96	3.89	42.13
2010	995,158	4,323			4,323	4,303	20	43.24	5.11	43.44
2011	990,801	4,156			4,156	4,132	24	41.70	5.14	41.95
2012	1,010,506	3,999			3,999	3,970	29	39.29	5.85	39.57
2013	1,053,729	3,876			3,876	3,841	35	36.45	4.00	36.78
2014	1,106,094	3,903			3,903	3,857	46	34.87	4.13	35.29
2015	1,169,435	3,533			3,533	3,467	66	29.65	3.72	30.21
2016	1,224,568	3,457			3,457	3,356	101	27.41	3.36	28.23
2017	1,282,013	3,370			3,370	3,221	149	25.12	3.11	26.28
2018	1,327,496	3,287			3,287	3,063	224	23.07	3.40	24.76
2019	1,357,743	2,811			2,811	2,516	295	18.53	2.63	20.70
2020	1,325,602	2,183			2,183	1,816	367	13.70	2.01	16.47
2021	1,335,258	1,760			1,760	1,240	520	9.29	1.50	13.18
2022	1,386,333	1,550	2,055	1,814	1,550	738	812	5.32	1.24	11.18
2023	1,439,906	1,233	2,135	2,028	1,233	146	1,087	1.01	1.01	8.56
Totals	35,319,491	125,136			125,136	121,286	3,850		-18%	-23%
								Selected:		14.82

(2) Provided by Client
(3) Section AF-V, Exhibit 9
(4) Selected Ultimate Frequency x (2) / 10,000
(5) Based on (7) and Not Used, Alrep
(6) Selected by Deloitte
(7) Section AF-V, Exhibit 9
(8) = (6) - (7)
(9) = (7) / (2) x 10,000
(10) = (Section AF-V, Exhibit 9) / (2) x 10,000
(11) = (6) / (2) x 10,000

Washington Department of Labor & Industries

Miscellaneous Benefits

Reported Claim Count Development Method

Data evaluated as of @06/30/23
Miscellaneous Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							3,421	3,520	3,603	3,662														3,799	3,803	3,804	3,805	3,806	3,806	3,806	3,806	3,807
1993						4,088	4,222	4,318	4,391	4,434													4,538	4,541	4,541	4,542	4,543	4,543	4,543	4,543	4,544	
1994					4,530	4,710	4,829	4,896	4,959	4,996												5,105	5,108	5,108	5,110	5,110	5,110	5,110	5,110	5,111		
1995				4,063	4,330	4,507	4,616	4,704	4,766	4,801											4,897	4,898	4,901	4,901	4,901	4,902	4,903	4,903	4,906			
1996			3,624	4,070	4,328	4,500	4,624	4,702	4,751	4,786										4,853	4,854	4,855	4,857	4,858	4,861	4,861	4,863	4,863				
1997		2,541	3,570	4,055	4,346	4,549	4,663	4,761	4,814	4,846									4,944	4,948	4,953	4,953	4,953	4,953	4,954	4,955	4,955					
1998	493	2,003	3,087	3,650	3,990	4,196	4,305	4,390	4,441	4,479								4,573	4,576	4,577	4,580	4,581	4,584	4,585	4,587	4,587						
1999	334	1,682	2,620	3,220	3,563	3,757	3,890	3,959	4,025	4,057							4,162	4,166	4,169	4,174	4,175	4,180	4,180	4,181	4,181							
2000	341	1,683	2,712	3,293	3,604	3,796	3,920	4,017	4,081	4,125						4,205	4,213	4,215	4,218	4,219	4,221	4,221	4,221	4,221								
2001	285	1,599	2,691	3,262	3,619	3,816	3,953	4,038	4,101	4,153					4,249	4,253	4,258	4,263	4,268	4,269	4,272	4,275	4,277									
2002	252	1,472	2,562	3,184	3,497	3,719	3,830	3,913	3,970	4,013				4,099	4,109	4,118	4,125	4,131	4,134	4,135	4,135	4,135										
2003	230	1,469	2,545	3,144	3,457	3,620	3,758	3,848	3,898	3,935			4,004	4,014	4,023	4,028	4,033	4,035	4,035	4,036	4,036											
2004	266	1,628	2,705	3,343	3,623	3,839	3,953	4,034	4,096	4,133		4,200	4,213	4,226	4,228	4,233	4,237	4,238	4,241	4,242												
2005	285	1,697	2,864	3,401	3,773	3,961	4,103	4,195	4,270	4,318	4,350	4,376	4,394	4,405	4,408	4,418	4,421	4,426	4,429													
2006	287	1,933	2,971	3,675	4,004	4,192	4,354	4,453	4,531	4,576	4,617	4,637	4,649	4,658	4,663	4,668	4,671	4,673														
2007	431	1,854	3,100	3,762	4,138	4,357	4,522	4,636	4,695	4,735	4,763	4,787	4,797	4,801	4,806	4,808	4,810															
2008	410	2,095	3,345	4,074	4,491	4,741	4,913	5,006	5,066	5,103	5,136	5,148	5,156	5,163	5,167	5,169																
2009	431	1,984	3,058	3,715	4,070	4,287	4,424	4,516	4,564	4,598	4,617	4,637	4,644	4,649	4,649																	
2010	509	1,954	2,950	3,534	3,861	4,033	4,144	4,200	4,249	4,271	4,288	4,291	4,298	4,303																		
2011	509	2,097	2,960	3,446	3,735	3,896	3,990	4,044	4,084	4,112	4,124	4,128	4,132																			
2012	591	1,932	2,834	3,345	3,611	3,752	3,832	3,891	3,927	3,944	3,956	3,970																				
2013	422	1,812	2,709	3,236	3,483	3,656	3,754	3,791	3,815	3,831	3,841																					
2014	457	1,885	2,772	3,263	3,502	3,675	3,765	3,808	3,839	3,857																						
2015	435	1,719	2,485	2,939	3,191	3,336	3,403	3,438	3,467																							
2016	412	1,659	2,439	2,902	3,158	3,262	3,315	3,356																								
2017	399	1,610	2,421	2,868	3,040	3,145	3,221																									
2018	452	1,600	2,400	2,748	2,943	3,063																										
2019	357	1,369	1,926	2,283	2,516																											
2020	266	974	1,472	1,816																												
2021	200	783	1,240																													
2022	172	738																														
2023	146																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.029	1.024	1.016															1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.033	1.023	1.017	1.010														1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.040	1.025	1.014	1.013	1.007													1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.066	1.041	1.024	1.019	1.013	1.007												1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001				
1996			1.123	1.063	1.040	1.028	1.017	1.010	1.007											1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
1997		1.405	1.136	1.072	1.047	1.025	1.021	1.011	1.007										1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000						
1998	4.063	1.541	1.182	1.093	1.052	1.026	1.020	1.012	1.009									1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000							
1999	5.036	1.558	1.229	1.107	1.054	1.035	1.018	1.017	1.008								1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000								
2000	4.935	1.611	1.214	1.094	1.053	1.033	1.025	1.016	1.011							1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000									
2001	5.611	1.683	1.212	1.109	1.054	1.036	1.022	1.016	1.013						1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000										
2002	5.841	1.740	1.243	1.098	1.063	1.030	1.022	1.015	1.011					1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000											
2003	6.387	1.732	1.235	1.100	1.047	1.038	1.024	1.013	1.009				1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000												
2004	6.120	1.662	1.236	1.084	1.060	1.030	1.020	1.015	1.009			1.003	1.003	1.000	1.001	1.001	1.000	1.001	1.000													
2005	5.954	1.688	1.188	1.109	1.050	1.036	1.022	1.018	1.011	1.007	1.006	1.004	1.003	1.001	1.002	1.001	1.001	1.001														
2006	6.735	1.537	1.237	1.090	1.047	1.039	1.023	1.018	1.010	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.000															
2007	4.302	1.672	1.214	1.100	1.053	1.038	1.025	1.013	1.009	1.006	1.005	1.002	1.001	1.001	1.000	1.000																
2008	5.110	1.597	1.218	1.102	1.056	1.036	1.019	1.012	1.007	1.006	1.002	1.002	1.001	1.001	1.000																	
2009	4.603	1.541	1.215	1.096	1.053	1.032	1.021	1.011	1.007	1.004	1.004	1.002	1.001	1.000																		
2010	3.839	1.510	1.198	1.093	1.045	1.028	1.014	1.012	1.005	1.004	1.001	1.002	1.001																			
2011	4.120	1.412	1.164	1.084	1.043	1.024	1.014	1.010	1.007	1.003	1.001	1.001																				
2012	3.269	1.467	1.180	1.080	1.039	1.021	1.015	1.009	1.004	1.003	1.004																					
2013	4.294	1.495	1.195	1.076	1.050	1.027	1.010	1.006	1.004	1.003																						
2014	4.125	1.471	1.177	1.073	1.049	1.024	1.011	1.008	1.005																							
2015	3.952	1.446	1.183	1.086	1.045	1.020	1.010	1.008																								
2016	4.027	1.470	1.190	1.088	1.033	1.016	1.012																									
2017	4.035	1.504	1.185	1.060	1.035	1.024																										
2018	3.540	1.500	1.145	1.071	1.041																											
2019	3.835	1.407	1.185	1.102																												
2020	3.662	1.511	1.234																													
2021	3.915	1.584																														
2022	4.291																															
2023																																
Wtd 3 yr avg	3.911	1.484	1.181	1.076	1.036	1.020	1.011	1.008	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Wtd 5 yr avg	3.776	1.493	1.184	1.081	1.041	1.022	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Wtd 10 yr avg	3.961	1.479	1.181	1.081	1.044	1.026	1.016	1.011	1.007	0.910	1.121	1.113	1.115	1.119	1.119	1.121	1.135	1.146	1.141	1.140	1.142	1.123	1.102	1.000	1.000	1.000	1.000	1.000	1.000			
Wtd 20 yr avg	4.020	1.505	1.195	1.088	1.047	1.029	1.018	1.012	1.008																							
Prior Selected	3.798	1.470	1.171	1.073	1.038	1.027	1.017	1.012	1.007	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	4.020	1.479	1.181	1.076	1.041	1.026	1.016	1.011	1.007	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	8.442	2.100	1.419	1.202	1.117	1.073	1.046	1.030	1.019	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																

Washington Department of Labor & Industries

Miscellaneous Benefits

Unadjusted Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	326	1,498	3,256	4,331	5,013	5,421	5,674	5,837	6,057	6,246	6,404	6,504	6,577	6,654	6,584	6,595	6,658	6,661	6,674	6,678	6,679	6,690	6,693	6,735	6,735	6,735	6,741	6,748	6,767	6,766	6,774	6,750
1993	321	1,339	2,699	3,665	4,182	4,490	4,714	4,937	5,206	5,442	5,598	5,722	5,761	5,799	5,827	5,833	5,888	5,930	5,948	5,942	5,934	5,924	5,918	5,911	5,937	5,937	5,938	5,938	5,933	5,939	5,943	
1994	243	861	2,091	2,959	3,448	3,752	3,993	4,270	4,568	4,748	4,933	4,995	5,095	5,140	5,168	5,200	5,231	5,313	5,337	5,357	5,369	5,377	5,396	5,402	5,395	5,393	5,393	5,396	5,390	5,408		
1995	229	825	1,778	2,578	3,043	3,345	3,626	3,945	4,125	4,227	4,301	4,362	4,465	4,522	4,576	4,627	4,671	4,714	4,734	4,737	4,732	4,735	4,744	4,751	4,750	4,750	4,752	4,748	4,744			
1996	311	995	1,873	2,613	3,150	3,669	4,086	4,330	4,549	4,717	4,828	4,939	4,976	5,041	5,071	5,103	5,117	5,130	5,139	5,142	5,154	5,169	5,165	5,166	5,167	5,167	5,166	5,164				
1997	250	784	1,654	2,507	3,318	3,979	4,417	4,753	5,063	5,222	5,350	5,442	5,589	5,661	5,694	5,739	5,774	5,806	5,820	5,855	5,879	5,916	5,938	5,950	5,947	5,952	5,943					
1998	256	614	1,631	3,021	3,934	4,543	4,920	5,200	5,403	5,563	5,641	5,768	5,897	5,992	6,010	6,096	6,179	6,309	6,339	6,347	6,351	6,360	6,353	6,366	6,374	6,371						
1999	294	748	2,123	3,603	4,513	5,202	5,707	5,973	6,219	6,404	6,617	6,858	6,949	6,984	7,047	7,097	7,129	7,150	7,173	7,229	7,247	7,245	7,243	7,237	7,230							
2000	275	810	2,395	3,845	4,888	5,654	6,139	6,504	6,777	7,020	7,161	7,318	7,513	7,575	7,692	7,778	7,889	7,911	7,932	7,979	8,012	8,028	8,023	8,008								
2001	314	786	2,277	3,939	5,084	5,847	6,423	6,736	7,039	7,289	7,471	7,581	7,711	7,811	7,861	7,907	7,931	7,970	8,003	8,049	8,045	8,039	8,047									
2002	342	900	2,612	4,354	5,355	5,932	6,353	6,744	7,141	7,394	7,594	7,887	8,039	8,216	8,389	8,473	8,526	8,591	8,614	8,616	8,624	8,640										
2003	224	843	2,519	4,201	5,275	5,840	6,464	7,082	7,492	7,720	7,966	8,148	8,313	8,371	8,504	8,617	8,692	8,719	8,733	8,749	8,733											
2004	318	999	2,927	4,634	5,659	6,614	7,390	7,949	8,303	8,588	8,851	9,106	9,343	9,531	9,646	9,735	9,842	9,897	9,908	9,915												
2005	238	1,061	3,019	4,577	5,903	7,178	8,162	8,757	9,170	9,521	9,825	10,039	10,214	10,336	10,504	10,608	10,678	10,697	10,701													
2006	300	1,171	2,819	4,991	7,345	8,801	9,703	10,553	11,258	11,787	12,246	12,482	12,673	12,879	13,010	13,059	13,085	13,110														
2007	330	811	2,927	5,859	8,374	10,038	11,397	12,516	13,193	13,854	14,196	14,472	14,675	14,866	14,875	14,922	14,994															
2008	300	773	2,807	6,475	9,507	11,785	13,489	14,667	15,445	16,215	16,761	17,096	17,337	17,457	17,491	17,551																
2009	283	721	2,601	5,377	8,155	10,168	11,422	12,273	12,990	13,461	13,819	14,102	14,269	14,403	14,489																	
2010	330	573	1,670	4,008	6,438	8,210	9,426	10,157	10,714	11,007	11,245	11,323	11,436	11,498																		
2011	331	711	1,881	4,095	6,055	7,527	8,524	9,266	9,776	10,111	10,251	10,380	10,422																			
2012	271	580	1,817	3,867	6,059	7,658	8,467	8,983	9,340	9,553	9,677	9,836																				
2013	228	532	1,587	3,916	6,113	7,660	8,723	9,364	9,653	9,793	9,950																					
2014	211	511	1,824	4,038	6,306	7,837	8,939	9,666	9,930	10,281																						
2015	299	621	1,849	3,821	5,849	7,417	8,239	8,591	8,902																							
2016	289	519	1,572	3,453	5,129	6,100	6,617	7,100																								
2017	225	534	1,498	3,082	4,198	4,925	5,654																									
2018	363	830	1,711	2,685	3,659	4,573																										
2019	254	621	1,131	1,899	2,900																											
2020	289	434	706	1,677																												
2021	414	450	764																													
2022	283	410																														
2023	393																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	4.598	2.173	1.330	1.157	1.082	1.047	1.029	1.038	1.031	1.025	1.016	1.011	1.012	0.990	1.002	1.009	1.000	1.002	1.000	1.000	1.002	1.000	1.006	1.000	1.000	1.001	1.001	1.003	1.000	1.001	0.996	
1993	4.169	2.016	1.358	1.141	1.074	1.050	1.047	1.055	1.045	1.029	1.022	1.007	1.007	1.005	1.001	1.009	1.007	1.003	0.999	0.999	0.998	0.999	0.999	1.004	1.000	1.000	1.000	0.999	1.001	1.001		
1994	3.544	2.430	1.415	1.165	1.088	1.064	1.070	1.070	1.039	1.039	1.013	1.020	1.009	1.005	1.006	1.006	1.016	1.005	1.004	1.002	1.002	1.003	1.001	0.999	1.000	1.000	1.001	0.999	1.003			
1995	3.604	2.155	1.450	1.180	1.099	1.084	1.088	1.046	1.025	1.017	1.014	1.024	1.013	1.012	1.011	1.009	1.009	1.004	1.000	0.999	1.001	1.002	1.001	1.000	1.000	1.000	0.999	0.999				
1996	3.197	1.883	1.395	1.205	1.165	1.114	1.060	1.051	1.037	1.023	1.023	1.007	1.013	1.006	1.006	1.003	1.003	1.002	1.001	1.002	1.003	0.999	1.000	1.000	1.000	1.000	1.000					
1997	3.132	2.109	1.516	1.324	1.199	1.110	1.076	1.065	1.031	1.025	1.017	1.027	1.013	1.006	1.008	1.006	1.005	1.002	1.006	1.004	1.006	1.004	1.002	0.999	1.001	0.998						
1998	2.398	2.658	1.852	1.302	1.155	1.083	1.057	1.039	1.030	1.014	1.023	1.022	1.016	1.003	1.014	1.014	1.021	1.005	1.001	1.001	1.001	0.999	1.002	1.001	1.000							
1999	2.545	2.836	1.697	1.253	1.153	1.097	1.047	1.041	1.030	1.033	1.037	1.013	1.005	1.009	1.007	1.005	1.003	1.003	1.008	1.002	1.000	1.000	0.999	0.999								
2000	2.950	2.956	1.605	1.271	1.157	1.086	1.059	1.042	1.036	1.020	1.022	1.027	1.008	1.015	1.011	1.014	1.003	1.003	1.006	1.004	1.002	0.999	0.998									
2001	2.503	2.898	1.730	1.291	1.150	1.098	1.049	1.045	1.036	1.025	1.015	1.017	1.013	1.006	1.006	1.003	1.005	1.004	1.006	0.999	0.999	1.001										
2002	2.627	2.903	1.667	1.230	1.108	1.071	1.061	1.059	1.035	1.027	1.039	1.019	1.022	1.021	1.010	1.006	1.008	1.003	1.000	1.001	1.002											
2003	3.760	2.988	1.668	1.256	1.107	1.107	1.095	1.058	1.030	1.032	1.023	1.020	1.007	1.016	1.013	1.009	1.003	1.002	1.002	0.998												
2004	3.140	2.931	1.583	1.221	1.169	1.117	1.076	1.045	1.034	1.031	1.029	1.026	1.020	1.012	1.009	1.011	1.006	1.001	1.001													
2005	4.455	2.845	1.516	1.290	1.216	1.137	1.073	1.047	1.038	1.032	1.022	1.017	1.012	1.016	1.010	1.007	1.002	1.000														
2006	3.911	2.406	1.771	1.472	1.198	1.102	1.088	1.067	1.047	1.039	1.019	1.015	1.016	1.010	1.004	1.002	1.002															
2007	2.457	3.607	2.002	1.429	1.199	1.135	1.098	1.054	1.050	1.025	1.019	1.014	1.013	1.001	1.003	1.005																
2008	2.575	3.631	2.307	1.468	1.240	1.145	1.087	1.053	1.050	1.034	1.020	1.014	1.007	1.002	1.003																	
2009	2.546	3.606	2.068	1.517	1.247	1.123	1.074	1.058	1.036	1.027	1.021	1.012	1.009	1.006																		
2010	1.739	2.914	2.400	1.606	1.275	1.148	1.078	1.055	1.027	1.022	1.007	1.010	1.005																			
2011	2.145	2.647	2.177	1.478	1.243	1.132	1.087	1.055	1.034	1.014	1.013	1.004																				
2012	2.139	3.130	2.129	1.567	1.264	1.106	1.061	1.040	1.023	1.013	1.016																					
2013	2.335	2.984	2.467	1.561	1.253	1.139	1.073	1.031	1.015	1.016																						
2014	2.422	3.570	2.214	1.562	1.243	1.141	1.081	1.027	1.035																							
2015	2.078	2.976	2.067	1.531	1.268	1.111	1.043	1.036																								
2016	1.797	3.029	2.196	1.485	1.189	1.085	1.073																									
2017	2.379	2.805	2.057	1.362	1.173	1.148																										
2018	2.289	2.063	1.569	1.363	1.250																											
2019	2.444	1.822	1.679	1.527																												
2020	1.500	1.626	2.374																													
2021	1.089	1.697																														
2022	1.453																															
2023																																
Wtd 3 yr avg	1.314	1.728	1.765	1.403	1.201	1.112	1.066	1.031	1.024	1.014	1.012	1.009	1.007	1.003	1.003	1.004	1.003	1.001	1.001	0.999	1.001	1.000	1.000	1.000	1.000	0.999	1.000	0.999	1.001	1.001	0.996	
Wtd 5 yr avg	1.714	2.025	1.933	1.455	1.227	1.125	1.066	1.038	1.027	1.019	1.016	1.011	1.010	1.006	1.005	1.006	1.004	1.002	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	0.996	
Wtd 10 yr avg	1.915	2.567	2.088	1.512	1.243	1.129	1.077	1.049	1.037	1.026	1.019	1.015	1.012	1.009	1.007	1.007	1.005	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	0.996	
Wtd 20 yr avg	2.372	2.835	1.939	1.423	1.209	1.119	1.074	1.049	1.035	1.026	1.020	1.016	1.011	1.008	1.007	1.007	1.005	1.003	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	0.996	
Prior Selected	2.643	2.108	1.982	1.512	1.243	1.128	1.078	1.050	1.037	1.027	1.020	1.016	1.012	1.010	1.008	1.007	1.005	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.567	2.088	1.915	1.512	1.243	1.129	1.077	1.049	1.037	1.026	1.019	1.015	1.012	1.009	1.007	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.019
Cumulative	29.035	11.310	5.415	2.828	1.871	1.505	1.333	1.238	1.180	1.138	1.109	1.089	1.073	1.061	1.051	1.044	1.037	1.032	1.028	1.026	1.025	1.023	1.022	1.021	1.020	1.020	1.019	1.019	1.019	1.019	1.019	1.019
Notes																																

Washington Department of Labor & Industries

Miscellaneous Benefits

Average Paid Miscellaneous Claim

Data evaluated as of @06/30/23
Paid Per Miscellaneous Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							1,659	1,658	1,681	1,706														1,773	1,771	1,771	1,772	1,773	1,778	1,778	1,780	1,773
1993						1,098	1,117	1,143	1,186	1,227													1,304	1,302	1,307	1,307	1,307	1,307	1,306	1,307	1,308	
1994					761	797	827	872	921	950												1,053	1,056	1,058	1,056	1,055	1,055	1,056	1,055	1,058		
1995				634	703	742	785	839	865	880											966	967	968	969	969	969	969	968	967			
1996			517	642	728	815	884	921	958	986										1,060	1,062	1,065	1,063	1,063	1,063	1,063	1,062	1,062				
1997		309	463	618	763	875	947	998	1,052	1,078									1,177	1,183	1,187	1,194	1,199	1,201	1,201	1,201	1,199					
1998	519	306	528	828	986	1,083	1,143	1,185	1,217	1,242								1,380	1,385	1,387	1,387	1,388	1,386	1,388	1,390	1,389						
1999	881	445	810	1,119	1,267	1,385	1,467	1,509	1,545	1,579							1,713	1,716	1,721	1,732	1,736	1,733	1,733	1,731	1,729							
2000	805	482	883	1,167	1,356	1,489	1,566	1,619	1,661	1,702						1,850	1,872	1,877	1,881	1,891	1,898	1,902	1,901	1,897								
2001	1,102	491	846	1,207	1,405	1,532	1,625	1,668	1,716	1,755					1,850	1,859	1,863	1,869	1,875	1,885	1,883	1,880	1,881									
2002	1,359	611	1,020	1,367	1,531	1,595	1,659	1,723	1,799	1,842				2,004	2,042	2,058	2,067	2,080	2,084	2,084	2,086	2,090										
2003	975	574	990	1,336	1,526	1,613	1,720	1,840	1,922	1,962			2,076	2,086	2,114	2,139	2,155	2,161	2,164	2,168	2,164											
2004	1,196	614	1,082	1,386	1,562	1,723	1,869	1,970	2,027	2,078		2,168	2,218	2,255	2,281	2,300	2,323	2,335	2,336	2,337												
2005	836	625	1,054	1,346	1,565	1,812	1,989	2,087	2,147	2,205	2,259	2,294	2,324	2,346	2,383	2,401	2,415	2,417	2,416													
2006	1,044	606	949	1,358	1,835	2,099	2,228	2,370	2,485	2,576	2,652	2,692	2,726	2,765	2,790	2,798	2,801	2,806														
2007	766	438	944	1,558	2,024	2,304	2,520	2,700	2,810	2,926	2,980	3,023	3,059	3,096	3,095	3,104	3,117															
2008	732	369	839	1,589	2,117	2,486	2,746	2,930	3,049	3,178	3,264	3,321	3,363	3,381	3,385	3,395																
2009	657	364	850	1,447	2,004	2,372	2,582	2,718	2,846	2,928	2,993	3,041	3,073	3,098	3,117																	
2010	648	293	566	1,134	1,668	2,036	2,275	2,418	2,521	2,577	2,623	2,639	2,661	2,672																		
2011	651	339	636	1,188	1,621	1,932	2,136	2,291	2,394	2,459	2,486	2,515	2,522																			
2012	459	300	641	1,156	1,678	2,041	2,210	2,309	2,379	2,422	2,446	2,478																				
2013	540	294	586	1,210	1,755	2,095	2,324	2,470	2,530	2,556	2,590																					
2014	462	271	658	1,238	1,801	2,132	2,374	2,538	2,587	2,666																						
2015	687	361	744	1,300	1,833	2,223	2,421	2,499	2,568																							
2016	701	313	645	1,190	1,624	1,870	1,996	2,116																								
2017	563	332	619	1,075	1,381	1,566	1,755																									
2018	802	519	713	977	1,243	1,493																										
2019	712	453	587	832	1,153																											
2020	1,088	446	480	923																												
2021	2,068	575	616																													
2022	1,643	556																														
2023	2,691																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							0.673	0.689	0.705	0.720														0.734	0.738	0.738	0.738	0.737	0.735	0.735	0.735	
1994						0.725	0.740	0.763	0.777	0.774													0.810	0.812	0.808	0.807	0.807	0.808	0.808	0.809		
1995					0.923	0.932	0.950	0.961	0.939	0.926												0.918	0.916	0.917	0.918	0.918	0.918	0.917	0.917			
1996				1.012	1.035	1.099	1.125	1.098	1.106	1.120											1.099	1.101	1.098	1.097	1.097	1.097	1.096	1.097				
1997			0.896	0.963	1.049	1.073	1.072	1.084	1.098	1.093										1.117	1.118	1.122	1.127	1.130	1.129	1.130	1.129					
1998		0.993	1.141	1.339	1.292	1.238	1.207	1.186	1.157	1.153									1.177	1.172	1.168	1.163	1.156	1.156	1.157	1.156						
1999	1.696	1.452	1.533	1.352	1.285	1.279	1.284	1.274	1.270	1.271								1.244	1.242	1.249	1.252	1.248	1.250	1.247	1.244							
2000	0.915	1.082	1.090	1.043	1.071	1.076	1.068	1.073	1.075	1.078							1.093	1.093	1.093	1.092	1.094	1.097	1.097	1.096								
2001	1.368	1.021	0.958	1.034	1.036	1.029	1.037	1.030	1.034	1.031						1.005	0.995	0.996	0.997	0.997	0.992	0.989	0.990									
2002	1.234	1.244	1.205	1.132	1.090	1.041	1.021	1.033	1.048	1.050					1.104	1.107	1.110	1.112	1.111	1.105	1.108	1.111										
2003	0.717	0.939	0.971	0.977	0.996	1.011	1.037	1.068	1.069	1.065				1.040	1.035	1.040	1.043	1.039	1.039	1.040	1.037											
2004	1.227	1.069	1.093	1.037	1.024	1.068	1.087	1.071	1.055	1.059			1.068	1.081	1.079	1.075	1.078	1.081	1.080	1.078												
2005	0.699	1.019	0.974	0.971	1.002	1.052	1.064	1.059	1.059	1.061		1.058	1.048	1.040	1.045	1.044	1.040	1.035	1.034													
2006	1.249	0.969	0.900	1.009	1.172	1.158	1.120	1.135	1.157	1.168	1.174	1.173	1.173	1.178	1.171	1.165	1.160	1.161														
2007	0.734	0.722	0.995	1.147	1.103	1.097	1.131	1.139	1.131	1.136	1.124	1.123	1.122	1.120	1.109	1.109	1.113															
2008	0.956	0.843	0.889	1.020	1.046	1.079	1.089	1.085	1.085	1.086	1.095	1.098	1.099	1.092	1.094	1.094																
2009	0.898	0.985	1.013	0.911	0.946	0.954	0.940	0.928	0.934	0.921	0.917	0.916	0.914	0.916	0.921																	
2010	0.985	0.807	0.666	0.784	0.832	0.858	0.881	0.890	0.886	0.880	0.876	0.868	0.866	0.862																		
2011	1.005	1.155	1.123	1.048	0.972	0.949	0.939	0.947	0.949	0.954	0.948	0.953	0.948																			
2012	0.706	0.886	1.009	0.973	1.035	1.056	1.034	1.008	0.994	0.985	0.984	0.985																				
2013	1.175	0.977	0.914	1.047	1.046	1.027	1.052	1.070	1.064	1.055	1.059																					
2014	0.855	0.923	1.123	1.023	1.026	1.018	1.022	1.028	1.022	1.043																						
2015	1.488	1.333	1.130	1.051	1.018	1.043	1.020	0.984	0.993																							
2016	1.020	0.866	0.866	0.915	0.886	0.841	0.824	0.847																								
2017	0.803	1.061	0.960	0.903	0.850	0.837	0.879																									
2018	1.425	1.563	1.152	0.909	0.900	0.953																										
2019	0.887	0.875	0.824	0.851	0.927																											
2020	1.529	0.983	0.817	1.110																												
2021	1.900	1.290	1.285																													
2022	0.795	0.967																														
2023	1.638																															
Indicated Exp. Trend	1.014	0.997	0.991	1.010	1.026	1.036	1.039	1.045	1.049	1.051	0.995	1.013	1.035	1.059	1.079	1.081	1.073	1.077	1.087	1.103												
All year Average	1.023																															

Washington Department of Labor & Industries

Miscellaneous Benefits

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Average Future Miscellaneous Claims				Incremental Paid on Exposures			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1992	6,750	0	6,750	1.019	6,877	0	6,750	1.019	6,877
1993	5,943	10	5,953	1.019	6,065	8	5,951	1.019	6,063
1994	5,408	23	5,431	1.019	5,534	16	5,424	1.019	5,526
1995	4,744	34	4,779	1.019	4,869	25	4,770	1.019	4,860
1996	5,164	46	5,210	1.019	5,308	34	5,198	1.019	5,296
1997	5,943	59	6,003	1.019	6,116	46	5,989	1.019	6,102
1998	6,371	67	6,438	1.019	6,560	58	6,429	1.019	6,550
1999	7,230	72	7,302	1.019	7,440	71	7,301	1.019	7,438
2000	8,008	85	8,093	1.019	8,246	86	8,095	1.019	8,247
2001	8,047	98	8,145	1.019	8,298	97	8,144	1.019	8,298
2002	8,640	107	8,747	1.019	8,912	105	8,746	1.019	8,910
2003	8,733	117	8,850	1.019	9,017	118	8,851	1.019	9,018
2004	9,915	136	10,052	1.019	10,241	134	10,049	1.019	10,238
2005	10,701	156	10,857	1.019	11,062	156	10,857	1.019	11,061
2006	13,110	182	13,292	1.019	13,542	180	13,290	1.019	13,541
2007	14,994	232	15,226	1.019	15,513	233	15,227	1.019	15,514
2008	17,551	323	17,874	1.019	18,211	310	17,860	1.019	18,197
2009	14,489	352	14,841	1.019	15,121	339	14,828	1.019	15,107
2010	11,498	376	11,874	1.019	12,097	352	11,850	1.019	12,073
2011	10,422	470	10,892	1.019	11,097	460	10,882	1.019	11,087
2012	9,836	568	10,404	1.019	10,600	593	10,430	1.019	10,626
2013	9,950	688	10,638	1.019	10,839	773	10,723	1.019	10,925
2014	10,281	859	11,140	1.019	11,350	997	11,278	1.019	11,491
2015	8,902	1,023	9,925	1.019	10,112	1,358	10,260	1.019	10,453
2016	7,100	1,312	8,413	1.019	8,571	1,802	8,903	1.019	9,071
2017	5,654	1,827	7,481	1.019	7,622	2,561	8,215	1.019	8,370
2018	4,573	2,532	7,105	1.019	7,239	3,528	8,101	1.019	8,254
2019	2,900	3,000	5,900	1.019	6,011	4,702	7,602	1.019	7,745
2020	1,677	3,159	4,835	1.019	4,927	5,828	7,505	1.019	7,647
2021	764	3,252	4,017	1.019	4,092	7,007	7,771	1.019	7,917
2022	410	3,215	3,626	1.019	3,694	7,895	8,306	1.019	8,462
2023	393	2,708	3,101	1.019	3,159	8,563	8,956	1.019	9,125
Totals	246,101	27,091	273,192		278,342	48,438	294,539		300,093

(2) Section AF-V, Exhibit 10
(3) Section AF-V, Exhibit 14
(4) = (2) + (3)
(5) Section AF-V, Exhibit 10
(6) = (4) x (5)
(7) Section AF-V, Exhibit 14
(8) = (2) + (7)
(9) Section AF-V, Exhibit 10
(10) = (8) x (9)

Washington Department of Labor & Industries

Miscellaneous Benefits

Incremental Paid to Ultimate Claims

Data evaluated as of @06/30/23

Periods - Benefit Level Adjusted

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	86	308	462	283	179	107	66	43	58	50	42	26	19	20	(18)	3	16	1	3	1	0	3	1	11	(0)	0	2	2	5	(0)	2	(6)
1993	71	224	299	213	114	68	49	49	59	52	34	27	9	8	6	1	12	9	4	(1)	(2)	(2)	(1)	(2)	6	(0)	0	0	(1)	1	1	2
1994	48	121	241	170	96	59	47	54	58	35	36	12	20	9	5	6	6	16	5	4	2	2	4	1	(1)	(0)	0	1	(1)	3	2	2
1995	47	122	194	163	95	61	57	65	37	21	15	13	21	11	11	10	9	9	4	0	(1)	1	2	1	(0)	(0)	0	(1)	(1)	2	2	2
1996	64	141	181	152	110	107	86	50	45	35	23	23	7	13	6	7	3	3	2	1	3	3	(1)	0	0	(0)	(0)	(0)	2	2	2	2
1997	51	108	175	172	164	133	88	68	62	32	26	19	30	15	7	9	7	6	3	7	5	7	4	3	(1)	1	(2)	2	2	2	2	3
1998	56	78	222	303	199	133	82	61	44	35	17	28	28	21	4	19	18	28	7	2	1	2	(2)	3	2	(1)	2	2	2	2	3	3
1999	70	109	329	354	218	165	121	64	59	44	51	58	22	8	15	12	8	5	6	13	4	(0)	(0)	(2)	(2)	2	2	2	2	3	3	3
2000	65	127	375	343	247	181	115	86	65	58	33	37	46	15	28	20	26	5	5	11	8	4	(1)	(4)	2	2	2	2	3	3	3	3
2001	73	110	348	388	268	178	134	73	71	58	42	26	30	23	12	11	6	9	8	11	(1)	(1)	2	2	2	2	2	3	3	3	3	3
2002	83	135	414	421	242	139	102	94	96	61	48	71	37	43	42	20	13	16	6	1	2	4	2	2	2	2	3	3	3	3	3	3
2003	55	153	415	416	266	140	154	153	102	56	61	45	41	14	33	28	19	7	3	4	(4)	2	2	2	2	3	3	3	3	3	3	3
2004	75	160	454	402	241	225	182	132	83	67	62	60	56	44	27	21	25	13	3	2	2	2	2	2	3	3	3	3	3	3	3	3
2005	54	186	441	351	299	287	222	134	93	79	69	48	39	28	38	23	16	4	1	2	2	2	2	3	3	3	3	3	3	3	3	3
2006	64	186	352	464	503	311	193	182	151	113	98	50	41	44	28	10	6	5	2	2	2	2	3	3	3	3	3	3	3	3	3	3
2007	68	100	439	608	521	345	282	232	140	137	71	57	42	40	2	10	15	8	3	2	2	3	3	3	3	3	3	3	3	3	3	3
2008	58	91	392	707	585	439	329	227	150	148	105	65	46	23	6	12	13	8	3	2	3	3	3	3	3	3	3	3	3	3	3	4
2009	61	94	403	595	595	431	269	182	154	101	76	61	36	29	18	11	13	9	3	3	3	3	3	3	3	3	3	3	3	3	4	4
2010	76	56	254	541	562	410	281	169	129	68	55	18	26	14	9	12	14	9	3	3	3	3	3	3	3	3	3	3	3	4	4	4
2011	80	91	282	533	471	354	240	179	123	80	34	31	10	24	10	12	14	9	3	3	3	3	3	3	3	3	3	3	4	4	4	4
2012	68	77	309	513	548	400	202	129	89	53	31	40	26	24	10	12	14	9	3	3	3	3	3	3	3	3	3	4	4	4	4	4
2013	59	78	272	601	567	399	274	165	75	36	40	31	26	25	10	13	15	10	3	3	3	3	3	3	3	3	4	4	4	4	4	4
2014	54	77	337	567	581	392	283	186	68	90	37	32	27	26	10	13	15	10	3	3	3	3	3	3	3	4	4	4	4	4	4	4
2015	85	91	347	558	574	444	233	100	88	63	38	33	28	26	11	13	16	10	3	3	3	3	3	3	4	4	4	4	4	4	4	4
2016	84	67	305	544	485	281	150	140	81	65	39	34	29	27	11	14	16	11	3	3	3	3	3	4	4	4	4	4	4	4	4	4
2017	67	92	286	470	331	216	216	151	84	67	41	35	30	28	11	14	17	11	3	3	3	3	4	4	4	4	4	4	4	4	4	5
2018	110	142	268	296	296	278	212	156	86	69	42	36	31	29	12	15	17	11	3	3	3	4	4	4	4	4	4	4	4	4	5	5
2019	90	131	182	273	356	274	218	160	89	71	43	37	31	30	12	15	18	12	4	3	4	4	4	4	4	4	4	4	4	5	5	5
2020	133	66	125	445	348	282	225	165	92	73	44	38	32	31	12	16	18	12	4	4	4	4	4	4	4	4	4	4	5	5	5	5
2021	235	21	178	357	358	291	232	170	94	75	46	40	33	32	13	16	19	12	4	4	4	4	4	4	4	4	4	5	5	5	5	5
2022	182	83	171	368	369	299	239	175	97	77	47	41	34	33	13	16	19	13	4	4	4	4	4	4	4	4	5	5	5	5	5	5
2023	319	60	177	379	380	308	246	180	100	80	48	42	35	34	14	17	20	13	4	4	4	4	4	4	4	5	5	5	5	5	5	5

Incremental Paid to On-Level Earned Premium

Periods - Benefit Level Adjusted

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.000	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.001	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.001	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.001	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.001	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.001	0.001	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.002	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.000	0.000	0.002	0.003	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.000	0.000	0.001	0.002	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.000	0.000	0.001	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.000	0.000	0.001	0.002	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.000	0.000	0.001	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.000	0.000	0.001	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2015	0.000	0.000	0.001	0.002	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2016	0.000	0.000	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2017	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2018	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2019	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2020	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2021	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2022	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2023	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	328	85	184	458	367	286	223	144	91	93	42	41	10	15	19	12	15	5	1	2	(4)	4	2	(4)	(2)	(1)	(2)	(0)	(1)	3	1	(7)
3 Year Trended Avg.	252	58	166	347	337	266	206	147	79	61	36	30	25	23	9	11	12	8	2	2	(1)	2	0	(1)	(0)	0	(1)	(0)	(1)	1	2	(6)
Sel. Severity	252	58	166	347	337	266	206	147	79	61	36	30	25	23	9	11	12	8	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Sel. Historical Trend	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030
Sel. Future Trend		1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3 Year Trended Avg.	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sel. Rate	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sel. Historical Trend	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030
Sel. Future Trend		1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030

Washington Department of Labor & Industries

Miscellaneous Benefits

Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/23

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	326	1,172	1,757	1,076	681	409	253	163	219	189	159	100	73	77	(70)	11	62	3	13	3	1	11	3	42	(0)	0	6	7	19	(1)	8	(24)
1993	321	1,018	1,360	966	517	309	224	222	270	235	156	124	39	38	28	6	55	42	18	(7)	(8)	(9)	(7)	(7)	26	(0)	1	0	(5)	5	4	10
1994	243	618	1,230	868	489	304	241	278	298	180	185	62	101	45	28	32	31	82	24	20	11	9	19	6	(6)	(2)	0	4	(6)	17	12	12
1995	229	596	953	800	465	301	281	319	180	102	74	62	103	56	54	51	44	43	20	2	(5)	3	9	7	(1)	(0)	1	(4)	(3)	11	11	12
1996	311	684	878	741	536	519	417	244	219	168	110	112	36	65	30	32	14	13	9	3	12	15	(4)	1	1	(0)	(1)	(2)	11	11	12	12
1997	250	534	869	853	811	662	438	336	310	159	128	92	147	72	33	44	35	32	14	35	24	37	22	13	(3)	5	(9)	11	12	12	12	13
1998	256	358	1,018	1,390	913	609	377	280	203	160	78	127	129	95	18	86	84	129	30	9	4	9	(8)	13	8	(3)	10	11	11	11	12	12
1999	294	454	1,374	1,480	911	688	505	267	245	186	212	242	90	35	63	50	32	21	23	55	18	(2)	(1)	(6)	(8)	9	10	10	10	11	11	11
2000	275	536	1,585	1,449	1,043	766	485	365	273	244	141	156	196	61	117	86	111	22	21	47	33	16	(4)	(15)	10	10	10	10	11	11	11	12
2001	314	472	1,491	1,662	1,146	763	576	313	303	250	182	110	130	100	50	46	24	38	34	46	(4)	(6)	8	10	10	10	11	11	11	12	12	12
2002	342	557	1,712	1,742	1,001	577	421	391	397	252	200	293	152	177	173	84	53	65	23	2	8	16	9	10	10	10	11	11	11	11	12	12
2003	224	619	1,676	1,683	1,074	565	624	617	411	228	246	182	165	58	133	113	75	27	14	17	(16)	9	9	10	10	10	11	11	11	12	12	12
2004	318	681	1,928	1,707	1,025	955	775	559	354	284	263	255	236	188	115	90	106	55	11	7	10	10	10	10	11	11	11	12	12	13	13	13
2005	238	823	1,958	1,558	1,326	1,275	984	594	413	351	304	214	175	122	168	104	69	20	3	10	10	11	11	11	12	12	12	13	13	13	14	14
2006	300	872	1,647	2,172	2,354	1,455	902	850	706	529	459	236	191	206	132	49	26	25	11	11	11	12	12	12	13	13	13	14	14	15	15	16
2007	330	481	2,116	2,932	2,514	1,664	1,359	1,119	677	661	342	277	203	191	9	47	72	39	12	12	12	12	13	13	13	14	14	15	15	16	16	16
2008	300	473	2,034	3,668	3,032	2,277	1,704	1,178	778	770	546	335	241	120	33	60	66	44	13	13	13	14	14	14	15	15	16	16	17	17	18	18
2009	283	438	1,880	2,776	2,778	2,014	1,254	850	718	471	357	283	167	134	86	52	61	40	12	12	12	13	13	13	14	14	15	15	15	16	16	17
2010	330	244	1,097	2,338	2,430	1,771	1,216	731	557	294	238	78	112	62	40	50	59	39	12	11	12	12	12	13	13	14	14	14	15	15	16	16
2011	331	379	1,171	2,214	1,959	1,472	997	742	510	334	140	130	41	98	40	49	58	38	12	11	12	12	12	13	13	13	14	14	15	15	16	16
2012	271	309	1,236	2,050	2,192	1,598	809	516	357	212	124	159	102	97	39	49	58	38	12	11	11	12	12	12	13	13	14	14	14	15	15	16
2013	228	304	1,055	2,328	2,197	1,548	1,063	641	289	140	156	121	102	97	39	49	57	38	12	11	11	12	12	12	13	13	14	14	14	15	15	16
2014	211	300	1,313	2,214	2,268	1,530	1,103	727	264	351	145	126	106	100	41	51	60	39	12	11	12	12	13	13	13	14	14	15	15	15	16	16
2015	299	322	1,228	1,973	2,028	1,567	822	352	311	223	135	117	99	94	38	47	56	36	11	11	11	11	12	12	12	13	13	14	14	14	15	15
2016	289	230	1,053	1,881	1,676	971	517	483	281	224	136	118	100	94	38	48	56	37	11	11	11	11	12	12	13	13	13	14	14	15	15	15
2017	225	310	964	1,584	1,116	727	729	509	282	225	137	119	100	95	38	48	56	37	11	11	11	12	12	12	13	13	13	14	14	15	15	15
2018	363	467	882	974	974	914	697	512	284	226	137	119	101	95	39	48	56	37	11	11	11	12	12	12	13	13	13	14	14	15	15	16
2019	254	367	510	768	1,001	770	614	451	250	199	121	105	89	84	34	42	50	33	10	10	10	10	10	11	11	11	12	12	13	13	13	14
2020	289	145	272	970	759	616	491	360	200	159	97	84	71	67	27	34	40	26	8	8	8	8	8	9	9	9	9	10	10	10	11	11
2021	414	37	314	629	630	512	408	299	166	132	80	70	59	56	23	28	33	22	7	6	7	7	7	7	7	8	8	8	8	9	9	9
2022	283	128	266	570	572	464	370	271	150	120	73	63	53	50	20	26	30	20	6	6	6	6	6	7	7	7	7	7	8	8	8	8
2023	393	74	218	467	468	380	303	222	123	98	60	52	44	41	17	21	25	16	5	5	5	5	5	5	5	6	6	6	6	6	7	7

Incremental Paid Based On Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	326	1,172	1,757	1,076	681	409	253	163	219	189	159	100	73	77	(70)	11	62	3	13	3	1	11	3	42	(0)	0	6	7	19	(1)	8	(24)
1993	321	1,018	1,360	966	517	309	224	222	270	235	156	124	39	38	28	6	55	42	18	(7)	(8)	(9)	(7)	(7)	26	(0)	1	0	(5)	5	4	8
1994	243	618	1,230	868	489	304	241	278	298	180	185	62	101	45	28	32	31	82	24	20	11	9	19	6	(6)	(2)	0	4	(6)	17	8	8
1995	229	596	953	800	465	301	281	319	180	102	74	62	103	56	54	51	44	43	20	2	(5)	3	9	7	(1)	(0)	1	(4)	(3)	8	8	9
1996	311	684	878	741	536	519	417	244	219	168	110	112	36	65	30	32	14	13	9	3	12	15	(4)	1	1	(0)	(1)	(2)	8	8	9	9
1997	250	534	869	853	811	662	438	336	310	159	128	92	147	72	33	44	35	32	14	35	24	37	22	13	(3)	5	(9)	9	9	9	10	10
1998	256	358	1,018	1,390	913	609	377	280	203	160	78	127	129	95	18	86	84	129	30	9	4	9	(8)	13	8	(3)	9	9	10	10	10	10
1999	294	454	1,374	1,480	911	688	505	267	245	186	212	242	90	35	63	50	32	21	23	55	18	(2)	(1)	(6)	(8)	9	10	10	10	10	11	11
2000	275	536	1,585	1,449	1,043	766	485	365	273	244	141	156	196	61	117	86	111	22	21	47	33	16	(4)	(15)	10	10	10	11	11	11	12	12
2001	314	472	1,491	1,662	1,146	763	576	313	303	250	182	110	130	100	50	46	24	38	34	46	(4)	(6)	8	10	10	10	10	11	11	11	12	12
2002	342	557	1,712	1,742	1,001	577	421	391	397	252	200	293	152	177	173	84	53	65	23	2	8	16	9	9	10	10	10	11	11	11	12	12
2003	224	619	1,676	1,683	1,074	565	624	617	411	228	246	182	165	58	133	113	75	27	14	17	(16)	9	9	10	10	10	11	11	11	12	12	12
2004	318	681	1,928	1,707	1,025	955	775	559	354	284	263	255	236	188	115	90	106	55	11	7	9	10	10	10	11	11	11	12	12	12	13	13
2005	238	823	1,958	1,558	1,326	1,275	984	594	413	351	304	214	175	122	168	104	69	20	3	10	10	11	11	11	12	12	12	13	13	13	14	14
2006	300	872	1,647	2,172	2,354	1,455	902	850	706	529	459	236	191	206	132	49	26	25	11	11	11	12	12	12	13	13	13	14	14	15	15	15
2007	330	481	2,116	2,932	2,514	1,664	1,359	1,119	677	661	342	277	203	191	9	47	72	40	12	12	12	12	13	13	13	14	14	15	15	16	16	16
2008	300	473	2,034	3,668	3,032	2,277	1,704	1,178	778	770	546	335	241	120	33	60	64	42	13	12	13	13	13	14	14	15	15	16	16	16	17	17
2009	283	438	1,880	2,776	2,778	2,014	1,254	850	718	471	357	283	167	134	86	51	59	39	12	11	12	12	12	13	13	14	14	14	15	15	16	16
2010	330	244	1,097	2,338	2,430	1,771	1,216	731	557	294	238	78	112	62	39	47	55	36	11	11	11	11	11	12	12	13	13	13	14	14	15	15
2011	331	379	1,171	2,214	1,959	1,472	997	742	510	334	140	130	41	99	40	48	56	37	11	11	11	11	12	12	12	13	13	14	14	14	15	15
2012	271	309	1,236	2,050	2,192	1,598	809	516	357	212	124	159	110	104	42	51	59	39	12	11	12	12	12	13	13	14	14	14	15	15	16	16
2013	228	304	1,055	2,328	2,197	1,548	1,063	641	289	140	156	136	118	112	45	55	63	42	13	12	13	13	13	14	14	15	15	15	16	16	17	17
2014	211	300	1,313	2,214	2,268	1,530	1,103	727	264	351	161	147	128	121	49	59	68	45	14	13	14	14	14	15	15	16	16	17	17	18	18	19
2015	299	322	1,228	1,973	2,028	1,567	822	352	311	272	176	160	139	131	53	64	74	49	15	14	15	15	16	16	17	17	18	18	19	19	20	20
2016	289	230	1,053	1,881	1,676	971	517	483	338	293	189	173	150	142	57	69	80	53	16	15	16	16	17	17	18	18	19	20	20	21	21	22
2017	225	310	964	1,584	1,116	727	729	617	364	316	204	186	162	153	61	75	87	57	17	17	17	18	18	19	19	20	20	21	22	22	23	24
2018	363	467	882	974	974	914	798	658	388	337	218	198	173	163	66	80	92	61	19	18	18	19	19	20	21	21	22	23	23	24	25	25
2019	254	367	510	768	1,001	985	840	693	409	355	229	209	182	172	69	84	97	65	20	19	19	20	20	21	22	22	23	24	24	25	26	27
2020	289	145	272	970	1,100	991	845	697	411	357	231	210	183	173	69	85	98	65	20	19	19	20	21	21	22	22	23	24	25	25	26	27
2021	414	37	314	960	1,141	1,028	877	723	427	371	239	218	190	179	72	88	101	67	20	20	20	21	21	22	23	23	24	25	25	26	27	28
2022	283	128	402	1,026	1,220	1,099	937	774	456	396	256	233	203	192	77	94	108	72	22	21	22	22	23	24	24	25	26	26	27	28	29	30
2023	393	117	430	1,098	1,305	1,176	1,003	828	488	424	274	250	217	205	82	100	116	77	23	22	23	24	24	25	26	27	27	28	29	30	31	32

Washington Department of Labor & Industries

Miscellaneous Benefits

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Unadjusted Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Unadjusted Selected Ultimate Low	Unadjusted Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	60	1.000	60	60	60	0	0	0.993	0	0
1951	120	1.000	120	120	120	0	0	0.993	0	0
1952	120	1.000	120	120	120	0	0	0.993	0	0
1953	127	1.000	127	127	127	0	0	0.993	0	0
1954	119	1.000	119	119	119	0	0	0.993	0	0
1955	120	1.000	120	120	120	0	0	0.993	0	0
1956	121	1.000	121	121	121	0	0	0.993	0	0
1957	139	1.000	139	139	139	0	0	0.993	0	0
1958	171	1.000	171	171	171	0	0	0.993	0	0
1959	191	1.000	191	191	191	0	0	0.993	0	0
1960	199	1.000	199	199	199	0	0	0.993	0	0
1961	213	1.000	213	213	213	0	0	0.993	0	0
1962	265	1.000	265	265	265	(0)	(0)	0.993	(0)	(0)
1963	301	1.000	301	301	301	(0)	(0)	0.984	(0)	(0)
1964	293	1.000	293	293	293	(0)	(0)	0.976	(0)	(0)
1965	322	1.000	322	322	322	(0)	(0)	0.966	(0)	(0)
1966	389	1.000	389	389	389	(0)	(0)	0.956	(0)	(0)
1967	457	1.000	457	457	457	(0)	(0)	0.945	(0)	(0)
1968	490	1.000	490	490	490	(0)	(0)	0.905	(0)	(0)
1969	500	1.000	500	500	500	(0)	(0)	0.625	(0)	(0)
1970	475	1.000	475	475	475	0	0	1.201	0	0
1971	590	1.000	590	590	590	0	0	1.057	0	0
1972	988	1.000	988	988	988	0	0	1.021	0	0
1973	1,242	1.000	1,243	1,243	1,243	0	1	1.002	0	1
1974	1,349	1.001	1,350	1,349	1,350	1	1	0.989	1	1
1975	1,410	1.001	1,411	1,411	1,411	1	1	0.979	1	1
1976	1,365	1.001	1,367	1,367	1,367	1	1	0.972	1	1
1977	1,701	1.001	1,703	1,703	1,704	2	3	0.968	2	3
1978	1,467	1.002	1,471	1,471	1,471	3	3	0.966	3	3
1979	1,935	1.003	1,941	1,940	1,941	5	6	0.962	5	6
1980	2,726	1.004	2,737	2,736	2,737	10	11	0.957	9	10
1981	2,903	1.005	2,916	2,916	2,917	13	14	0.952	12	13
1982	3,314	1.005	3,332	3,331	3,333	17	19	0.947	16	18
1983	4,010	1.006	4,035	4,034	4,037	24	27	0.941	23	25
1984	4,394	1.007	4,426	4,424	4,428	31	34	0.936	29	32
1985	4,244	1.009	4,280	4,278	4,282	34	38	0.932	32	35
1986	4,879	1.010	4,927	4,925	4,929	45	50	0.927	42	46
1987	4,902	1.011	4,956	4,953	4,958	51	57	0.923	47	52
1988	5,249	1.012	5,315	5,312	5,318	62	69	0.919	57	63
1989	6,295	1.014	6,384	6,379	6,388	84	93	0.915	77	85
1990	7,199	1.016	7,311	7,305	7,316	106	118	0.910	97	107
1991	7,081	1.017	7,203	7,197	7,209	115	128	0.906	105	116
Totals	74,434		75,073	75,041	75,105	607	671		559	618

(2) Section AF-V, Exhibit 16
(3) Section AF-V, Exhibit 16
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section AF-V, Exhibit 17 Col (17)
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Miscellaneous Benefits

Unadjusted Paid Loss Development Method - 1992 & Prior

Data evaluated as of 6/30/2023
Amounts in 000s
Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
1941																																																					
1942																																																					
1943																																																					
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1946																																																					
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1948																																																					
1949																																																					
1950														59	59	59	59	60	60	60	60	59	59	59	59	59	59	59	59	59	60	60	60	60	60	60	60	60	60	60	60	60	60	60								
1951													118	119	119	119	119	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120									
1952												119	119	119	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120									
1953											119	120	120	120	127	127	127	128	128	128	128	128	128	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127									
1954										120	120	120	120	121	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119									
1955									120	120	121	121	120	120	120	119	118	118	118	118	118	119	119	119	120	120	120	120	120	120	120	120	120	120	120	120	120	120													
1956								117	118	118	119	119	120	120	120	120	120	120	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121													
1957							136	138	138	138	138	138	138	138	138	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139	139													
1958						165	166	166	167	168	168	169	169	169	169	170	171	171	171	171	171	171	171	171	171	172	172	171	171	171	171	171	171	171	171	171													
1959					186	187	187	187	187	187	188	188	189	189	189	190	190	190	190	190	190	190	190	190	190	191	191	191	191	191	191	191	191	191	191													
1960				193	193	194	193	194	194	194	194	195	196	197	197	196	197	196	197	197	197	197	197	197	197	197	197	199	199	199	199	199	199	199													
1961			209	210	210	210	211	211	212	212	213	213	213	212	212	212	212	212	213	213	213	213	213	213	213	213	213	213	213	213	213	213															
1962		252	253	254	256	256	257	259	259	260	262	263	263	262	263	264	264	266	265	266	266	266	265	265	265	265	265	265	265	265	265																
1963	279	286	287	288	287	288	289	291	293	293	293	294	293	294	296	297	299	300	300	301	301	301	301	301	301	301	301	301	301	301																	
1964	285	283	283	284	286	287	287	286	287	287	288	289	289	290	292	292	292	293	293	293	293	293	293	293	293	293	293	293	293																	
1965	309	310	311	311	310	313	313	313	315	317	317	316	318	320	320	320	321	321	321	322	322	322	322	322	322	322	322	322																	
1966	371	372	372	375	377	378	379	381	383	383	384	385	386	387	388	388	388	389	389	389	389	389	389	389	389	389	389																			
1967	437	439	442	447	450	452	451	451	452	449	449	450	451	452	452	453	454	455	455	455	457	457	457	457	457	457																					
1968	467	470	471	474	475	476	477	479	481	486	486	488	488	488	489	489	490	488	488	488	490	490	490	490	490																						
1969	460	464	466	468	469	489	487	489	491	492	494	495	497	497	498	500	500	500	500	500	500	500	500	500																							
1970	456	458	460	461	467	466	467	467	468	469	469	470	470	472	472	473	475	475	475	475	475	475	475																								
1971	569	572	574	576	577	578	579	580	583	583	584	587	588	589	589	589	589	590	590	590	590	590																									
1972	941	944	948	950	949	951	958	960	960	965	964	972	969	969	969	970	974	986	988	988	988																										
1973	1,210	1,217	1,221	1,223	1,220	1,223	1,226	1,229	1,231	1,232	1,234	1,235	1,234	1,234	1,239	1,241	1,241	1,241	1,242	1,242																											
1974	1,294	1,300	1,301	1,305	1,307	1,279	1,280	1,291	1,310	1,312	1,321	1,327	1,329	1,340	1,346	1,348	1,348	1,347	1,349																												
1975	1,374	1,378	1,383	1,385	1,388	1,393	1,396	1,400	1,402	1,404	1,403	1,404	1,405	1,406	1,406	1,408	1,412	1,410																													
1976	1,330	1,336	1,340	1,345	1,347	1,351	1,352	1,352	1,355	1,355	1,358	1,359	1,361	1,363	1,367	1,367	1,365																														
1977	1,675	1,682	1,685	1,690	1,691	1,695	1,694	1,695	1,695	1,697	1,697	1,698	1,700	1,701	1,702	1,701																															
1978	1,432	1,436	1,437	1,437	1,442	1,442	1,444	1,452	1,456	1,467	1,467	1,468	1,467	1,469	1,467																																
1979	1,907	1,915	1,922	1,923	1,926	1,927	1,929	1,933	1,936	1,938	1,939	1,944	1,935	1,935																																	
1980	2,700	2,706	2,711	2,716	2,716	2,719	2,716	2,721	2,723	2,724	2,726	2,727	2,726																																		
1981	2,895	2,898	2,899	2,902	2,899	2,903	2,903	2,903	2,903	2,902	2,903	2,903																																			
1982	3,297	3,303	3,310	3,314	3,315	3,320	3,317	3,316	3,310	3,314	3,314																																				
1983	4,000	4,017	4,018	4,002	4,002	4,011	4,011	4,009	4,006	4,010																																					
1984	4,348	4,356	4,358	4,363	4,365	4,378	4,377	4,386	4,394																																						
1985	4,217	4,237	4,246	4,253	4,240	4,235	4,237	4,244																																							
1986	4,849	4,847	4,855	4,861	4,858	4,877	4,879																																								
1987	4,903	4,911	4,915	4,909	4,911	4,902																																									
1988	5,252	5,258	5,256	5,253	5,249																																										
1989	6,287	6,298	6,299	6,295																																											
1990	7,210	7,201	7,199																																												
1991	7,090	7,081																																													
1992	6,750																																														

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1942																																																					
1943																																																					
1944																																																					
1945																																																					
1946																																																					
1947																																																					
1948																																																					
1949																																																					
1950														1.000	1.000	0.999	1.000	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1951													1.007	1.002	0.998	1.002	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1952												1.002	1.002	1.002	0.999	1.003	0.999	1.000	1.000	1.002	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1953											1.007	1.000	1.002	1.063	0.999	1.000	1.002	1.002	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1954										0.998	1.004	1.002	1.002	0.988	0.997	1.003	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1955									1.000	1.003	1.000	0.999	0.999	1.000	0.999	0.987	0.998	0.998	1.002	1.000	1.001	1.003	1.005	1.002	1.000	0.999	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1956								1.004	1.008	1.006	1.000	1.006	1.000	1.000	1.005	1.000	1.000	1.000	1.002	1.002	1.000	0.999	1.002	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1957						1.009	1.000	1.001	0.999	1.001	1.002	1.000	1.000	1.002	1.002	1.000	1.002	1.004	0.998	0.999	0.999	1.002	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000															
1958					1.003	1.002	1.006	1.004	1.003	1.004	1.003	0.996	1.005	1.004	1.004	1.000	1.002	1.001	0.999	1.000	1.002	1.000	1.001	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000																	
1959				1.005	1.000	0.999	1.002	1.003	1.005	1.000	1.005	1.000	1.001	1.002	1.000	1.002	1.000	1.000	0.999	1.000	1.002	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1960			0.999	1.004	0.997	1.004	0.999	1.002	1.001	1.005	1.002	1.006	0.999	0.999	1.001	0.999	1.004	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1961			1.007	0.999	1.001	1.002	1.001	1.006	1.001	1.002	1.000	1.000	0.998	0.999	1.001	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000																	
1962		1.004	1.002	1.006	1.004	1.003	1.006	1.002	1.004	1.005	1.004	1.001	0.996	1.004	1.004	1.001	1.005	0.999	1.001	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1963	1.026	1.002	1.005	0.998	1.004	1.001	1.007	1.007	1.001	1.001	1.001	0.999	1.002	1.005	1.005	1.007	1.002	1.000	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1964	0.994	1.001	1.003	1.006	1.002	0.999	0.998	1.003	1.002	1.002	1.003	1.002	1.003	1.005	1.003	1.000	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000																			
1965	1.005	1.003	0.999	0.996	1.010	1.003	1.000	1.006	1.004	1.000	0.999	1.004	1.006	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000																				
1966	1.003	1.002	1.008	1.004	1.004	1.003	1.006	1.004	1.000	1.003	1.001	1.003	1.002	1.003	1.001	1.001	1.001	1.000	0.999	1.000	1.001	0.999	1.000	1.000	1.000	1.000																				
1967	1.005	1.005	1.012	1.008	1.002	0.998	1.000	1.002	0.994	1.000	1.001	1.003	1.002	1.000	1.003	1.001	1.002	1.000	1.001	1.004	0.999	1.000	1.000	1.000	1.000																					
1968	1.007	1.003	1.006	1.002	1.002	1.001	1.005	1.006	1.010	1.000	1.003	1.000	1.001	1.002	0.999	1.001	0.997	1.000	0.999	1.003	1.000	1.000	1.000	1.000																						
1969	1.010	1.004	1.005	1.001	1.043	0.995	1.005	1.004	1.002	1.005	1.001	1.004	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1970	1.002	1.005	1.002	1.012	0.999	1.001	1.000	1.003	1.001	1.001	1.001	1.000	1.006	1.000	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000																								
1971	1.006	1.003	1.004	1.001	1.002	1.003	1.001	1.005	1.001	1.002	1.004	1.003	1.001	1.001	0.999	1.000	1.002	1.000	1.000	1.000	1.000																								
1972	1.003	1.004	1.002	1.000	1.001	1.007	1.002	1.001	1.005	1.000	1.007	0.997	1.000	1.000	1.001	1.004	1.013	1.001	1.000	1.000																									
1973	1.006	1.003	1.002	0.997	1.002	1.003	1.003	1.001	1.001	1.001	1.001	0.999	1.000	1.004	1.002	1.000	1.000	1.001	1.000																										
1974	1.004	1.001	1.003	1.002	0.978	1.001	1.008	1.015	1.001	1.007	1.005	1.001	1.009	1.005	1.001	1.000	1.000	1.001																											
1975	1.003	1.003	1.002	1.002	1.004	1.002	1.003	1.001	1.002	0.999	1.000	1.001	1.001	1.000	1.001	1.003	0.999																												
1976	1.004	1.003	1.004	1.002	1.003	1.001	1.000	1.002	1.000	1.002	1.001	1.002	1.001	1.003	0.999	0.999																													
1977	1.004	1.001	1.003	1.001	1.002	0.999	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.000	0.999																														
1978	1.003	1.001	1.000	1.004	1.000	1.001	1.006	1.003	1.007	1.001	1.001	0.999	1.001	0.999																													
1979	1.004	1.004	1.000	1.002	1.000	1.001	1.002	1.002	1.001	1.001	1.002	0.995	1.000																														
1980	1.002	1.002	1.002	1.000	1.001	0.999	1.002	1.001	1.000	1.001	1.001	1.000																															
1981	1.001	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000																																
1982	1.002	1.002	1.001	1.000	1.001	0.999	1.000	0.998	1.001	1.000																																	
1983	1.004	1.000	0.996	1.000	1.002	1.000	1.000	0.999	1.001																																		
1984	1.002	1.000	1.001	1.000	1.003	1.000	1.002	1.002																																			
1985	1.005	1.002	1.002	0.997	0.999	1.000	1.002																																				
1986	0.999	1.002	1.001	0.999	1.004	1.001																																					
1987	1.002	1.001	0.999	1.000	0.998																																						
1988	1.001	1.000	0.999	0.999																																							
1989	1.000	1.000	0.999																																								
1990	0.999	1.000																																									
1991	0.999																																										
1992																																											
Wtd 3 yr avg	0.999	1.000	0.999	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	0.998	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 5 yr avg	1.000	1.000	1.000	0.999	1.001	1.000	1.001	1.000	1.001	1.000	1.001	0.999	1.001	1.001	1.000	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 7 yr avg	1.000	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.002	1.002	1.000	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 12 yr avg	1.001	1.001	1.000	1.000	1.001	1.000	1.002	1.001	1.001	1.001	1.001	1.000	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Prior Selected	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
Selected	1.0017	1.0016	1.0015	1.0015	1.0013	1.0012	1.0012	1.0010	1.0009	1.0009	1.0008	1.0008	1.0008	1.0007	1.0004	1.0003	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.000
Cumulative	1.019	1.017	1.016	1.014	1.012	1.011	1.010	1.009	1.007	1.006	1.005	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1

Washington Department of Labor & Industries

Miscellaneous Benefits

Development of Discounted Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	(0)	-23	1.000	0.00%	0.00%	(0)	0	0	0	0	0	0	0	0	0	(0)	0.993
1963	(0)	-24	1.000	-0.01%	0.00%	(0)	(0)	0	0	0	0	0	0	0	0	(0)	0.984
1964	(0)	-25	1.000	-0.01%	0.00%	(0)	(0)	(0)	0	0	0	0	0	0	0	(0)	0.976
1965	(0)	-26	1.000	-0.01%	0.00%	(0)	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0.966
1966	(0)	-27	1.000	-0.02%	0.00%	(0)	(0)	(0)	(0)	(0)	0	0	0	0	0	(0)	0.956
1967	(0)	-28	1.000	-0.02%	0.00%	(0)	(0)	(0)	(0)	(0)	(0)	0	0	0	0	(0)	0.945
1968	(0)	-29	1.000	-0.01%	0.00%	0	(0)	(0)	(0)	(0)	(0)	(0)	0	0	0	(0)	0.905
1969	(0)	-30	1.000	0.00%	0.01%	0	0	(0)	(0)	(0)	(0)	(0)	(0)	0	0	(0)	0.625
1970	0	-31	1.000	0.01%	0.01%	0	0	0	(0)	(0)	(0)	(0)	(0)	(0)	0	0	1.201
1971	0	-32	1.000	0.02%	0.01%	0	0	0	0	(0)	(0)	(0)	(0)	(0)	(0)	0	1.057
1972	0	-33	1.000	0.03%	0.01%	0	0	0	0	0	(0)	(0)	(0)	(0)	(0)	0	1.021
1973	1	-34	1.000	0.04%	0.01%	0	0	0	0	0	0	(0)	(0)	(0)	(0)	1	1.002
1974	1	-35	1.001	0.06%	0.02%	0	0	0	0	0	0	0	(0)	(0)	(0)	1	0.989
1975	1	-36	1.001	0.07%	0.02%	0	0	0	0	0	0	0	0	(0)	(0)	1	0.979
1976	1	-37	1.001	0.10%	0.03%	0	0	0	0	0	0	0	0	0	(0)	1	0.972
1977	3	-38	1.001	0.15%	0.04%	1	0	0	0	0	0	0	0	0	(0)	3	0.968
1978	3	-39	1.002	0.22%	0.07%	1	1	0	0	0	0	0	0	0	(0)	3	0.966
1979	6	-40	1.003	0.30%	0.08%	1	1	1	1	0	0	0	0	0	0	6	0.962
1980	10	-41	1.004	0.37%	0.08%	2	2	2	1	1	1	0	0	0	0	10	0.957
1981	13	-42	1.005	0.45%	0.08%	2	2	2	2	1	1	1	0	0	1	13	0.952
1982	18	-43	1.005	0.54%	0.09%	3	3	3	3	2	1	1	1	1	1	18	0.947
1983	25	-44	1.006	0.63%	0.09%	4	3	3	3	3	3	2	1	1	2	25	0.941
1984	32	-45	1.007	0.73%	0.10%	4	4	4	4	3	3	3	2	1	3	32	0.936
1985	36	-46	1.009	0.84%	0.12%	5	4	4	4	3	3	3	3	2	4	36	0.932
1986	47	-47	1.010	0.96%	0.12%	6	6	5	4	4	4	4	4	4	7	47	0.927
1987	54	-48	1.011	1.09%	0.13%	6	6	6	5	4	4	4	4	4	11	54	0.923
1988	66	-49	1.012	1.23%	0.15%	8	7	6	6	5	5	5	4	4	16	66	0.919
1989	88	-50	1.014	1.38%	0.15%	9	9	8	8	8	6	6	6	5	24	88	0.915
1990	112	-51	1.016	1.53%	0.15%	11	11	11	9	9	9	7	7	6	33	112	0.910
1991	121	-52	1.017	1.69%	0.16%	11	11	11	11	9	9	8	7	6	39	121	0.906
1992	125	-53	1.019	1.85%	0.16%	11	11	10	10	10	8	8	8	7	43	125	0.901
1993	117	-54	1.019	1.85%	0.00%	0	10	10	9	9	9	8	8	7	46	117	0.888
1994	117	-55	1.019	1.85%	0.00%	(0)	0	10	10	9	9	9	8	8	54	117	0.874
1995	111	-56	1.019	1.84%	0.00%	(0)	(0)	0	10	9	9	9	9	8	58	111	0.861
1996	121	-57	1.019	1.86%	0.02%	1	(0)	(0)	0	11	10	10	10	10	71	121	0.850
1997	142	-58	1.019	1.88%	0.02%	1	1	(0)	(0)	0	12	12	11	11	93	142	0.839
1998	159	-59	1.020	1.92%	0.04%	3	2	1	(0)	(0)	0	14	13	12	115	159	0.830
1999	180	-60	1.020	1.97%	0.06%	5	3	2	1	(0)	(0)	0	15	14	140	180	0.822
2000	202	-61	1.021	2.06%	0.09%	9	5	4	2	2	(0)	(0)	0	16	165	202	0.818
2001	213	-62	1.022	2.16%	0.09%	9	9	6	4	2	2	(0)	(0)	0	183	213	0.814
2002	240	-63	1.023	2.28%	0.12%	13	10	10	6	4	2	2	(0)	(0)	195	240	0.812
2003	247	-64	1.025	2.40%	0.12%	13	12	10	9	6	4	2	2	(0)	190	247	0.810
2004	290	-65	1.026	2.53%	0.13%	15	14	14	11	10	6	4	2	2	211	290	0.808
2005	334	-66	1.028	2.76%	0.23%	28	16	15	14	11	11	7	4	2	226	334	0.812
2006	420	-67	1.032	3.06%	0.30%	41	31	18	17	16	13	13	8	5	258	420	0.819
2007	536	-68	1.037	3.54%	0.49%	74	45	34	20	18	18	14	14	8	290	536	0.833
2008	714	-69	1.044	4.21%	0.66%	113	83	51	39	22	21	20	16	16	335	714	0.847
2009	686	-70	1.051	4.87%	0.66%	93	93	69	42	32	18	17	17	13	291	686	0.856
2010	647	-71	1.061	5.73%	0.86%	97	75	75	55	34	26	15	14	13	244	647	0.866
2011	723	-72	1.073	6.84%	1.11%	117	91	70	70	52	32	24	14	13	241	723	0.876
2012	824	-73	1.089	8.18%	1.34%	135	112	87	66	67	49	30	23	13	242	824	0.884
2013	990	-74	1.109	9.87%	1.69%	169	135	111	86	66	67	49	30	23	254	990	0.892
2014	1,244	-75	1.138	12.13%	2.26%	232	173	138	114	88	68	68	50	31	283	1,244	0.900
2015	1,408	-76	1.180	15.25%	3.13%	289	209	156	124	103	79	61	61	45	282	1,408	0.908
2016	1,580	-77	1.238	19.19%	3.94%	324	257	186	139	111	91	71	54	55	292	1,580	0.915
2017	1,926	-78	1.333	24.97%	5.78%	446	304	241	174	130	104	86	66	51	324	1,926	0.923
2018	3,007	-79	1.505	33.54%	8.56%	768	518	353	280	203	151	120	100	77	436	3,007	0.930
2019	4,400	-80	1.871	46.55%	13.01%	1,230	809	547	372	296	214	159	127	105	541	4,400	0.938
2020	4,479	-81	2.828	64.64%	18.09%	1,254	902	593	401	273	217	157	117	93	474	4,479	0.943
2021	5,358	-82	5.415	81.53%	16.89%	1,110	1,189	855	563	380	259	206	149	111	538	5,358	0.942
2022	4,533	-83	11.310	91.16%	9.62%	479	840	900	647	426	288	196	156	112	491	4,533	0.935
2023	3,785	-84	29.035	96.56%	5.40%	212	377	662	709	510	336	227	154	123	475	3,785	0.925
Total	40,498					7,365	6,408	5,302	4,065	2,964	2,181	1,660	1,296	1,038	8,219	40,498	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.753	0.916	
Discounted Unpaid Claim Estimates						7,311	6,266	5,108	3,859	2,772	2,010	1,507	1,159	914	6,187	37,093	

Washington Department of Labor & Industries

Miscellaneous Benefits

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Unadjusted Deloitte Ultimate Loss Low @06/30/22	Unadjusted Deloitte Ultimate Loss High @06/30/22	Unadjusted Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Unadjusted Actual Paid	Actual Less Expected Low	Actual Less Expected High	Unadjusted Current Selected Ultimate Low	Unadjusted Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	6,910	6,930	6,774	136	156	1.020	1.020	0	0	(24)	(24)	(24)	6,870	6,880	(40)	(50)
1993	6,080	6,090	5,939	141	151	1.020	1.020	2	2	4	2	2	6,050	6,070	(30)	(20)
1994	5,540	5,550	5,390	150	160	1.021	1.020	3	3	17	15	15	5,520	5,530	(20)	(20)
1995	4,900	4,910	4,748	152	162	1.021	1.021	3	3	(3)	(7)	(7)	4,850	4,860	(50)	(50)
1996	5,340	5,360	5,166	174	194	1.022	1.021	4	4	(2)	(6)	(6)	5,280	5,290	(60)	(70)
1997	6,160	6,180	5,952	208	228	1.022	1.022	4	5	(9)	(14)	(14)	6,080	6,090	(80)	(90)
1998	6,600	6,620	6,374	226	246	1.023	1.022	5	5	(3)	(8)	(8)	6,520	6,540	(80)	(80)
1999	7,490	7,510	7,237	253	273	1.023	1.023	6	7	(7)	(14)	(14)	7,400	7,420	(90)	(90)
2000	8,310	8,340	8,023	287	317	1.024	1.023	9	10	(15)	(24)	(25)	8,200	8,220	(110)	(120)
2001	8,340	8,380	8,039	301	341	1.025	1.024	15	17	8	(8)	(10)	8,250	8,270	(90)	(110)
2002	8,960	8,990	8,624	336	366	1.027	1.025	18	19	16	(1)	(3)	8,870	8,890	(90)	(100)
2003	9,100	9,140	8,749	351	391	1.028	1.027	18	20	(16)	(34)	(36)	8,970	8,990	(130)	(150)
2004	10,330	10,370	9,908	422	462	1.031	1.028	38	41	7	(30)	(34)	10,190	10,220	(140)	(150)
2005	11,180	11,230	10,697	483	533	1.035	1.031	49	54	3	(45)	(50)	11,020	11,050	(160)	(180)
2006	13,700	13,760	13,085	615	675	1.040	1.035	83	91	25	(58)	(66)	13,510	13,550	(190)	(210)
2007	15,690	15,780	14,922	768	858	1.048	1.040	116	130	72	(44)	(58)	15,500	15,560	(190)	(220)
2008	18,490	18,590	17,491	999	1,099	1.056	1.048	143	158	60	(83)	(98)	18,230	18,300	(260)	(290)
2009	15,360	15,460	14,403	957	1,057	1.066	1.056	138	152	86	(52)	(66)	15,140	15,210	(220)	(250)
2010	12,390	12,490	11,436	954	1,054	1.079	1.066	148	164	62	(86)	(101)	12,110	12,180	(280)	(310)
2011	11,440	11,560	10,380	1,060	1,180	1.097	1.079	173	193	41	(132)	(152)	11,110	11,180	(330)	(380)
2012	10,870	11,000	9,677	1,193	1,323	1.119	1.097	203	226	159	(44)	(66)	10,620	10,700	(250)	(300)
2013	11,140	11,450	9,793	1,347	1,657	1.149	1.119	244	300	156	(88)	(144)	10,890	10,990	(250)	(460)
2014	11,610	11,990	9,930	1,680	2,060	1.191	1.149	324	397	351	27	(46)	11,400	11,650	(210)	(340)
2015	10,460	10,880	8,591	1,869	2,289	1.250	1.191	370	454	311	(60)	(143)	10,170	10,450	(290)	(430)
2016	8,800	9,290	6,617	2,183	2,673	1.348	1.250	491	601	483	(8)	(118)	8,520	8,840	(280)	(450)
2017	7,580	8,170	4,925	2,655	3,245	1.522	1.348	654	799	729	75	(70)	7,390	7,770	(190)	(400)
2018	7,990	8,950	3,659	4,331	5,291	1.891	1.522	1,179	1,441	914	(266)	(527)	7,280	7,880	(710)	(1,070)
2019	7,350	8,560	1,899	5,451	6,661	2.858	1.891	1,501	1,834	1,001	(500)	(834)	6,860	7,740	(490)	(820)
2020	5,628	6,729	768	4,860	5,961	5.665	2.858	1,023	1,255	971	(53)	(284)	5,764	6,673	136	(56)
2021	4,958	5,961	570	4,388	5,391	11.940	5.665	444	546	318	(126)	(227)	5,737	6,757	779	796
2022	4,422	5,223	390	4,031	4,832	31.561	11.940	217	260	160	(57)	(100)	4,652	5,513	231	290
2023																
'92 to '22	283,118	291,443	240,160	42,958	51,283			7,626	9,190	5,875	(1,751)	(3,316)	278,953	285,263	(4,164)	(6,180)
'91 and Prior	75,113	75,179	74,444	669	734			90	99	(10)	(100)	(109)	75,041	75,105	(72)	(74)
Total	358,231	366,622	314,604	43,627	52,018			7,716	9,289	5,865	(1,851)	(3,425)	353,995	360,368	(4,236)	(6,254)

% Change in Unpaid Claim Estimate: -9.7% -12.0%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) Based on (7)
(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(11) = (Section AF-V, Exhibit 1 Col (6)) - (4)
(12) = (11) - (9)
(13) = (11) - (10)
(14) Section AF-V, Exhibit 1 Col (2)
(15) Section AF-V, Exhibit 1 Col (3)
(16) = (14) - (2)
(17) = (15) - (3)

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	93	93	0	0	93	0.993	0	0
1993	206	206	0	0	206	0.993	0	0
1994	121	121	0	0	121	0.993	0	0
1995	37	37	0	0	37	0.993	0	0
1996	158	158	0	0	158	0.993	0	0
1997	176	176	0	0	176	0.993	0	0
1998	212	212	0	0	212	0.993	0	0
1999	264	264	0	0	264	0.993	0	0
2000	793	793	0	0	793	0.993	0	0
2001	756	756	0	0	756	0.993	0	0
2002	1,021	1,021	0	0	1,021	0.993	0	0
2003	1,350	1,350	0	0	1,350	0.993	0	0
2004	1,759	1,759	61	61	1,699	0.957	58	58
2005	3,326	3,326	62	62	3,264	0.949	59	59
2006	5,050	5,050	90	90	4,960	0.948	85	85
2007	6,898	6,898	147	147	6,751	0.948	139	139
2008	8,179	8,179	219	219	7,960	0.950	208	208
2009	8,609	8,609	250	250	8,358	0.947	237	237
2010	8,232	8,232	275	275	7,957	0.954	263	263
2011	8,091	8,091	385	385	7,706	0.954	367	367
2012	7,957	7,957	401	401	7,556	0.954	383	383
2013	10,374	10,374	512	512	9,863	0.948	485	485
2014	11,310	11,310	779	779	10,531	0.950	740	740
2015	10,407	10,407	1,156	1,156	9,251	0.951	1,098	1,098
2016	9,701	9,701	1,523	1,523	8,178	0.951	1,449	1,449
2017	9,917	9,917	2,483	2,483	7,434	0.951	2,363	2,363
2018	9,993	9,993	3,803	3,803	6,189	0.953	3,625	3,625
2019	9,890	9,890	5,762	5,762	4,128	0.953	5,489	5,489
2020	10,030	10,030	6,924	6,924	3,107	0.952	6,591	6,591
2021	10,480	10,480	9,727	9,727	753	0.952	9,260	9,260
2022	11,443	11,443	11,373	11,373	70	0.945	10,750	10,750
2023	11,411	11,411	11,411	11,411	0	0.933	10,645	10,645
'92 to Current	178,246	178,246	57,343	57,343	120,903		54,293	54,293
'91 and Prior	244	244	0	0	244		0	0
Total	178,490	178,490	57,343	57,343	121,147		54,293	54,293
(2) Selected by L&I			57,343	57,343	<--------L&I Selected-------->		54,293	54,293
(3) Selected by L&I			0	0	<-----L&I Less Deloitte----->		0	0

(4) = (2) - (6)
(5) = (3) - (6)
(6) Provided by L&I
(7) Section AF-VI, Exhibit 4 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	93	93	93	93	0	0	93	93	0	0	0
1993	206	206	206	206	0	0	206	206	0	0	0
1994	121	121	121	121	0	0	121	121	0	0	0
1995	37	37	37	37	0	0	37	37	0	0	0
1996	158	158	158	158	0	0	158	158	0	0	0
1997	176	176	176	176	0	0	176	176	0	0	0
1998	212	212	212	212	0	0	212	212	0	0	0
1999	264	264	240	240	24	24	264	240	24	0	0
2000	793	793	765	765	28	28	793	765	28	0	0
2001	756	756	753	753	3	3	756	753	3	0	0
2002	1,021	1,021	1,016	1,016	5	5	1,021	1,016	5	0	0
2003	1,350	1,350	1,385	1,385	(35)	(35)	1,350	1,385	(35)	0	0
2004	1,759	1,759	1,774	1,774	(15)	(15)	1,759	1,774	(15)	0	0
2005	3,326	3,326	3,365	3,365	(39)	(39)	3,326	3,365	(39)	0	0
2006	5,050	5,050	5,044	5,044	6	6	5,050	5,044	6	0	0
2007	6,898	6,898	6,942	6,942	(44)	(44)	6,898	6,942	(44)	0	0
2008	8,179	8,179	8,291	8,291	(112)	(112)	8,179	8,291	(112)	0	0
2009	8,609	8,609	8,612	8,612	(4)	(4)	8,609	8,612	(4)	0	0
2010	8,232	8,232	8,280	8,280	(48)	(48)	8,232	8,280	(48)	0	0
2011	8,091	8,091	8,157	8,157	(66)	(66)	8,091	8,157	(66)	0	0
2012	7,957	7,957	7,969	7,969	(13)	(13)	7,957	7,969	(13)	0	0
2013	10,374	10,374	10,513	10,513	(139)	(139)	10,374	10,513	(139)	0	0
2014	11,310	11,310	11,396	11,396	(85)	(85)	11,310	11,396	(85)	0	0
2015	10,407	10,407	10,709	10,709	(303)	(303)	10,407	10,709	(303)	0	0
2016	9,701	9,701	9,919	9,919	(218)	(218)	9,701	9,919	(218)	0	0
2017	9,917	9,917	10,600	10,600	(683)	(683)	9,917	10,600	(683)	0	0
2018	9,993	9,993	10,497	10,497	(505)	(505)	9,993	10,497	(505)	0	0
2019	9,890	9,890	10,787	10,787	(896)	(896)	9,890	10,787	(896)	0	0
2020	10,030	10,030	11,801	11,801	(1,771)	(1,771)	10,030	11,801	(1,771)	0	0
2021	10,480	10,480	12,412	12,412	(1,932)	(1,932)	10,480	12,412	(1,932)	0	0
2022	11,443	11,443	15,058	15,058	(3,615)	(3,615)	11,443	15,058	(3,615)	0	0
2023	11,411	11,411					11,411			0	0
'92 to Current	178,246	178,246	177,291	177,291	(10,457)	(10,457)	178,246	177,291	(10,457)	0	0
'91 and Prior	244	244	263	263	(18)	(18)	244	263	(18)	0	0
Total	178,490	178,490	177,554	177,554	(10,476)	(10,476)	178,490	177,554	(10,476)	0	0

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Incremental Payments Through FY2023

Data evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47	0	0	0	29	17	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	6	45	19	10	0	84	21	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	28	17	26	20	1	2	4	0	0	0	0	18	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	14	0	2	9	0	4	7	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	3	30	18	0	0	9	0	0	0	41	0	0	0	25	30	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	2	14	33	25	9	21	9	0	17	20	13	12	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	11	11	13	1	34	0	7	64	2	6	13	50	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	18	66	42	13	42	9	31	0	0	0	20	0	0	0	0	24	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	25	121	44	8	18	88	97	81	69	68	0	53	65	27	0	28	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	29	86	35	75	68	62	38	24	101	76	23	97	11	28	0	3	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	21	145	109	113	71	118	61	19	86	124	55	52	0	6	38	5	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	54	218	182	59	52	142	58	56	111	176	103	62	52	8	3	14	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	108	327	167	151	175	107	75	63	153	132	91	30	94	24	0	0	18	11	8	6	5	4	3	2	2	1	1	0
2005	0	0	0	120	732	279	293	309	243	202	135	239	320	94	134	41	39	79	2	10	13	10	7	6	4	3	3	2	2	1	1	0
2006	0	0	353	1,374	539	450	402	387	231	192	219	271	225	91	113	63	0	51	15	19	14	11	8	6	5	3	3	2	2	1	1	0
2007	0	243	1,113	1,367	891	657	404	229	311	384	344	237	293	145	10	59	65	24	31	23	17	13	10	7	6	4	3	3	2	2	1	0
2008	0	225	1,420	1,315	1,165	918	651	475	371	454	444	211	61	126	70	54	44	45	33	25	19	14	10	8	6	5	4	3	2	2	1	0
2009	0	154	1,248	1,660	1,248	734	681	756	647	409	253	179	204	62	121	41	53	40	29	22	16	12	9	7	5	4	3	2	2	2	1	0
2010	0	194	1,226	1,613	1,086	886	857	716	542	315	244	113	27	138	81	50	37	27	20	15	11	9	6	5	4	3	2	2	1	1	1	0
2011	0	199	1,254	1,286	888	1,071	985	752	449	333	135	274	78	110	71	52	39	29	21	16	12	9	7	5	4	3	2	2	1	1	1	0
2012	0	233	1,050	1,180	1,538	1,211	795	570	329	308	149	191	116	74	55	40	30	22	16	12	9	7	5	4	3	2	2	1	1	1	1	0
2013	0	256	1,089	1,857	2,065	1,882	1,273	439	300	509	193	92	109	80	59	44	32	24	18	13	10	7	6	4	3	2	2	1	1	1	1	0
2014	0	148	1,940	3,092	2,170	1,305	798	454	271	353	160	163	119	88	65	48	35	26	19	14	11	8	6	4	3	3	2	2	1	1	1	0
2015	0	369	2,195	2,877	1,582	1,037	431	285	476	249	240	175	129	94	70	51	38	28	21	16	12	9	6	5	4	3	2	2	1	1	1	0
2016	2	373	2,123	2,162	1,366	889	637	625	342	315	229	168	123	90	66	49	36	27	20	15	11	8	6	5	3	3	2	2	1	1	1	0
2017	24	217	1,793	2,134	1,262	1,112	891	556	518	376	274	200	147	108	79	58	43	32	24	18	13	10	7	5	4	3	2	2	2	1	1	0
2018	0	290	1,371	1,421	1,726	1,381	950	774	559	406	296	216	158	116	85	63	46	34	25	19	14	10	8	6	4	3	3	2	2	1	1	0
2019	0	119	967	1,220	1,822	1,337	1,212	872	630	458	333	243	178	131	96	71	52	38	28	21	16	12	9	7	5	4	3	2	2	1	1	0
2020	0	84	1,028	1,994	1,483	1,510	1,076	775	560	407	296	216	158	116	85	63	46	34	25	19	14	10	8	6	4	3	3	2	2	1	1	0
2021	0	16	737	2,033	2,142	1,542	1,100	792	572	415	302	220	161	118	86	64	47	35	26	19	14	11	8	6	4	3	3	2	2	1	1	0
2022	0	70	1,250	2,419	2,145	1,546	1,102	793	572	415	302	220	161	118	86	63	47	34	26	19	14	11	8	6	4	3	3	2	2	1	1	0
2023	0	168	1,362	2,388	2,090	1,505	1,072	771	556	403	293	213	156	114	83	61	45	33	25	18	14	10	8	6	4	3	3	2	2	1	1	0

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Development of Discounted Unpaid Claim Liabilities

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	-23	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	-24	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	-25	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	-26	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	-27	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	-28	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	-29	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	-30	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	-31	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	-32	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	-33	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	-34	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	-35	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	-36	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	-37	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	-38	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	-39	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	-40	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	-41	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	-42	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	-43	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	-44	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	-45	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	-46	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	-47	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	-48	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	-49	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	-50	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1990	0	-51	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1991	0	-52	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1992	0	-53	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1993	0	-54	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1994	0	-55	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1995	0	-56	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1996	0	-57	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1997	0	-58	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1998	0	-59	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1999	0	-60	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2000	0	-61	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2001	0	-62	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2002	0	-63	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2003	0	-64	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2004	61	-65	1.000	0.00%	0.00%	18	11	8	6	5	4	3	2	2	3	61	0.957
2005	62	-66	1.000	0.00%	0.00%	10	13	10	7	6	4	3	3	2	4	62	0.949
2006	90	-67	1.000	0.00%	0.00%	15	19	14	11	8	6	5	3	3	6	90	0.948
2007	147	-68	1.000	0.00%	0.00%	24	31	23	17	13	10	7	6	4	11	147	0.948
2008	219	-69	1.000	0.00%	0.00%	44	45	33	25	19	14	10	8	6	16	219	0.950
2009	250	-70	1.000	0.00%	0.00%	41	53	40	29	22	16	12	9	7	20	250	0.947
2010	275	-71	1.000	0.00%	0.00%	81	50	37	27	20	15	11	9	6	18	275	0.954
2011	385	-72	1.000	0.00%	0.00%	110	71	52	39	29	21	16	12	9	26	385	0.954
2012	401	-73	1.000	0.00%	0.00%	116	74	55	40	30	22	16	12	9	27	401	0.954
2013	512	-74	1.000	0.00%	0.00%	92	109	80	59	44	32	24	18	13	39	512	0.948
2014	779	-75	1.000	0.00%	0.00%	160	163	119	88	65	48	35	26	19	56	779	0.950
2015	1,156	-76	1.000	0.00%	0.00%	249	240	175	129	94	70	51	38	28	81	1,156	0.951
2016	1,523	-77	1.000	0.00%	0.00%	342	315	229	168	123	90	66	49	36	104	1,523	0.951
2017	2,483	-78	1.000	0.00%	0.00%	556	518	376	274	200	147	108	79	58	167	2,483	0.951
2018	3,803	-79	1.000	0.00%	0.00%	950	774	559	406	296	216	158	116	85	242	3,803	0.953
2019	5,762	-80	1.000	0.00%	0.00%	1,337	1,212	872	630	458	333	243	178	131	368	5,762	0.953
2020	6,924	-81	1.000	0.00%	0.00%	1,483	1,510	1,076	775	560	407	296	216	158	442	6,924	0.952
2021	9,727	-82	1.000	0.00%	0.00%	2,033	2,142	1,542	1,100	792	572	415	302	220	610	9,727	0.952
2022	11,373	-83	1.000	0.00%	0.00%	1,250	2,419	2,145	1,546	1,102	793	572	415	302	828	11,373	0.945
2023	11,411	-84	1.000	0.00%	0.00%	168	1,362	2,388	2,090	1,505	1,072	771	556	403	1,096	11,411	0.933
Total	57,343					9,080	11,130	9,834	7,468	5,390	3,893	2,825	2,057	1,502	4,163	57,343	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881		0.947	
Discounted Liability						9,019	10,884	9,475	7,089	5,041	3,587	2,565	1,840	1,324	3,472	54,293	

Washington Department of Labor & Industries

Vocational Rehabilitation - Option 2

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Adjusted Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	93	93	93	0	0			0	0	0	0	0	93	93	0	0
1993	206	206	206	0	0			0	0	0	0	0	206	206	0	0
1994	121	121	121	0	0			0	0	0	0	0	121	121	0	0
1995	37	37	37	0	0			0	0	0	0	0	37	37	0	0
1996	158	158	158	0	0			0	0	0	0	0	158	158	0	0
1997	176	176	176	0	0			0	0	0	0	0	176	176	0	0
1998	212	212	212	0	0			0	0	0	0	0	212	212	0	0
1999	240	240	240	0	0			0	0	24	24	24	264	264	24	24
2000	765	765	765	0	0			0	0	28	28	28	793	793	28	28
2001	753	753	753	0	0			0	0	3	3	3	756	756	3	3
2002	1,016	1,016	1,016	0	0			0	0	5	5	5	1,021	1,021	5	5
2003	1,385	1,385	1,336	49	49			22	22	14	(8)	(8)	1,350	1,350	(35)	(35)
2004	1,774	1,774	1,699	76	76			12	12	0	(12)	(12)	1,759	1,759	(15)	(15)
2005	3,365	3,365	3,262	103	103			16	16	2	(14)	(14)	3,326	3,326	(39)	(39)
2006	5,044	5,044	4,909	134	134			21	21	51	30	30	5,050	5,050	6	6
2007	6,942	6,942	6,686	256	256			68	68	65	(3)	(3)	6,898	6,898	(44)	(44)
2008	8,291	8,291	7,906	385	385			106	106	54	(53)	(53)	8,179	8,179	(112)	(112)
2009	8,612	8,612	8,237	375	375			66	66	121	56	56	8,609	8,609	(4)	(4)
2010	8,280	8,280	7,818	462	462			151	151	138	(12)	(12)	8,232	8,232	(48)	(48)
2011	8,157	8,157	7,628	529	529			118	118	78	(40)	(40)	8,091	8,091	(66)	(66)
2012	7,969	7,969	7,365	605	605			133	133	191	58	58	7,957	7,957	(13)	(13)
2013	10,513	10,513	9,670	843	843			177	177	193	16	16	10,374	10,374	(139)	(139)
2014	11,396	11,396	10,178	1,218	1,218			261	261	353	92	92	11,310	11,310	(85)	(85)
2015	10,709	10,709	8,776	1,934	1,934			485	485	476	(9)	(9)	10,407	10,407	(303)	(303)
2016	9,919	9,919	7,553	2,366	2,366			555	555	625	69	69	9,701	9,701	(218)	(218)
2017	10,600	10,600	6,543	4,057	4,057			1,074	1,074	891	(183)	(183)	9,917	9,917	(683)	(683)
2018	10,497	10,497	4,808	5,689	5,689			1,389	1,389	1,381	(8)	(8)	9,993	9,993	(505)	(505)
2019	10,787	10,787	2,306	8,481	8,481			1,999	1,999	1,822	(178)	(178)	9,890	9,890	(896)	(896)
2020	11,801	11,801	1,112	10,689	10,689			2,217	2,217	1,994	(223)	(223)	10,030	10,030	(1,771)	(1,771)
2021	12,412	12,412	16	12,397	12,397			1,308	1,308	737	(571)	(571)	10,480	10,480	(1,932)	(1,932)
2022	15,058	15,058	0	15,058	15,058			221	221	70	(151)	(151)	11,443	11,443	(3,615)	(3,615)
2023																
'92 to '22	177,291	177,291	111,588	65,703	65,703			10,399	10,399	9,315	(1,084)	(1,084)	166,834	166,834	(10,457)	(10,457)
'91 and Prior	263	263	263	0	0			0	0	(18)	(18)	(18)	244	244	(18)	(18)
Total	177,554	177,554	111,851	65,703	65,703			10,399	10,399	9,296	(1,103)	(1,103)	167,079	167,079	(10,476)	(10,476)

% Change in Unpaid Claim Estimates: -15.9% -15.9%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) From analysis @06/30/22
(9) = (Section AF-VI, Exhibit 1 Col (6)) - (4)
(10) = (9) - (7)
(11) = (9) - (8)
(12) Section AF-VI, Exhibit 1 Col (2)
(13) Section AF-VI, Exhibit 1 Col (3)
(14) = (12) - (2)
(15) = (13) - (3)

Washington Department of Labor & Industries

Voluntary Settlement Costs

Summary Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	328	328	0	0	328	0.993	0	0
1993	110	110	0	0	110	0.993	0	0
1994	66	66	0	0	66	0.993	0	0
1995	226	226	0	0	226	0.993	0	0
1996	170	170	0	0	170	0.993	0	0
1997	403	403	0	0	403	0.993	0	0
1998	644	644	0	0	644	0.993	0	0
1999	291	291	0	0	291	0.993	0	0
2000	573	573	(0)	(0)	573	0.993	(0)	(0)
2001	332	332	0	0	332	0.993	0	0
2002	1,252	1,309	256	313	996	0.993	254	311
2003	1,939	2,005	295	361	1,644	0.979	289	354
2004	2,325	2,403	352	430	1,973	0.967	341	416
2005	2,676	2,766	408	498	2,268	0.955	390	476
2006	3,436	3,557	544	665	2,892	0.949	516	631
2007	5,300	5,500	750	950	4,550	0.947	711	900
2008	7,800	8,000	929	1,129	6,871	0.939	872	1,059
2009	9,000	9,300	1,177	1,477	7,823	0.939	1,105	1,387
2010	8,900	9,100	1,239	1,439	7,661	0.933	1,156	1,342
2011	9,900	10,200	1,488	1,788	8,412	0.931	1,386	1,665
2012	10,600	11,000	1,738	2,138	8,862	0.930	1,617	1,989
2013	16,600	17,100	2,242	2,742	14,358	0.931	2,087	2,552
2014	19,600	20,300	3,199	3,899	16,401	0.934	2,988	3,642
2015	18,200	19,100	4,150	5,050	14,050	0.932	3,868	4,707
2016	17,900	19,000	5,128	6,228	12,772	0.931	4,774	5,799
2017	22,800	24,500	7,290	8,990	15,510	0.934	6,809	8,397
2018	24,300	26,700	10,788	13,188	13,512	0.940	10,137	12,393
2019	28,000	31,200	14,465	17,665	13,535	0.940	13,590	16,597
2020	25,600	29,800	18,762	22,962	6,838	0.942	17,681	21,639
2021	27,900	33,700	25,852	31,652	2,048	0.940	24,291	29,741
2022	31,700	38,700	31,605	38,605	95	0.933	29,499	36,032
2023	35,500	43,400	35,500	43,400	0	0.921	32,691	39,966
'92 to '22	334,371	371,783	168,159	205,571	166,212		157,054	191,996
'91 and Prior	778	778	0	0	778		0	0
Total	335,149	372,561	168,159	205,571	166,991		157,054	191,996
(2) Section AF-VII, Exhibit 3 Col (2)			160,887	160,887	<--------L&I Selected-------->		154,603	154,603
(3) Section AF-VII, Exhibit 3 Col (3)			(7,271)	(44,683)	<-----L&I Less Deloitte----->		(2,450)	(37,393)

(4) = (2) - (6)
(5) = (3) - (6)
(6) Provided by L&I
(7) Section AF-VII, Exhibit 8 Col (14)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Voluntary Settlement Costs

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(4)	(5)	(6)	(5)	(6)
1992	328	328	220	220	108	108	328	220	108	0	0
1993	110	110	110	110	0	0	110	110	0	0	0
1994	66	66	66	66	0	0	66	66	0	0	0
1995	226	226	226	226	0	0	226	226	0	0	0
1996	170	170	170	170	0	0	295	295	0	125	125
1997	403	403	403	403	0	0	278	278	0	(125)	(125)
1998	644	644	644	644	0	0	754	754	0	110	110
1999	291	291	291	291	0	0	591	591	0	300	300
2000	573	573	573	573	0	0	320	320	0	(253)	(253)
2001	332	332	531	575	(199)	(243)	470	470	0	138	138
2002	1,252	1,309	1,106	1,150	146	159	984	784	200	(268)	(325)
2003	1,939	2,005	1,525	1,578	414	427	2,303	2,326	(23)	364	298
2004	2,325	2,403	2,242	2,301	83	102	1,383	1,199	184	(942)	(1,020)
2005	2,676	2,766	2,367	2,456	309	310	2,471	2,553	(81)	(205)	(295)
2006	3,436	3,557	3,400	3,500	36	57	4,731	4,791	(60)	1,295	1,174
2007	5,300	5,500	5,300	5,500	0	0	4,883	5,006	(123)	(417)	(617)
2008	7,800	8,000	7,000	7,200	800	800	8,056	7,337	719	256	56
2009	9,000	9,300	8,600	8,900	400	400	9,455	9,164	291	455	155
2010	8,900	9,100	8,800	9,100	100	0	9,126	9,002	124	226	26
2011	9,900	10,200	9,700	10,100	200	100	10,089	9,798	291	189	(111)
2012	10,600	11,000	10,800	11,200	(200)	(200)	12,644	12,410	235	2,044	1,644
2013	16,600	17,100	16,800	17,400	(200)	(300)	17,771	17,275	496	1,171	671
2014	19,600	20,300	18,900	19,800	700	500	19,176	18,427	749	(424)	(1,124)
2015	18,200	19,100	17,600	18,700	600	400	18,127	17,352	774	(73)	(973)
2016	17,900	19,000	18,100	19,600	(200)	(600)	19,214	17,668	1,546	1,314	214
2017	22,800	24,500	21,300	23,500	1,500	1,000	23,924	21,231	2,693	1,124	(576)
2018	24,300	26,700	23,500	26,400	800	300	24,787	21,938	2,850	487	(1,913)
2019	28,000	31,200	25,700	29,700	2,300	1,500	31,802	25,063	6,740	3,802	602
2020	25,600	29,800	24,100	28,900	1,500	900	23,409	20,925	2,484	(2,191)	(6,391)
2021	27,900	33,700	28,700	35,000	(800)	(1,300)	25,712	21,308	4,403	(2,188)	(7,988)
2022	31,700	38,700	33,100	40,400	(1,400)	(1,700)	26,067	24,359	1,708	(5,633)	(12,633)
2023	35,500	43,400					27,547			(7,953)	(15,853)
'92 to '22	334,371	371,783	291,874	325,663	6,997	2,720	327,100	273,245	26,307	(7,271)	(44,683)
'91 and Prior	778	778	648	648	130	130	778	648	130	0	0
Total	335,149	372,561	292,522	326,311	7,127	2,850	327,878	273,894	26,437	(7,271)	(44,683)

Washington Department of Labor & Industri

Voluntary Settlement Costs

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Paid Loss	Incr Paid On Active Time Loss Claims	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High
(1)	(2)	(3)		(4)	(5)
1992	328	328	328	328	328
1993	110	110	110	110	110
1994	66	66	66	66	66
1995	226	226	226	226	226
1996	170	170	170	170	170
1997	403	403	403	403	403
1998	644	644	644	644	644
1999	291	291	291	291	291
2000	573	573	573	573	573
2001	332	332	332	332	332
2002	996	1,281	1,281	1,252	1,309
2003	1,644	1,972	1,972	1,939	2,005
2004	1,973	2,364	2,364	2,325	2,403
2005	2,268	2,721	2,721	2,676	2,766
2006	2,892	3,497	3,497	3,436	3,557
2007	4,550	5,434	5,434	5,300	5,500
2008	6,871	7,921	7,921	7,800	8,000
2009	7,823	9,131	9,131	9,000	9,300
2010	7,661	8,993	8,993	8,900	9,100
2011	8,412	10,054	10,054	9,900	10,200
2012	8,862	10,808	10,808	10,600	11,000
2013	14,358	16,844	16,844	16,600	17,100
2014	16,401	19,956	19,956	19,600	20,300
2015	14,050	18,614	18,614	18,200	19,100
2016	12,772	18,466	18,466	17,900	19,000
2017	15,510	23,665	23,665	22,800	24,500
2018	13,512	25,500	25,500	24,300	26,700
2019	13,535	29,611	29,611	28,000	31,200
2020	6,838	27,695	27,695	25,600	29,800
2021	2,048	30,824	30,824	27,900	33,700
2022	95	35,218	35,218	31,700	38,700
2023	0	39,499	39,499	35,500	43,400
Totals	166,212	353,209	353,209	334,371	371,783

(2) Provided by L&I
(3) Section AF-VII, Exhibit 7
(4) Selected by Deloitte
(5) Selected by Deloitte

Washington Department of Labor & Industries

Voluntary Settlement Costs

Incremental Reported Claim Count Projection

Data evaluated as of @06/30/23

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																							1	0	0	0	0	0	0	0	0	0
1993																						0	1	0	0	0	0	0	0	0	0	0
1994																					0	0	0	0	0	0	0	0	0	0	0	0
1995																				1	0	0	2	0	0	0	0	0	0	0	0	0
1996																			1	0	0	0	3	0	0	0	0	0	0	0	0	0
1997																		0	1	0	2	0	5	0	0	0	0	0	0	0	0	0
1998																	2	2	0	0	1	0	3	0	0	0	0	0	0	0	0	0
1999																1	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
2000															0	0	1	0	1	0	0	0	4	0	0	0	0	0	0	0	0	0
2001														1	0	1	0	1	2	0	0	0	5	0	0	0	0	0	0	0	0	0
2002													0	0	1	2	1	3	1	1	1	2	3	0	0	0	0	0	0	0	0	0
2003												2	1	0	1	2	1	1	2	0	1	0	3	0	0	0	0	0	0	0	0	0
2004											2	4	2	2	1	3	1	2	0	0	0	0	4	0	0	0	0	0	0	0	0	0
2005										1	0	0	3	5	2	2	1	1	0	0	0	0	4	0	0	0	0	0	0	0	0	0
2006									2	5	2	3	1	6	0	2	1	2	1	0	0	0	4	0	0	0	0	0	0	0	0	0
2007								6	5	1	7	7	7	5	3	0	0	2	1	0	0	0	4	0	0	0	0	0	0	0	0	0
2008							8	4	4	4	11	10	5	2	1	5	1	2	1	0	0	0	4	0	0	0	0	0	0	0	0	0
2009						6	10	4	7	6	13	11	3	3	2	3	1	2	1	0	0	0	4	0	0	0	0	0	0	0	0	0
2010					9	14	7	6	10	8	8	4	1	1	1	2	1	2	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2011				16	13	7	9	6	9	3	9	4	3	3	1	2	1	2	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2012			7	12	11	8	16	16	7	6	6	2	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2013		2	23	12	15	22	31	18	5	8	4	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2014	0	9	13	18	31	27	22	17	11	8	7	5	3	3	1	2	1	2	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2015	0	4	16	22	41	20	11	15	9	7	7	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2016	0	0	16	33	28	21	26	7	9	7	7	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2017	0	3	33	32	28	25	27	15	9	7	7	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2018	0	2	36	26	39	21	25	15	9	7	7	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2019	0	7	26	40	39	25	25	14	8	6	7	5	3	3	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2020	0	6	22	27	37	22	22	13	8	6	6	4	3	2	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2021	0	6	14	34	39	23	23	14	8	6	7	4	3	2	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2022	0	1	26	33	38	23	23	13	8	6	7	4	3	2	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0
2023	0	4	27	35	40	24	24	14	8	6	7	4	3	2	1	2	1	1	1	0	0	0	3	0	0	0	0	0	0	0	0	0

VSS / Active Time Loss Claims

Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																							0.030									
1993																							0.042									
1994																																
1995																				0.026			0.105									
1996																			0.025				0.188									
1997																			0.021		0.067		0.200									
1998																	0.022	0.029			0.032		0.158									
1999																0.010							0.190									
2000																	0.011		0.016				0.160									
2001														0.005		0.009		0.014	0.033				0.185									
2002															0.006	0.017	0.011	0.038	0.017	0.023	0.029	0.077	0.149									
2003												0.007	0.005		0.008	0.022	0.014	0.017	0.050		0.040	0.015	0.149									
2004											0.005	0.013	0.008	0.011	0.007	0.027	0.011	0.027			0.012	0.015	0.149									
2005										0.002			0.013	0.028	0.014	0.018	0.010	0.014		0.005	0.012	0.015	0.149									
2006									0.003	0.010	0.005	0.010	0.005	0.040		0.019	0.011	0.027	0.018	0.005	0.012	0.015	0.149									
2007								0.007	0.007	0.002	0.016	0.022	0.030	0.028	0.020			0.025	0.018	0.005	0.012	0.015	0.149									
2008							0.007	0.004	0.006	0.007	0.028	0.034	0.021	0.010	0.006	0.036	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2009						0.005	0.010	0.006	0.012	0.014	0.039	0.042	0.015	0.017	0.013	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2010					0.006	0.013	0.009	0.011	0.023	0.024	0.031	0.019	0.006	0.007	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2011				0.009	0.010	0.007	0.013	0.011	0.023	0.010	0.035	0.019	0.017	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2012			0.003	0.007	0.009	0.009	0.026	0.035	0.019	0.020	0.027	0.012	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2013		0.001	0.010	0.007	0.012	0.025	0.047	0.037	0.013	0.027	0.017	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2014		0.002	0.006	0.011	0.026	0.031	0.034	0.034	0.028	0.026	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2015		0.001	0.008	0.015	0.038	0.025	0.017	0.029	0.022	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2016			0.008	0.024	0.027	0.025	0.042	0.014	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2017		0.001	0.017	0.023	0.025	0.028	0.037	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2018		0.001	0.018	0.017	0.032	0.021	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2019		0.002	0.012	0.023	0.028	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2020		0.002	0.010	0.017	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2021		0.002	0.007	0.021	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2022		0.000	0.013	0.021	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
2023		0.001	0.013	0.021	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149									
Wtd 2 yr avg	0.000	0.001	0.009	0.020	0.030	0.024	0.039	0.021	0.025	0.026	0.022	0.016	0.012	0.013	0.009	0.019	0.005	0.020	0.000	0.000	0.034	0.036	0.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Wtd 3 yr avg	0.000	0.001	0.010	0.019	0.028	0.024	0.032	0.026	0.021	0.024	0.027	0.017	0.013	0.012	0.013	0.019	0.007	0.023	0.013	0.008	0.020	0.024	0.178	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Wtd 5 yr avg	0.000	0.001	0.013	0.021	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.179	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Wtd 8 yr avg	0.000	0.001	0.010	0.017	0.024	0.021	0.028	0.021	0.017	0.014	0.024	0.020	0.015	0.017	0.009	0.019	0.008	0.018	0.014	0.003	0.020	0.010	0.149	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	0.000	0.001	0.013	0.021	0.030	0.026	0.035	0.030	0.021	0.021	0.031	0.027	0.019	0.020	0.011	0.020	0.009	0.025	0.018	0.005	0.012	0.015	0.149	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Washington Department of Labor & Industries

Voluntary Settlement Costs

Active Time Loss Claims

Data evaluated as of @06/30/23

Accident Year Ending June 30	Months of Development																																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	6
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	7	6
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	7	7	6
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	8	7	7	6
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	9	8	8	7	6
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	12	9	8	8	8	7
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	14	12	9	8	8	8	7
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	9	8	8	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	17	16	14	12	9	8	8	7	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	23	16	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	26	23	16	16	13	11	8	8	7	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	34	27	24	17	16	14	12	9	8	8	7	7
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	54	35	28	24	17	17	14	12	9	8	8	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	61	58	37	30	26	18	18	15	13	10	9	8	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	76	63	60	38	31	27	19	18	16	14	10	9	9	8	7
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	106	76	63	59	38	31	27	19	18	16	14	10	9	9	8	7
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	126	96	69	57	54	34	28	24	17	17	14	12	9	8	8	8	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	135	112	86	62	51	48	31	25	22	15	15	13	11	8	7	7	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	131	131	109	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	168	126	126	105	80	58	48	45	29	23	20	14	14	12	10	8	7	7	6	6
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	167	167	126	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	172	173	130	130	108	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	311	238	172	172	129	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	409	312	238	172	173	130	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2017	7,981	3,163	1,980	1,411	1,141	908	723	504	409	311	238	172	172	129	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	719	502	407	310	236	171	171	129	129	107	82	59	49	46	29	24	21	15	14	12	11	8	7	7	6	6
2019	7,288	3,219	2,243	1,716	1,398	957	702	490	397	302	231	167	167	126	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2020	6,570	3,104	2,109	1,574	1,261	863	633	442	358	273	208	150	151	113	114	94	72	52	43	41	26	21	18	13	13	11	9	7	6	6	6	5
2021	6,872	3,057	2,052	1,635	1,310	897	658	459	372	283	216	156	157	118	118	98	75	54	44	42	27	22	19	13	13	11	10	7	6	6	6	5
2022	6,669	3,021	2,021	1,611	1,290	883	648	452	367	279	213	154	155	116	116	97	74	53	44	42	27	21	19	13	13	11	9	7	6	6	6	5
2023	6,749	3,133	2,096	1,670	1,338	916	672	469	380	289	221	159	160	120	120	100	77	55	45	43	28	22	19	14	13	11	10	7	7	6	6	5

Washington Department of Labor & Industries

Voluntary Settlement Costs

Average On-Level Cost Per Settlement and Future Projection

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																							0									
1993																							0									57,630
1994																															60,381	62,494
1995																				118,206			0							61,617	63,773	66,006
1996																			111,562				0						65,335	67,622	69,989	72,438
1997																			77,183		97,765		5,859					68,650	71,053	73,540	76,113	78,777
1998																	73,317	150,985			100,535		46,990				71,011	73,497	76,069	78,732	81,487	84,339
1999																224,674							0			73,314	75,880	78,536	81,284	84,129	87,074	90,121
2000																	103,040		88,614				136,528		78,348	81,090	83,929	86,866	89,906	93,053	96,310	99,681
2001														125,749		132,772		38,843	84,483				0	83,135	86,045	89,057	92,174	95,400	98,739	102,195	105,771	109,473
2002															100,651	115,274	286,255	102,587	354,214	121,943	352,279	86,792	83,416	86,336	89,357	92,485	95,722	99,072	102,540	106,129	109,843	113,688
2003												122,025	191,946		173,185	178,397	273,837	337,084	193,095		675,963	84,925	87,897	90,974	94,158	97,453	100,864	104,394	108,048	111,830	115,744	119,795
2004											285,960	184,555	153,099	138,392	293,009	118,594	484,431	246,502			85,085	88,063	91,145	94,335	97,637	101,054	104,591	108,252	112,041	115,962	120,021	124,222
2005										436,346			132,557	155,180	227,029	295,309	382,305	152,630		88,437	91,532	94,736	98,051	101,483	105,035	108,711	112,516	116,454	120,530	124,749	129,115	133,634
2006									162,248	107,622	327,519	119,060	188,818	158,039		303,478	671,935	98,414	89,701	92,840	96,090	99,453	102,934	106,536	110,265	114,124	118,119	122,253	126,532	130,960	135,544	140,288
2007								154,824	124,573	661,099	95,033	209,525	221,268	176,079	233,658			96,903	100,294	103,805	107,438	111,198	115,090	119,118	123,287	127,602	132,068	136,691	141,475	146,427	151,552	156,856
2008							116,056	227,932	169,370	166,043	126,462	194,520	236,247	471,377	434,417	283,896	101,450	105,001	108,676	112,479	116,416	120,491	124,708	129,073	133,590	138,266	143,105	148,114	153,298	158,663	164,217	169,964
2009						178,183	132,647	314,147	124,837	189,733	139,464	171,376	268,460	185,154	268,488	106,442	110,167	114,023	118,014	122,145	126,420	130,844	135,424	140,164	145,070	150,147	155,402	160,841	166,471	172,297	178,328	184,569
2010					109,331	127,767	264,419	187,057	132,702	149,733	168,368	363,295	438,301	409,179	103,778	107,411	111,170	115,061	119,088	123,256	127,570	132,035	136,656	141,439	146,390	151,513	156,816	162,305	167,986	173,865	179,950	186,249
2011				95,045	156,356	250,478	134,647	203,853	124,091	321,150	112,594	264,462	183,216	106,018	109,728	113,569	117,544	121,658	125,916	130,323	134,884	139,605	144,491	149,549	154,783	160,200	165,807	171,610	177,617	183,833	190,268	196,927
2012			44,934	82,575	161,470	196,250	128,614	161,445	224,812	145,730	253,865	199,669	104,719	108,384	112,177	116,103	120,167	124,373	128,726	133,231	137,894	142,721	147,716	152,886	158,237	163,775	169,507	175,440	181,581	187,936	194,514	201,322
2013		29,642	71,615	168,936	108,707	150,704	151,643	206,193	412,491	275,821	187,092	104,854	108,524	112,323	116,254	120,323	124,534	128,893	133,404	138,073	142,906	147,907	153,084	158,442	163,988	169,727	175,668	181,816	188,179	194,766	201,583	208,638
2014		35,331	122,254	99,608	111,053	163,742	197,305	206,004	290,131	224,802	108,543	112,342	116,274	120,343	124,555	128,915	133,427	138,097	142,930	147,933	153,110	158,469	164,016	169,756	175,698	181,847	188,212	194,799	201,617	208,674	215,977	223,536
2015		62,755	101,461	102,636	123,648	194,887	188,959	201,080	203,890	113,259	117,223	121,326	125,572	129,967	134,516	139,224	144,097	149,140	154,360	159,763	165,354	171,142	177,132	183,331	189,748	196,389	203,263	210,377	217,740	225,361	233,249	241,413
2016			72,383	105,908	125,418	165,080	189,080	242,390	113,030	116,986	121,080	125,318	129,704	134,244	138,942	143,805	148,839	154,048	159,440	165,020	170,796	176,774	182,961	189,364	195,992	202,852	209,952	217,300	224,905	232,777	240,924	249,357
2017		61,845	71,589	132,200	122,862	217,589	181,895	121,747	126,008	130,418	134,983	139,707	144,597	149,658	154,896	160,317	165,928	171,736	177,746	183,967	190,406	197,070	203,968	211,107	218,496	226,143	234,058	242,250	250,729	259,504	268,587	277,987
2018		67,489	72,106	154,139	171,675	178,107	127,036	131,482	136,084	140,847	145,776	150,878	156,159	161,625	167,282	173,136	179,196	185,468	191,960	198,678	205,632	212,829	220,278	227,988	235,967	244,226	252,774	261,621	270,778	280,255	290,064	300,216
2019		41,601	88,627	168,526	179,071	133,907	138,594	143,445	148,465	153,662	159,040	164,606	170,368	176,330	182,502	188,890	195,501	202,343	209,425	216,755	224,342	232,194	240,320	248,731	257,437	266,447	275,773	285,425	295,415	305,755	316,456	327,532
2020		65,973	129,272	172,956	139,581	144,466	149,522	154,756	160,172	165,778	171,580	177,586	183,801	190,234	196,892	203,784	210,916	218,298	225,939	233,846	242,031	250,502	259,270	268,344	277,736	287,457	297,518	307,931	318,709	329,863	341,409	353,358
2021		70,374	129,443	147,984	153,163	158,524	164,072	169,815	175,758	181,910	188,276	194,866	201,686	208,746	216,052	223,613	231,440	239,540	247,924	256,602	265,583	274,878	284,499	294,456	304,762	315,429	326,469	337,895	349,722	361,962	374,630	387,743
2022		97,737	156,939	162,431	168,117	174,001	180,091	186,394	192,918	199,670	206,658	213,891	221,377	229,126	237,145	245,445	254,036	262,927	272,129	281,654	291,512	301,715	312,275	323,204	334,516	346,225	358,342	370,884	383,865	397,301	411,206	425,598
2023		161,460	167,111	172,960	179,014	185,279	191,764	198,476	205,422	212,612	220,053	227,755	235,727	243,977	252,516	261,354	270,502	279,969	289,768	299,910	310,407	321,271	332,516	344,154	356,199	368,666	381,570	394,924	408,747	423,053	437,860	453,185

On-Level Incremental Payments

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	403	230	0	0	311
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	276	32	0	0	0	0	0	0	
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	176	0	0	0	0		
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	118	203	33	0	238	0	0	0	0	0			
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	136	0	0	0	173	0	0	0	0				
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	61	77	64	196	199	29	0	121	143	0					
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	147	302	256	0	101	63	141	259	196	0						
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	225	156	117	69	69	6	0	0	0	0							
2000	0	0	0	0	0	0	0	0	0	0	0	0	49	102	94	92	103	0	89	107	0	0	546	0								
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	126	0	133	42	39	169	82	54	0	0									
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	101	231	286	308	354	122	352	174										
2003	0	0	0	0	0	0	0	0	0	0	46	244	192	68	173	357	274	337	386	373	676											
2004	0	0	0	0	0	0	0	0	58	152	572	738	306	277	293	356	484	493	13	0												
2005	0	0	0	0	0	0	0	0	307	436	97	0	398	776	454	591	382	153	548													
2006	0	0	0	0	0	0	0	155	324	538	655	357	189	948	563	607	672	197														
2007	0	0	0	0	0	0	46	929	623	661	665	1,467	1,549	880	701	60	0															
2008	0	0	0	0	76	364	928	912	677	664	1,391	1,945	1,181	943	434	1,419																
2009	0	0	0	37	569	1,069	1,326	1,257	874	1,138	1,813	1,885	805	555	537																	
2010	0	0	0	0	984	1,789	1,851	1,122	1,327	1,198	1,347	1,453	438	409																		
2011	0	5	363	1,521	2,033	1,753	1,212	1,223	1,117	963	1,013	1,058	550																			
2012	0	0	315	991	1,776	1,570	2,058	2,583	1,574	874	1,523	399																				
2013	0	59	1,647	2,027	1,631	3,315	4,701	3,711	2,062	2,207	748																					
2014	0	318	1,589	1,793	3,443	4,421	4,341	3,502	3,191	1,798																						
2015	0	251	1,623	2,258	5,070	3,898	2,079	3,016	1,835																							
2016	0	0	1,158	3,495	3,512	3,467	4,916	1,697																								
2017	0	186	2,362	4,230	3,440	5,440	4,911																									
2018	0	135	2,596	4,008	6,695	3,740																										
2019	0	291	2,304	6,741	6,984																											
2020	0	396	2,844	4,670																												
2021	0	422	1,812																													
2022	0	98																														
2023	0																															

	CY 2023	CY 2022	CY 2021	CY 2020	CY 2019	CY 2018	CY 2017	Average	Selected	Future Trend
Selected 2023 On-Level Cost per Settlement:	186,183	196,213	164,650	158,057	134,347	130,111	123,121	156,097	156,000	1.035

Washington Department of Labor & Industries

Voluntary Settlement Costs

Incremental Payments

Data evaluated as of @06/30/23
Amounts in 000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	140	80	0	0	108
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99	11	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	77	13	0	91	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	55	0	0	0	70	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	26	33	27	83	84	12	0	51	61	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64	133	113	0	44	28	62	114	86	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	102	71	53	31	31	3	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	24	49	45	44	50	0	43	52	0	0	265	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	65	0	68	22	20	87	42	28	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	119	148	159	183	63	182	90	285	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	24	128	101	36	91	188	144	177	203	196	356	33	295	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	31	80	301	389	161	146	154	187	255	260	7	0	34	36	322	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	168	239	53	0	218	425	249	324	209	84	300	22	37	39	354	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	86	180	299	364	198	105	527	313	337	373	109	98	25	42	44	396	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	27	558	374	397	399	880	930	528	421	36	0	186	113	29	48	51	457	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	48	229	583	573	426	417	874	1,222	742	592	273	892	94	201	122	31	52	55	494	0	0	0	0	0	0	0	0	0
2009	0	0	0	24	375	705	874	828	576	750	1,195	1,243	531	366	354	271	93	199	121	31	52	54	488	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	632	1,150	1,190	721	853	770	866	934	282	263	150	245	84	180	109	28	47	49	441	0	0	0	0	0	0	0	0	0
2011	0	3	239	999	1,335	1,151	796	803	733	633	665	695	361	278	154	251	86	184	112	28	48	50	451	0	0	0	0	0	0	0	0	0
2012	0	0	204	643	1,152	1,018	1,335	1,675	1,021	567	988	259	328	274	151	247	85	181	110	28	47	49	445	0	0	0	0	0	0	0	0	0
2013	0	39	1,070	1,317	1,059	2,153	3,053	2,410	1,339	1,433	486	473	339	284	157	256	88	187	114	29	49	51	460	0	0	0	0	0	0	0	0	0
2014	0	214	1,068	1,205	2,314	2,972	2,918	2,354	2,145	1,209	798	525	376	315	174	284	97	208	126	32	54	57	510	0	0	0	0	0	0	0	0	0
2015	0	176	1,139	1,584	3,556	2,734	1,458	2,116	1,287	746	857	563	404	338	187	305	104	223	136	35	58	61	548	0	0	0	0	0	0	0	0	0
2016	0	0	811	2,447	2,458	2,427	3,441	1,188	975	771	886	583	417	349	193	315	108	231	140	36	60	63	567	0	0	0	0	0	0	0	0	0
2017	0	140	1,781	3,190	2,594	4,102	3,703	1,814	1,086	859	987	649	465	389	215	351	120	257	156	40	67	70	631	0	0	0	0	0	0	0	0	0
2018	0	106	2,042	3,153	5,268	2,943	3,230	1,948	1,167	922	1,060	697	499	418	231	377	129	276	168	43	72	75	678	0	0	0	0	0	0	0	0	0
2019	0	242	1,911	5,591	5,792	3,304	3,441	2,075	1,243	983	1,129	742	532	445	246	402	137	294	179	45	76	80	722	0	0	0	0	0	0	0	0	0
2020	0	342	2,459	4,037	5,213	3,215	3,348	2,020	1,210	956	1,099	722	517	433	239	391	134	286	174	44	74	78	703	0	0	0	0	0	0	0	0	0
2021	0	387	1,661	5,000	5,943	3,665	3,817	2,302	1,379	1,090	1,253	824	590	494	273	445	152	326	198	50	85	89	801	0	0	0	0	0	0	0	0	0
2022	0	95	4,010	5,406	6,426	3,962	4,127	2,489	1,491	1,178	1,354	890	638	534	295	482	165	353	214	55	91	96	866	0	0	0	0	0	0	0	0	0
2023	0	715	4,429	5,970	7,096	4,376	4,557	2,749	1,646	1,301	1,496	983	704	590	325	532	182	390	237	60	101	106	956	0	0	0	0	0	0	0	0	0

Washington Department of Labor & Industries

Voluntary Settlement Costs

Development of Discounted Unpaid Claim Liabilities

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Adjusted Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)				(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1980	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1981	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1982	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1983	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1984	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1985	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1986	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1987	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1988	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1989	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1990	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1991	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1992	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1993	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1994	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1995	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1996	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1997	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1998	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1999	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2000	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2001	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
2002	285	1.000	0.00%	0.00%	285	0	0	0	0	0	0	0	0	0	285	0.993
2003	328	1.000	0.00%	0.00%	33	295	0	0	0	0	0	0	0	0	328	0.979
2004	392	1.000	0.00%	0.00%	34	36	322	0	0	0	0	0	0	0	392	0.967
2005	453	1.000	0.00%	0.00%	22	37	39	354	0	0	0	0	0	0	453	0.955
2006	605	1.000	0.00%	0.00%	98	25	42	44	396	0	0	0	0	0	605	0.949
2007	885	1.000	0.00%	0.00%	186	113	29	48	51	457	0	0	0	0	885	0.947
2008	1,049	1.000	0.00%	0.00%	94	201	122	31	52	55	494	0	0	0	1,049	0.939
2009	1,308	1.000	0.00%	0.00%	271	93	199	121	31	52	54	488	0	0	1,308	0.939
2010	1,333	1.000	0.00%	0.00%	150	245	84	180	109	28	47	49	441	0	1,333	0.933
2011	1,642	1.000	0.00%	0.00%	278	154	251	86	184	112	28	48	50	451	1,642	0.931
2012	1,946	1.000	0.00%	0.00%	328	274	151	247	85	181	110	28	47	494	1,946	0.930
2013	2,485	1.000	0.00%	0.00%	473	339	284	157	256	88	187	114	29	560	2,485	0.931
2014	3,555	1.000	0.00%	0.00%	798	525	376	315	174	284	97	208	126	653	3,555	0.934
2015	4,564	1.000	0.00%	0.00%	746	857	563	404	338	187	305	104	223	837	4,564	0.932
2016	5,694	1.000	0.00%	0.00%	975	771	886	583	417	349	193	315	108	1,096	5,694	0.931
2017	8,155	1.000	0.00%	0.00%	1,814	1,086	859	987	649	465	389	215	351	1,341	8,155	0.934
2018	11,988	1.000	0.00%	0.00%	3,230	1,948	1,167	922	1,060	697	499	418	231	1,817	11,988	0.940
2019	16,076	1.000	0.00%	0.00%	3,304	3,441	2,075	1,243	983	1,129	742	532	445	2,182	16,076	0.940
2020	20,857	1.000	0.00%	0.00%	5,213	3,215	3,348	2,020	1,210	956	1,099	722	517	2,556	20,857	0.942
2021	28,776	1.000	0.00%	0.00%	5,000	5,943	3,665	3,817	2,302	1,379	1,090	1,253	824	3,504	28,776	0.940
2022	35,123	1.000	0.00%	0.00%	4,010	5,406	6,426	3,962	4,127	2,489	1,491	1,178	1,354	4,679	35,123	0.933
2023	39,499	1.000	0.00%	0.00%	715	4,429	5,970	7,096	4,376	4,557	2,749	1,646	1,301	6,662	39,499	0.921
Total	186,997				28,058	29,434	26,858	22,615	16,797	13,464	9,574	7,318	6,048	26,831	186,997	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881		0.934	
Discounted Unpaid Claim Estimates					27,850	28,783	25,877	21,467	15,709	12,405	8,691	6,545	5,329	21,993	174,648	

Washington Department of Labor & Industries

Voluntary Settlement Costs

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in 000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	220	220	220	0	0	0	0	108	108	108	328	328	108	108
1993	110	110	110	0	0	0	0	0	0	0	110	110	0	0
1994	66	66	66	0	0	0	0	0	0	0	66	66	0	0
1995	226	226	226	0	0	0	0	0	0	0	226	226	0	0
1996	170	170	170	0	0	0	0	0	0	0	170	170	0	0
1997	403	403	403	0	0	0	0	0	0	0	403	403	0	0
1998	644	644	644	0	0	0	0	0	0	0	644	644	0	0
1999	291	291	291	0	0	0	0	0	0	0	291	291	0	0
2000	573	573	573	(0)	(0)	0	0	0	0	0	573	573	0	0
2001	531	575	332	199	243	199	243	0	(199)	(243)	332	332	(199)	(243)
2002	1,106	1,150	906	200	244	0	0	90	90	90	1,252	1,309	146	159
2003	1,525	1,578	1,288	237	290	30	37	356	326	319	1,939	2,005	414	427
2004	2,242	2,301	1,973	269	328	11	13	0	(11)	(13)	2,325	2,403	83	102
2005	2,367	2,456	1,968	399	488	104	127	300	196	173	2,676	2,766	309	310
2006	3,400	3,500	2,783	617	717	145	168	109	(35)	(59)	3,436	3,557	36	57
2007	5,300	5,500	4,550	750	950	86	109	0	(86)	(109)	5,300	5,500	0	0
2008	7,000	7,200	5,979	1,021	1,221	190	228	892	702	664	7,800	8,000	800	800
2009	8,600	8,900	7,469	1,131	1,431	139	175	354	215	179	9,000	9,300	400	400
2010	8,800	9,100	7,398	1,402	1,702	346	419	263	(83)	(156)	8,900	9,100	100	0
2011	9,700	10,100	8,051	1,649	2,049	247	307	361	114	54	9,900	10,200	200	100
2012	10,800	11,200	8,603	2,197	2,597	526	621	259	(267)	(362)	10,600	11,000	(200)	(200)
2013	16,800	17,400	13,872	2,928	3,528	659	794	486	(173)	(308)	16,600	17,100	(200)	(300)
2014	18,900	19,800	15,192	3,708	4,608	535	665	1,209	674	544	19,600	20,300	700	500
2015	17,600	18,700	12,763	4,837	5,937	823	1,010	1,287	465	278	18,200	19,100	600	400
2016	18,100	19,600	11,584	6,516	8,016	1,521	1,871	1,188	(333)	(683)	17,900	19,000	(200)	(600)
2017	21,300	23,500	11,807	9,493	11,693	2,237	2,755	3,703	1,466	948	22,800	24,500	1,500	1,000
2018	23,500	26,400	10,570	12,930	15,830	2,715	3,323	2,943	228	(381)	24,300	26,700	800	300
2019	25,700	29,700	7,743	17,957	21,957	4,185	5,117	5,792	1,607	675	28,000	31,200	2,300	1,500
2020	24,100	28,900	2,801	21,299	26,099	3,884	4,760	4,037	153	(723)	25,600	29,800	1,500	900
2021	28,700	35,000	387	28,313	34,613	3,728	4,558	1,661	(2,067)	(2,897)	27,900	33,700	(800)	(1,300)
2022	33,100	40,400	0	33,100	40,400	680	830	95	(585)	(735)	31,700	38,700	(1,400)	(1,700)
2023														
'92 to '22	291,874	325,663	140,720	151,154	184,943	22,988	28,130	25,492	2,505	(2,638)	298,871	328,383	6,997	2,720
'91 and Prior	648	648	648	0	0	0	0	130	130	130	778	778	130	130
Total	292,522	326,311	141,368	151,154	184,943	22,988	28,130	25,622	2,635	(2,508)	299,649	329,161	7,127	2,850

% Change in Unpaid Claim Estimate: 4.7% 1.5%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) From analysis @06/30/22
(9) = (Section AF-VII, Exhibit 1 Col (6)) - (4)
(10) = (9) - (7)
(11) = (9) - (8)
(12) Section AF-VII, Exhibit 1 Col (2)
(13) Section AF-VII, Exhibit 1 Col (3)
(14) = (12) - (2)
(15) = (13) - (3)

Washington Department of Labor & Industries

Medical Aid Fund Combined

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23

Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	369,070	377,580	38,382	46,892	330,688	0.821	31,519	38,507
1993	349,030	357,440	37,765	46,175	311,265	0.816	30,825	37,688
1994	378,170	387,690	42,316	51,836	335,854	0.810	34,285	42,001
1995	373,590	383,400	43,731	53,541	329,859	0.807	35,269	43,183
1996	382,540	392,950	46,623	57,033	335,917	0.802	37,382	45,727
1997	411,570	423,080	51,722	63,232	359,848	0.796	41,156	50,311
1998	446,420	459,330	58,223	71,133	388,197	0.789	45,966	56,152
1999	461,600	475,320	62,221	75,941	399,379	0.783	48,700	59,430
2000	522,620	538,550	71,590	87,520	451,030	0.776	55,545	67,908
2001	521,270	537,300	72,675	88,705	448,595	0.769	55,923	68,251
2002	536,180	552,820	75,163	91,803	461,017	0.763	57,363	70,054
2003	519,230	535,970	75,361	92,101	443,869	0.758	57,136	69,821
2004	569,100	587,550	82,938	101,388	486,162	0.752	62,349	76,216
2005	584,550	603,920	87,781	107,151	496,769	0.747	65,580	80,040
2006	628,440	649,530	95,618	116,708	532,822	0.741	70,879	86,491
2007	688,680	712,190	106,166	129,676	582,514	0.736	78,139	95,426
2008	727,530	752,780	114,115	139,365	613,415	0.732	83,549	102,008
2009	679,300	704,400	113,578	138,678	565,722	0.732	83,146	101,494
2010	613,700	637,100	105,391	128,791	508,309	0.728	76,755	93,780
2011	591,000	615,100	104,716	128,816	486,284	0.726	76,072	93,525
2012	573,900	597,100	107,279	130,479	466,621	0.725	77,782	94,570
2013	593,000	618,400	114,616	140,016	478,384	0.724	83,064	101,409
2014	613,600	641,800	126,119	154,319	487,481	0.726	91,642	112,061
2015	613,600	643,200	135,183	164,783	478,417	0.729	98,585	120,065
2016	625,100	657,500	148,246	180,646	476,854	0.733	108,718	132,349
2017	649,100	685,000	163,056	198,956	486,044	0.738	120,459	146,819
2018	672,300	711,500	183,022	222,222	489,278	0.746	136,574	165,653
2019	679,000	723,500	201,349	245,849	477,651	0.755	152,042	185,633
2020	642,304	693,652	214,683	266,030	427,621	0.767	164,771	204,072
2021	649,828	703,008	253,892	307,073	395,935	0.785	199,133	240,974
2022	660,135	737,486	324,285	401,637	335,849	0.813	263,555	326,354
2023	716,795	838,431	525,457	647,092	191,339	0.862	453,171	558,088
'92 to '22	18,042,252	18,934,577	3,983,264	4,875,588	14,058,988		3,077,037	3,766,057
'91 and Prior	3,799,881	3,831,500	300,380	331,999	3,499,501	0.838	251,652	278,142
Total	21,842,133	22,766,077	4,283,644	5,207,587	17,558,489		3,328,689	4,044,199
			4,786,812	4,786,812	<--------L&I Selected-------->		3,641,858	3,641,858
			503,169	(420,775)	<-----L&I Less Deloitte----->		313,169	(402,341)

Washington Department of Labor & Industries

Medical Aid Fund Combined

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	369,070	377,580	369,260	378,170	(190)	(590)	367,342	368,246	(903)	(1,728)	(10,238)
1993	349,030	357,440	350,340	359,050	(1,310)	(1,610)	338,455	349,764	(11,309)	(10,575)	(18,985)
1994	378,170	387,690	379,390	389,300	(1,220)	(1,610)	373,647	369,967	3,680	(4,523)	(14,043)
1995	373,590	383,400	375,400	385,610	(1,810)	(2,210)	370,551	377,064	(6,513)	(3,039)	(12,849)
1996	382,540	392,950	384,050	394,960	(1,510)	(2,010)	376,264	376,609	(345)	(6,276)	(16,686)
1997	411,570	423,080	413,370	425,390	(1,800)	(2,310)	420,177	417,213	2,964	8,607	(2,903)
1998	446,420	459,330	448,030	461,650	(1,610)	(2,320)	439,523	443,706	(4,183)	(6,897)	(19,807)
1999	461,600	475,320	463,700	478,330	(2,100)	(3,010)	465,469	461,345	4,124	3,869	(9,851)
2000	522,620	538,550	524,230	541,060	(1,610)	(2,510)	525,090	521,121	3,969	2,470	(13,460)
2001	521,270	537,300	523,570	540,600	(2,300)	(3,300)	525,398	528,744	(3,347)	4,128	(11,902)
2002	536,180	552,820	536,840	554,180	(660)	(1,360)	541,733	537,749	3,984	5,553	(11,087)
2003	519,230	535,970	521,630	539,280	(2,400)	(3,310)	522,702	517,409	5,292	3,472	(13,268)
2004	569,100	587,550	570,650	589,810	(1,550)	(2,260)	575,051	576,960	(1,909)	5,951	(12,499)
2005	584,550	603,920	587,500	607,880	(2,950)	(3,960)	587,033	577,280	9,753	2,483	(16,887)
2006	628,440	649,530	631,220	653,230	(2,780)	(3,700)	631,028	621,717	9,311	2,588	(18,502)
2007	688,680	712,190	690,890	715,420	(2,210)	(3,230)	678,411	679,124	(712)	(10,269)	(33,779)
2008	727,530	752,780	729,900	756,500	(2,370)	(3,720)	739,514	718,560	20,954	11,984	(13,266)
2009	679,300	704,400	682,000	708,600	(2,700)	(4,200)	677,278	674,326	2,952	(2,022)	(27,122)
2010	613,700	637,100	615,200	639,800	(1,500)	(2,700)	604,894	597,728	7,166	(8,806)	(32,206)
2011	591,000	615,100	597,100	621,800	(6,100)	(6,700)	587,707	585,431	2,276	(3,293)	(27,393)
2012	573,900	597,100	578,600	604,300	(4,700)	(7,200)	565,654	559,296	6,359	(8,246)	(31,446)
2013	593,000	618,400	599,000	626,000	(6,000)	(7,600)	590,700	582,906	7,794	(2,300)	(27,700)
2014	613,600	641,800	620,800	650,700	(7,200)	(8,900)	615,818	604,090	11,729	2,218	(25,982)
2015	613,600	643,200	619,900	652,400	(6,300)	(9,200)	626,238	614,640	11,598	12,638	(16,962)
2016	625,100	657,500	633,700	670,100	(8,600)	(12,600)	643,077	623,437	19,639	17,977	(14,423)
2017	649,100	685,000	656,400	696,400	(7,300)	(11,400)	679,161	666,884	12,278	30,061	(5,839)
2018	672,300	711,500	680,500	727,500	(8,200)	(16,000)	722,318	704,368	17,949	50,018	10,818
2019	679,000	723,500	688,100	739,300	(9,100)	(15,800)	764,498	734,820	29,678	85,498	40,998
2020	642,304	693,652	649,220	701,800	(6,916)	(8,148)	735,796	713,500	22,296	93,491	42,144
2021	649,828	703,008	661,120	737,560	(11,292)	(34,552)	750,628	735,249	15,378	100,800	47,619
2022	660,135	737,486	705,260	815,990	(45,125)	(78,504)	788,162	779,855	8,307	128,027	50,675
2023	716,795	838,431					829,430			112,634	(9,001)
'92 to '22	18,042,252	18,934,577	17,486,870	18,362,670	(161,413)	(266,524)	18,658,746	17,619,105	210,211	616,494	(275,831)
'91 and Prior	3,799,881	3,831,500	3,799,125	3,836,192	755	(4,692)	3,686,556	3,706,581	(20,026)	(113,325)	(144,944)
Total	21,842,133	22,766,077	21,285,995	22,198,862	(160,658)	(271,216)	22,345,301	21,325,687	190,185	503,169	(420,775)

Washington Department of Labor & Industries

Medical Aid Fund Combined

Summary of Results

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Hours Worked	Selected Loss Rate			MAF EP (000)	Selected Loss Ratio Undiscounted			Selected Loss Ratio Discounted			Selected Compensable Claims	Reported Claim Count	IBNR Claim Count	Selected Frequency to On-Level EP	Selected Cost Per Compensable Claim		
		Low	Mid-Point	High		Low	Mid-Point	High	Low	Mid-Point	High					Low	Mid-Point	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1992	2,249,233	0.164	0.166	0.168	383,947	96.1%	97.2%	98.3%	83.5%	84.1%	84.7%	41,888	41,888	0	9.65	8,811	8,912	9,014
1993	2,291,413	0.152	0.154	0.156	410,791	85.0%	86.0%	87.0%	80.0%	80.5%	81.0%	39,149	39,149	0	8.94	8,915	9,023	9,130
1994	2,360,427	0.160	0.162	0.164	440,577	85.8%	86.9%	88.0%	71.5%	72.1%	72.6%	38,350	38,350	0	8.51	9,861	9,985	10,109
1995	2,436,312	0.153	0.155	0.157	440,826	84.7%	85.9%	87.0%	76.4%	77.0%	77.6%	36,775	36,775	0	8.01	10,159	10,292	10,426
1996	2,506,971	0.153	0.155	0.157	359,548	106.4%	107.8%	109.3%	93.1%	93.8%	94.6%	35,335	35,335	0	7.59	10,826	10,973	11,121
1997	2,658,577	0.155	0.157	0.159	311,882	132.0%	133.8%	135.7%	110.2%	111.2%	112.2%	35,599	35,599	0	7.23	11,561	11,723	11,885
1998	2,764,684	0.161	0.164	0.166	334,058	133.6%	135.6%	137.5%	110.9%	111.9%	113.0%	35,743	35,743	0	7.02	12,490	12,670	12,851
1999	2,858,003	0.162	0.164	0.166	287,660	160.5%	162.9%	165.2%	138.6%	139.9%	141.2%	35,659	35,659	0	6.78	12,945	13,137	13,330
2000	2,958,106	0.177	0.179	0.182	299,678	174.4%	177.1%	179.7%	138.9%	140.3%	141.8%	35,205	35,205	0	6.42	14,845	15,071	15,298
2001	2,967,405	0.176	0.178	0.181	296,127	176.0%	178.7%	181.4%	157.0%	158.4%	159.9%	33,021	33,021	0	6.10	15,786	16,029	16,271
2002	2,874,005	0.187	0.189	0.192	284,112	188.7%	191.6%	194.6%	164.4%	166.0%	167.6%	31,095	31,095	0	5.99	17,243	17,511	17,778
2003	2,871,655	0.181	0.184	0.187	387,230	134.1%	136.2%	138.4%	123.6%	124.8%	126.0%	29,841	29,841	0	5.72	17,400	17,680	17,961
2004	2,913,308	0.195	0.199	0.202	531,639	107.0%	108.8%	110.5%	88.4%	89.4%	90.3%	30,593	30,593	0	5.73	18,602	18,904	19,205
2005	3,053,514	0.191	0.195	0.198	602,968	96.9%	98.6%	100.2%	85.0%	85.9%	86.8%	30,503	30,503	0	5.39	19,163	19,481	19,798
2006	3,201,349	0.196	0.200	0.203	613,822	102.4%	104.1%	105.8%	86.3%	87.2%	88.2%	31,708	31,707	1	5.35	19,820	20,152	20,485
2007	3,289,683	0.209	0.213	0.216	590,176	116.7%	118.7%	120.7%	96.9%	98.0%	99.1%	31,962	31,961	1	5.22	21,547	21,915	22,282
2008	3,376,466	0.215	0.219	0.223	635,563	114.5%	116.5%	118.4%	98.2%	99.3%	100.4%	31,082	31,079	3	4.95	23,407	23,813	24,220
2009	3,232,692	0.210	0.214	0.218	626,711	108.4%	110.4%	112.4%	104.6%	105.8%	107.0%	27,593	27,590	3	4.81	24,618	25,073	25,528
2010	3,065,706	0.200	0.204	0.208	605,887	101.3%	103.2%	105.2%	100.2%	101.3%	102.5%	24,716	24,712	4	4.71	24,830	25,304	25,777
2011	3,095,477	0.191	0.195	0.199	599,566	98.6%	100.6%	102.6%	92.3%	93.5%	94.7%	23,911	23,907	4	4.57	24,716	25,220	25,724
2012	3,179,757	0.180	0.184	0.188	578,817	99.2%	101.2%	103.2%	92.5%	93.7%	94.9%	23,062	23,056	6	4.31	24,885	25,388	25,891
2013	3,272,669	0.181	0.185	0.189	603,128	98.3%	100.4%	102.5%	86.7%	88.0%	89.3%	23,009	23,001	8	4.14	25,773	26,325	26,877
2014	3,387,489	0.181	0.185	0.189	663,139	92.5%	94.7%	96.8%	81.9%	83.2%	84.5%	23,821	23,810	11	4.10	25,759	26,351	26,943
2015	3,539,833	0.173	0.178	0.182	748,113	82.0%	84.0%	86.0%	74.8%	76.0%	77.3%	23,689	23,674	15	3.86	25,902	26,527	27,152
2016	3,683,303	0.170	0.174	0.179	794,415	78.7%	80.7%	82.8%	70.7%	72.0%	73.3%	23,712	23,691	21	3.70	26,362	27,045	27,729
2017	3,827,116	0.170	0.174	0.179	828,684	78.3%	80.5%	82.7%	69.1%	70.6%	72.0%	23,687	23,655	32	3.55	27,404	28,161	28,919
2018	3,925,915	0.171	0.176	0.181	841,763	79.9%	82.2%	84.5%	71.1%	72.7%	74.3%	23,556	23,508	48	3.41	28,540	29,372	30,204
2019	4,006,618	0.169	0.175	0.181	810,484	83.8%	86.5%	89.3%	76.4%	78.3%	80.2%	23,004	22,930	74	3.27	29,516	30,483	31,451
2020	3,940,025	0.163	0.170	0.176	746,370	86.1%	89.5%	92.9%	83.4%	85.9%	88.4%	20,749	20,626	123	3.04	30,955	32,193	33,430
2021	3,887,370	0.167	0.174	0.181	704,516	92.2%	96.0%	99.8%	86.5%	89.4%	92.2%	21,555	21,292	263	3.16	30,147	31,381	32,614
2022	4,130,158	0.160	0.169	0.179	704,404	93.7%	99.2%	104.7%	91.6%	95.9%	100.2%	21,233	20,488	745	2.98	31,090	32,912	34,733
2023	4,320,588	0.166	0.180	0.194	734,923	97.5%	105.8%	114.1%	105.8%	112.8%	119.9%	22,019	17,825	4,194	2.98	32,553	35,315	38,077

Washington Department of Labor & Industries

Medical Aid Fund Combined

Loss Adjustment Expenses

Data evaluated as of @06/30/23
Amounts in $000s

Calendar Year Ending June 30	Paid Loss	Paid LAE	LAE / Loss Ratio	Cumulative LAE / Loss Ratio
(1)	(2)	(3)	(4)	(5)
1992	265,012			
1993	282,099			
1994	282,764			
1995	285,974			
1996	307,245			
1997	303,821			
1998	335,967			
1999	711,349	46,399	6.5%	6.5%
2000	368,260	46,930	12.7%	8.6%
2001	403,518	55,280	13.7%	10.0%
2002	400,947	54,771	13.7%	10.8%
2003	436,339	55,096	12.6%	11.1%
2004	451,969	53,202	11.8%	11.2%
2005	468,625	69,151	14.8%	11.8%
2006	508,961	64,819	12.7%	11.9%
2007	532,822	70,767	13.3%	12.1%
2008	566,035	72,991	12.9%	12.2%
2009	635,575	80,013	12.6%	12.2%
2010	606,704	80,558	13.3%	12.3%
2011	583,000	80,506	13.8%	12.4%
2012	564,568	83,592	14.8%	12.6%
2013	569,394	92,704	16.3%	12.9%
2014	560,719	92,696	16.5%	13.1%
2015	562,705	99,138	17.6%	13.4%
2016	561,841	99,335	17.7%	13.7%
2017	572,066	95,647	16.7%	13.8%
2018	580,335	105,628	18.2%	14.1%
2019	575,962	109,605	19.0%	14.3%
2020	582,640	118,163	20.3%	14.6%
2021	552,758	118,132	21.4%	14.9%
2022	541,247	118,395	21.9%	15.2%
2023	566,354	124,693	22.0%	15.5%
		(14) Selected:		21.8%

Accident Year Ending June 30	Loss Unpaid Claims Low	Loss Unpaid Claims High	Estimated IBNR Low	Estimated IBNR Low	Provision For WCSM	Undiscounted LAE Unpaid Claims Low	Undiscounted LAE Unpaid Claims High	Discount Factor	Discounted LAE Unpaid Claims Low	Discounted LAE Unpaid Claims High
(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	38,382	46,892	0	0	0	4,509	5,509	0.821	3,703	4,524
1993	37,765	46,175	0	0	0	4,437	5,425	0.816	3,621	4,428
1994	42,316	51,836	0	0	0	4,971	6,090	0.810	4,028	4,934
1995	43,731	53,541	0	0	0	5,137	6,290	0.807	4,143	5,073
1996	46,623	57,033	0	0	0	5,477	6,700	0.802	4,392	5,372
1997	51,722	63,232	0	0	0	6,076	7,428	0.796	4,835	5,911
1998	58,223	71,133	0	0	0	6,840	8,357	0.789	5,400	6,597
1999	62,221	75,941	0	0	0	7,310	8,922	0.783	5,721	6,982
2000	71,590	87,520	0	0	0	8,410	10,282	0.776	6,526	7,978
2001	72,675	88,705	0	0	0	8,538	10,421	0.769	6,569	8,018
2002	75,163	91,803	0	0	0	8,830	10,785	0.763	6,739	8,230
2003	75,361	92,101	0	0	0	8,853	10,820	0.758	6,712	8,203
2004	82,938	101,388	0	0	0	9,743	11,911	0.752	7,325	8,954
2005	87,781	107,151	12	14	3	10,316	12,592	0.747	7,707	9,407
2006	95,618	116,708	21	25	5	11,240	13,718	0.741	8,331	10,167
2007	106,166	129,676	34	40	8	12,484	15,246	0.736	9,187	11,220
2008	114,115	139,365	83	97	19	13,433	16,401	0.732	9,834	12,006
2009	113,578	138,678	102	119	23	13,376	16,327	0.732	9,791	11,950
2010	105,391	128,791	122	143	27	12,421	15,172	0.728	9,045	11,048
2011	104,716	128,816	146	171	33	12,350	15,183	0.726	8,969	11,026
2012	107,279	130,479	195	228	44	12,666	15,395	0.725	9,182	11,160
2013	114,616	140,016	258	301	58	13,549	16,537	0.724	9,816	11,981
2014	126,119	154,319	350	410	79	14,930	18,249	0.726	10,845	13,256
2015	135,183	164,783	485	567	109	16,039	19,524	0.729	11,691	14,231
2016	148,246	180,646	684	800	153	17,638	21,456	0.733	12,928	15,726
2017	163,056	198,956	1,029	1,203	231	19,489	23,724	0.738	14,389	17,516
2018	183,022	222,222	1,573	1,840	353	22,011	26,643	0.746	16,416	19,870
2019	201,349	245,849	2,419	2,830	543	24,439	29,708	0.755	18,454	22,432
2020	214,683	266,030	4,015	4,697	900	26,523	32,624	0.767	20,351	25,032
2021	253,892	307,073	8,571	10,026	1,922	32,607	39,000	0.785	25,582	30,598
2022	324,285	401,637	24,246	28,361	5,438	45,961	55,460	0.813	37,350	45,069
2023	525,457	647,092	136,537	159,706	30,621	106,015	122,624	0.862	91,432	105,756
'92 to '22	3,983,264	4,875,588	180,883	211,577	40,566	526,621	634,523		411,010	494,657
'91 and Prior	300,380	331,999	0	0	0	35,289	39,003	0.838	29,564	32,676
Total	4,283,644	5,207,587	180,883	211,577	40,566	561,909	673,526		440,574	527,333
					L&I Selected:	757,708	757,708		632,127	632,127
					L&I Less Deloitte:	195,799	84,182		191,554	104,795

% of Ratio applied to open claims: 54%

Washington Department of Labor & Industries

Medical Aid Fund Combined

Deloitte Emergence - Actual Versus Expected Paid Analysis

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Unadjusted Deloitte Ult. Loss Low @06/30/22	Unadjusted Deloitte Ult. Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected Highg	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1992	369,260	378,170	329,163	40,097	49,007	1,472	1,800	1,525	53	(275)	369,070	377,580	(190)	(590)
1993	350,340	359,050	310,524	39,816	48,526	1,404	1,709	740	(664)	(969)	349,030	357,440	(1,310)	(1,610)
1994	379,390	389,300	334,699	44,691	54,601	1,675	2,046	1,155	(519)	(891)	378,170	387,690	(1,220)	(1,610)
1995	375,400	385,610	329,122	46,278	56,488	1,619	1,973	738	(881)	(1,235)	373,590	383,400	(1,810)	(2,210)
1996	384,050	394,960	334,810	49,240	60,150	1,657	2,021	1,106	(550)	(914)	382,540	392,950	(1,510)	(2,010)
1997	413,370	425,390	358,872	54,498	66,518	1,527	1,859	975	(552)	(884)	411,570	423,080	(1,800)	(2,310)
1998	448,030	461,650	386,313	61,717	75,337	1,703	2,076	1,883	180	(193)	446,420	459,330	(1,610)	(2,320)
1999	463,700	478,330	397,946	65,754	80,384	1,907	2,331	1,433	(474)	(898)	461,600	475,320	(2,100)	(3,010)
2000	524,230	541,060	448,578	75,652	92,482	2,132	2,604	2,452	320	(152)	522,620	538,550	(1,610)	(2,510)
2001	523,570	540,600	446,905	76,665	93,695	2,277	2,777	1,690	(587)	(1,087)	521,270	537,300	(2,300)	(3,300)
2002	536,840	554,180	458,716	78,124	95,464	2,031	2,476	2,300	270	(176)	536,180	552,820	(660)	(1,360)
2003	521,630	539,280	442,366	79,264	96,914	2,104	2,567	1,502	(601)	(1,064)	519,230	535,970	(2,400)	(3,310)
2004	570,650	589,810	483,729	86,921	106,081	2,204	2,680	2,433	228	(247)	569,100	587,550	(1,550)	(2,260)
2005	587,500	607,880	495,231	92,269	112,649	2,539	3,087	1,538	(1,002)	(1,550)	584,550	603,920	(2,950)	(3,960)
2006	631,220	653,230	531,030	100,190	122,200	2,651	3,215	1,793	(858)	(1,423)	628,440	649,530	(2,780)	(3,700)
2007	690,890	715,420	579,986	110,904	135,434	3,039	3,684	2,528	(510)	(1,156)	688,680	712,190	(2,210)	(3,230)
2008	729,900	756,500	610,076	119,824	146,424	3,646	4,445	3,339	(307)	(1,106)	727,530	752,780	(2,370)	(3,720)
2009	682,000	708,600	562,027	119,973	146,573	3,620	4,405	3,695	75	(710)	679,300	704,400	(2,700)	(4,200)
2010	615,200	639,800	505,757	109,443	134,043	3,694	4,511	2,552	(1,142)	(1,958)	613,700	637,100	(1,500)	(2,700)
2011	597,100	621,800	483,303	113,797	138,497	4,064	4,899	2,981	(1,083)	(1,918)	591,000	615,100	(6,100)	(6,700)
2012	578,600	604,300	463,522	115,078	140,778	4,353	5,287	3,099	(1,253)	(2,188)	573,900	597,100	(4,700)	(7,200)
2013	599,000	626,000	474,033	124,967	151,967	5,248	6,332	4,352	(897)	(1,980)	593,000	618,400	(6,000)	(7,600)
2014	620,800	650,700	482,197	138,603	168,503	6,454	7,777	5,284	(1,170)	(2,492)	613,600	641,800	(7,200)	(8,900)
2015	619,900	652,400	470,413	149,487	181,987	7,699	9,294	8,004	305	(1,290)	613,600	643,200	(6,300)	(9,200)
2016	633,700	670,100	468,642	165,058	201,458	9,881	11,941	8,211	(1,670)	(3,729)	625,100	657,500	(8,600)	(12,600)
2017	656,400	696,400	473,716	182,684	222,684	12,195	14,726	12,328	133	(2,398)	649,100	685,000	(7,300)	(11,400)
2018	680,500	727,500	474,116	206,384	253,384	15,305	18,830	15,162	(142)	(3,668)	672,300	711,500	(8,200)	(16,000)
2019	688,100	739,300	456,353	231,747	282,947	20,160	24,603	21,298	1,138	(3,305)	679,000	723,500	(9,100)	(15,800)
2020	649,220	701,800	394,887	254,333	306,913	29,099	35,100	32,734	3,635	(2,366)	642,304	693,652	(6,916)	(8,148)
2021	661,120	737,560	335,389	325,731	402,171	55,667	68,821	60,546	4,879	(8,275)	649,828	703,008	(11,292)	(34,552)
2022	705,260	815,990	179,998	525,262	635,992	167,595	202,719	155,852	(11,743)	(46,867)	660,135	737,486	(45,125)	(78,504)
2023														
'92 to '22	17,486,870	18,362,670	13,502,419	3,984,451	4,860,251	380,624	462,595	365,231	(15,393)	(97,364)	17,325,457	18,096,146	(161,413)	(266,524)
'91 and Prior	3,799,125	3,836,192	3,489,640	309,485	346,552	13,923	15,539	9,860	(4,063)	(5,679)	3,799,881	3,831,500	755	(4,692)
Total	21,285,995	22,198,862	16,992,059	4,293,936	5,206,803	394,547	478,135	375,091	(19,456)	(103,043)	21,125,338	21,927,646	(160,658)	(271,216)
											% Change in Unpaid Claim Estimate:		-3.7%	-5.2%

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Summary of Unpaid Claim Estimates

Data Evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	318,200	326,100	35,612	43,512	282,588	0.817	29,103	35,559
1993	298,700	306,400	34,459	42,159	264,241	0.811	27,951	34,197
1994	324,600	333,200	38,480	47,080	286,120	0.805	30,963	37,883
1995	313,100	321,700	38,574	47,174	274,526	0.799	30,823	37,695
1996	319,200	328,200	40,230	49,230	278,970	0.793	31,897	39,033
1997	348,700	358,700	44,755	54,755	303,945	0.787	35,208	43,075
1998	378,700	389,700	49,293	60,293	329,407	0.779	38,384	46,949
1999	396,100	407,800	52,620	64,320	343,480	0.771	40,594	49,620
2000	454,400	467,900	60,949	74,449	393,451	0.765	46,616	56,941
2001	455,200	469,000	62,276	76,076	392,924	0.759	47,249	57,720
2002	473,200	487,800	65,606	80,206	407,594	0.753	49,417	60,415
2003	459,700	474,300	65,560	80,160	394,140	0.748	49,009	59,924
2004	507,000	523,300	73,391	89,691	433,609	0.742	54,453	66,547
2005	517,900	535,000	77,240	94,340	440,660	0.737	56,888	69,483
2006	560,400	579,400	85,483	104,483	474,917	0.732	62,545	76,447
2007	619,000	640,200	95,647	116,847	523,353	0.727	69,512	84,919
2008	653,000	675,800	102,521	125,321	550,479	0.722	74,062	90,533
2009	603,300	624,900	97,367	118,967	505,933	0.719	69,997	85,525
2010	548,900	569,200	91,255	111,555	457,645	0.716	65,307	79,834
2011	530,000	551,000	89,772	110,772	440,228	0.713	64,016	78,991
2012	517,000	537,000	92,212	112,212	424,788	0.711	65,601	79,830
2013	534,000	556,000	97,884	119,884	436,116	0.710	69,509	85,132
2014	548,000	572,000	105,839	129,839	442,161	0.711	75,210	92,265
2015	546,000	571,000	112,349	137,349	433,651	0.712	80,015	97,820
2016	552,000	579,000	121,061	148,061	430,939	0.715	86,581	105,891
2017	572,000	602,000	133,178	163,178	438,822	0.720	95,933	117,543
2018	586,000	618,000	146,474	178,474	439,526	0.726	106,399	129,643
2019	585,000	620,000	158,378	193,378	426,622	0.734	116,301	142,002
2020	546,302	586,605	164,661	204,963	381,642	0.746	122,837	152,902
2021	556,095	596,479	198,104	238,489	357,990	0.766	151,655	182,571
2022	558,716	619,485	249,900	310,669	308,816	0.799	199,766	248,344
2023	614,201	715,083	432,656	533,537	181,546	0.861	372,718	459,624
'92 to '22	15,794,614	16,542,251	3,313,787	4,061,424	12,480,827		2,516,521	3,084,856
'91 and Prior	3,320,919	3,350,992	285,689	315,761	3,035,231	0.835	238,538	263,647
Total	19,115,534	19,893,243	3,599,475	4,377,185	15,516,058		2,755,058	3,348,503
(2) Section MAF - I, Exhibit 3 Col (11)			3,997,766	3,997,766	<--------L&I Selected-------->		2,982,880	2,982,880
(3) Section MAF - I, Exhibit 3 Col (12)			398,290	(379,420)	<-----L&I Less Deloitte----->		227,821	(365,624)

(4) = (2) - (6)
(5) = (3) - (6)
(6) Section MAF - I, Exhibit 7 Col (3)
(7) Section MAF - I, Exhibit 26
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	318,200	326,100	317,900	326,000	300	100	316,248	316,669	(421)	(1,952)	(9,852)
1993	298,700	306,400	299,200	307,000	(500)	(600)	287,808	298,427	(10,619)	(10,892)	(18,592)
1994	324,600	333,200	325,000	333,800	(400)	(600)	319,683	315,269	4,413	(4,917)	(13,517)
1995	313,100	321,700	313,700	322,500	(600)	(800)	309,561	315,052	(5,490)	(3,539)	(12,139)
1996	319,200	328,200	319,500	328,700	(300)	(500)	312,375	311,691	684	(6,825)	(15,825)
1997	348,700	358,700	349,200	359,400	(500)	(700)	356,699	352,658	4,041	7,999	(2,001)
1998	378,700	389,700	378,500	389,700	200	0	371,031	373,646	(2,615)	(7,669)	(18,669)
1999	396,100	407,800	396,700	408,700	(600)	(900)	399,142	393,781	5,361	3,042	(8,658)
2000	454,400	467,900	454,100	468,000	300	(100)	455,843	450,413	5,430	1,443	(12,057)
2001	455,200	469,000	455,800	470,100	(600)	(1,100)	458,394	460,473	(2,079)	3,194	(10,606)
2002	473,200	487,800	473,200	488,200	0	(400)	477,882	473,686	4,196	4,682	(9,918)
2003	459,700	474,300	460,600	475,600	(900)	(1,300)	462,239	455,881	6,358	2,539	(12,061)
2004	507,000	523,300	507,100	523,800	(100)	(500)	512,018	512,941	(924)	5,018	(11,282)
2005	517,900	535,000	519,300	537,000	(1,400)	(2,000)	519,446	508,510	10,935	1,546	(15,554)
2006	560,400	579,400	562,000	581,600	(1,600)	(2,200)	562,059	552,049	10,010	1,659	(17,341)
2007	619,000	640,200	620,300	642,300	(1,300)	(2,100)	607,609	607,930	(321)	(11,391)	(32,591)
2008	653,000	675,800	654,400	678,100	(1,400)	(2,300)	663,724	642,262	21,462	10,724	(12,076)
2009	603,300	624,900	604,300	626,800	(1,000)	(1,900)	599,557	595,675	3,882	(3,743)	(25,343)
2010	548,900	569,200	549,000	570,000	(100)	(800)	538,859	530,904	7,955	(10,041)	(30,341)
2011	530,000	551,000	534,000	555,000	(4,000)	(4,000)	525,290	521,677	3,613	(4,710)	(25,710)
2012	517,000	537,000	520,000	542,000	(3,000)	(5,000)	507,817	500,202	7,615	(9,183)	(29,183)
2013	534,000	556,000	538,000	561,000	(4,000)	(5,000)	530,362	521,236	9,126	(3,638)	(25,638)
2014	548,000	572,000	553,000	578,000	(5,000)	(6,000)	548,334	535,373	12,961	334	(23,666)
2015	546,000	571,000	550,000	577,000	(4,000)	(6,000)	556,399	543,051	13,348	10,399	(14,601)
2016	552,000	579,000	558,000	588,000	(6,000)	(9,000)	567,503	546,294	21,209	15,503	(11,497)
2017	572,000	602,000	577,000	610,000	(5,000)	(8,000)	597,886	584,050	13,836	25,886	(4,114)
2018	586,000	618,000	592,000	629,000	(6,000)	(11,000)	629,923	610,306	19,617	43,923	11,923
2019	585,000	620,000	593,000	633,000	(8,000)	(13,000)	660,599	631,156	29,443	75,599	40,599
2020	546,302	586,605	555,120	595,200	(8,818)	(8,595)	630,802	607,285	23,517	84,500	44,198
2021	556,095	596,479	565,120	625,360	(9,025)	(28,881)	644,622	623,728	20,894	88,527	48,143
2022	558,716	619,485	606,060	696,690	(47,344)	(77,205)	672,056	647,986	24,070	113,340	52,571
2023	614,201	715,083					705,079			90,877	(10,004)
'92 to '22	15,794,614	16,542,251	15,301,100	16,027,550	(120,687)	(200,381)	16,306,851	15,340,264	261,509	512,237	(235,401)
'91 and Prior	3,320,919	3,350,992	3,318,194	3,353,001	2,725	(2,009)	3,206,973	3,225,113	(18,140)	(113,947)	(144,019)
Total	19,115,534	19,893,243	18,619,294	19,380,551	(117,962)	(202,390)	19,513,824	18,565,376	243,369	398,290	(379,420)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	5.7% Incr Paid On Claims	1.9% Incr Paid On Premium	3.7% Incr Paid On Active	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)	(12)	(13)	(14)	(15)
1992	282,588	322,150	316,795	331,560			322,150	322,150	322,150	322,150	318,200	326,100	41,888	7,596	7,785
1993	264,241	302,636	299,151	315,265			302,404	302,457	302,709	302,551	298,700	306,400	39,149	7,630	7,827
1994	286,120	329,096	323,327	340,157			328,526	328,685	329,213	328,880	324,600	333,200	38,350	8,464	8,688
1995	274,526	317,314	313,468	331,384			316,625	316,999	318,527	317,366	313,100	321,700	36,775	8,514	8,748
1996	278,970	323,866	319,628	338,261			322,719	323,297	325,008	323,722	319,200	328,200	35,335	9,034	9,288
1997	303,945	354,392	348,405	368,301			352,299	353,055	355,018	353,691	348,700	358,700	35,599	9,795	10,076
1998	329,407	385,166	377,393	397,094			382,551	383,362	385,714	384,198	378,700	389,700	35,743	10,595	10,903
1999	343,480	402,941	395,061	414,798			400,131	401,031	403,694	401,949	396,100	407,800	35,659	11,108	11,436
2000	393,451	463,246	448,408	469,308			458,715	459,893	462,702	461,139	454,400	467,900	35,205	12,907	13,291
2001	392,924	464,450	448,616	469,505			459,483	460,906	463,525	462,091	455,200	469,000	33,021	13,785	14,203
2002	407,594	483,905	464,358	482,793			477,609	478,844	481,810	480,542	473,200	487,800	31,095	15,218	15,687
2003	394,140	469,887	453,000	471,418			464,067	465,534	468,491	466,995	459,700	474,300	29,841	15,405	15,894
2004	433,609	519,109	498,778	514,358			511,916	512,840	516,863	515,182	507,000	523,300	30,593	16,572	17,105
2005	440,660	529,802	510,822	528,138			522,870	524,402	528,694	526,442	517,900	535,000	30,503	16,978	17,539
2006	474,917	573,677	553,791	568,686			566,143	567,154	572,701	569,919	560,400	579,400	31,708	17,674	18,273
2007	523,353	635,117	609,257	622,346			625,149	625,902	632,218	629,596	619,000	640,200	31,962	19,367	20,030
2008	550,479	671,433	640,870	654,442			659,099	660,455	666,777	664,441	653,000	675,800	31,082	21,009	21,743
2009	505,933	620,666	592,972	603,353			608,943	610,027	616,675	614,078	603,300	624,900	27,593	21,864	22,647
2010	457,645	564,840	542,247	549,074			554,665	555,191	561,388	559,021	548,900	569,200	24,716	22,209	23,030
2011	440,228	547,020	529,225	534,101			538,434	538,722	544,293	540,483	530,000	551,000	23,911	22,165	23,043
2012	424,788	531,902	518,376	523,705			524,943	526,041	529,831	526,938	517,000	537,000	23,062	22,418	23,285
2013	436,116	550,614	538,029	542,328			543,519	544,920	546,993	545,144	534,000	556,000	23,009	23,208	24,165
2014	442,161	564,019	558,031	557,536			559,381	559,459	561,576	560,139	548,000	572,000	23,821	23,005	24,013
2015	433,651	559,813	560,697	560,633			557,874	559,350	558,643	558,622	546,000	571,000	23,689	23,049	24,104
2016	430,939	564,307	571,904	569,973			565,178	567,212	564,521	565,637	552,000	579,000	23,712	23,279	24,418
2017	438,822	585,087	596,258	592,230			586,657	589,472	584,019	586,716	572,000	602,000	23,687	24,149	25,415
2018	439,526	598,549	615,409	608,029			602,069	605,354	597,761	601,728	586,000	618,000	23,556	24,877	26,235
2019	426,622	596,571	621,291	610,486			603,398	607,512	597,543	602,818	585,000	620,000	23,004	25,430	26,951
2020	376,700	546,656	579,250	571,887			557,196	566,482	551,781	558,486	546,302	586,605	21,930	24,911	26,749
2021	353,626	546,346	605,971	574,551	715,379	626,306	572,883	571,008	566,930	570,274	556,095	596,479	24,035	23,137	24,818
2022	303,562	537,481	627,727	587,936	744,843	653,414	584,829	585,959	574,411	581,733	558,716	619,485	26,948	20,733	22,988
2023	181,310	567,459	736,901	642,974	816,460	678,431	673,791	656,805	645,615	658,737	614,201	715,083	24,689	24,877	28,963
Totals	12,466,032	16,029,515	16,115,420	16,246,613			16,106,213	16,130,480	16,137,792	16,141,408	15,794,614	16,542,251	944,870		

Change	Results of Rate Variation		
-2.0%	15,436,568	15,443,609	15,448,580
-1.0%	15,691,812	15,706,334	15,712,257
+1.0%	16,544,410	16,581,235	16,590,424
+2.0%	17,010,880	17,063,855	17,075,525

	Covid-19 Provision::			Paid	Ultimate Counts
(2) Section MAF - I, Exhibit 7 Col (3)	6,454	6,302	6,605	4,941	1,181
(3) Section MAF - I, Exhibit 7 Col (5)	6,287	6,095	6,479	4,365	2,479
(4) Section MAF - I, Exhibit 4 Col (10)	9,100	8,716	9,485	5,254	5,715
(5) Section MAF - I, Exhibit 5 Col (10)	4,642	4,201	5,083	235	2,670

(6) Section MAF - I, Exhibit 4 Col (4)
(7) Section MAF - I, Exhibit 5 Col (4)
(8) Section MAF - I, Exhibit 12 Col (6); Applying 5.7% Medical Severity Trend
(9) Section MAF - I, Exhibit 12 Col (10); Applying 1.9% Medical Rate Trend
(10) Section MAF - I, Exhibit 12 Col (14); Applying 3.7% Medical Active Time Loss Severity Trend
(11) Selected by Deloitte
(12) Selected by Deloitte
(13) Section MAF - I, Exhibit 8 Col (6)
(14) = (11) / (13) * 1,000
(15) = (12) / (13) * 1,000

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	41,888	6,650	278,546	87.7%	244,339	282,588	12.3%	34,207	316,795	7,563
1993	39,149	7,029	275,171	87.3%	240,261	264,241	12.7%	34,911	299,151	7,641
1994	38,350	7,429	284,920	86.9%	247,713	286,120	13.1%	37,207	323,327	8,431
1995	36,775	7,853	288,792	86.5%	249,850	274,526	13.5%	38,942	313,468	8,524
1996	35,335	8,301	293,300	86.1%	252,642	278,970	13.9%	40,659	319,628	9,046
1997	35,599	8,774	312,335	85.8%	267,874	303,945	14.2%	44,461	348,405	9,787
1998	35,743	9,274	331,473	85.5%	283,487	329,407	14.5%	47,987	377,393	10,559
1999	35,659	9,802	349,544	85.2%	297,963	343,480	14.8%	51,581	395,061	11,079
2000	35,205	10,361	364,764	84.9%	309,807	393,451	15.1%	54,957	448,408	12,737
2001	33,021	10,952	361,637	84.6%	305,944	392,924	15.4%	55,692	448,616	13,586
2002	31,095	11,576	359,955	84.2%	303,190	407,594	15.8%	56,764	464,358	14,934
2003	29,841	12,236	365,128	83.9%	306,269	394,140	16.1%	58,859	453,000	15,180
2004	30,593	12,933	395,666	83.5%	330,498	433,609	16.5%	65,169	498,778	16,304
2005	30,503	13,670	416,994	83.2%	346,832	440,660	16.8%	70,162	510,822	16,746
2006	31,708	14,450	458,164	82.8%	379,290	474,917	17.2%	78,874	553,791	17,466
2007	31,962	15,273	488,165	82.4%	402,261	523,353	17.6%	85,904	609,257	19,062
2008	31,082	16,144	501,776	82.0%	411,385	550,479	18.0%	90,391	640,870	20,619
2009	27,593	17,064	470,851	81.5%	383,811	505,933	18.5%	87,039	592,972	21,490
2010	24,716	18,037	445,791	81.0%	361,189	457,645	19.0%	84,602	542,247	21,939
2011	23,911	19,065	455,868	80.5%	366,871	440,228	19.5%	88,997	529,225	22,133
2012	23,062	20,151	464,733	79.9%	371,146	424,788	20.1%	93,588	518,376	22,477
2013	23,009	21,300	490,093	79.2%	388,180	436,116	20.8%	101,913	538,029	23,383
2014	23,821	22,514	536,306	78.4%	420,436	442,161	21.6%	115,870	558,031	23,426
2015	23,689	23,798	563,737	77.5%	436,691	433,651	22.5%	127,046	560,697	23,669
2016	23,712	25,154	596,452	76.4%	455,486	430,939	23.6%	140,965	571,904	24,119
2017	23,687	26,588	629,774	75.0%	472,337	438,822	25.0%	157,437	596,258	25,173
2018	23,556	28,103	662,010	73.4%	486,126	439,526	26.6%	175,883	615,409	26,125
2019	23,004	29,705	683,347	71.5%	488,678	426,622	28.5%	194,669	621,291	27,008
2020	20,749	31,398	651,495	68.9%	448,945	376,700	31.1%	202,550	579,250	27,917
2021	21,555	33,188	715,379	64.7%	463,033	353,626	35.3%	252,346	605,971	28,112
2022	21,233	35,080	744,843	56.5%	420,678	303,562	43.5%	324,165	627,727	29,564
2023	22,019	37,079	816,460	32.0%	260,869	181,310	68.0%	555,591	736,901	33,466
Totals	932,825		15,053,468		11,404,080	12,466,032		3,649,388	16,115,420	

(2) Section MAF - I, Exhibit 8 Col (6)
(3) Section MAF - I, Exhibit 6 Col (11)
(4) = (2) x (3) / 1,000
(5) = 1 / Section MAF - I, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section MAF - I, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	MAF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	434,198	0.92	398,779	87.7%	349,807	282,588	12.3%	48,973	331,560	0.76
1993	437,906	0.92	402,185	87.3%	351,160	264,241	12.7%	51,024	315,265	0.72
1994	450,556	0.92	413,803	86.9%	359,765	286,120	13.1%	54,037	340,157	0.75
1995	459,113	0.92	421,662	86.5%	364,803	274,526	13.5%	56,859	331,384	0.72
1996	465,698	0.92	427,710	86.1%	368,418	278,970	13.9%	59,291	338,261	0.73
1997	492,260	0.92	452,105	85.8%	387,748	303,945	14.2%	64,357	368,301	0.75
1998	509,082	0.92	467,555	85.5%	399,868	329,407	14.5%	67,687	397,094	0.78
1999	526,217	0.92	483,292	85.2%	411,974	343,480	14.8%	71,318	414,798	0.79
2000	548,203	0.92	503,484	84.9%	427,628	393,451	15.1%	75,857	469,308	0.86
2001	541,447	0.92	497,279	84.6%	420,698	392,924	15.4%	76,581	469,505	0.87
2002	519,209	0.92	476,855	84.2%	401,656	407,594	15.8%	75,199	482,793	0.93
2003	521,961	0.92	479,383	83.9%	402,105	394,140	16.1%	77,278	471,418	0.90
2004	533,809	0.92	490,264	83.5%	409,515	433,609	16.5%	80,750	514,358	0.96
2005	566,091	0.92	519,914	83.2%	432,435	440,660	16.8%	87,479	528,138	0.93
2006	593,063	0.92	544,685	82.8%	450,916	474,917	17.2%	93,769	568,686	0.96
2007	612,507	0.92	562,543	82.4%	463,550	523,353	17.6%	98,993	622,346	1.02
2008	628,372	0.92	577,114	82.0%	473,151	550,479	18.0%	103,963	654,442	1.04
2009	573,813	0.92	527,006	81.5%	429,586	505,933	18.5%	97,420	603,353	1.05
2010	524,554	0.92	481,765	81.0%	390,336	457,645	19.0%	91,429	549,074	1.05
2011	523,551	0.92	480,843	80.5%	386,970	440,228	19.5%	93,873	534,101	1.02
2012	534,823	0.92	491,196	79.9%	392,279	424,788	20.1%	98,917	523,705	0.98
2013	556,132	0.92	510,767	79.2%	404,555	436,116	20.8%	106,212	542,328	0.98
2014	581,443	0.92	534,013	78.4%	418,638	442,161	21.6%	115,374	557,536	0.96
2015	613,497	0.92	563,452	77.5%	436,470	433,651	22.5%	126,982	560,633	0.91
2016	640,532	0.92	588,282	76.4%	449,247	430,939	23.6%	139,034	569,973	0.89
2017	668,163	0.92	613,659	75.0%	460,251	438,822	25.0%	153,408	592,230	0.89
2018	690,563	0.92	634,231	73.4%	465,728	439,526	26.6%	168,503	608,029	0.88
2019	702,744	0.92	645,419	71.5%	461,555	426,622	28.5%	183,864	610,486	0.87
2020	683,572	0.92	627,811	68.9%	432,625	376,700	31.1%	195,187	571,887	0.84
2021	681,933	0.92	626,306	64.7%	405,380	353,626	35.3%	220,926	574,551	0.84
2022	711,448	0.92	653,414	56.5%	369,040	303,562	43.5%	284,374	587,936	0.83
2023	738,688	0.92	678,431	32.0%	216,767	181,310	68.0%	461,664	642,974	0.87
Totals	18,265,147		16,775,206		12,994,625	12,466,032		3,780,581	16,246,613	

(2) Provided by Client
(3) Section MAF - I, Exhibit 6 Col (16)
(4) = (2) x (3)
(5) = 1 / Section MAF - I, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section MAF - I, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Me

Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Paid LDF	Indicated Ultimate Loss: Incremental Paid On Claims	Indicated Ultimate Loss: Incremental Paid On Exposures	Initial Selected Ultimate Loss	Medical Fee Schedule Adjustment	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	MAF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	41,888	322,150	322,150	322,150	322,150	1.000	7,691	5.576	42,884	6,650	434,198	0.74	1.000	0.74	0.92
1993	39,149	302,636	302,404	302,457	302,430	1.000	7,725	5.275	40,753	7,029	437,906	0.69	1.000	0.69	0.92
1994	38,350	329,096	328,526	328,685	328,606	1.000	8,569	4.991	42,765	7,429	450,556	0.73	1.000	0.73	0.92
1995	36,775	317,314	316,625	316,999	316,812	1.000	8,615	4.722	40,677	7,853	459,113	0.69	1.000	0.69	0.92
1996	35,335	323,866	322,719	323,297	323,008	1.000	9,141	4.467	40,835	8,301	465,698	0.69	1.000	0.69	0.92
1997	35,599	354,392	352,299	353,055	352,677	1.000	9,907	4.226	41,869	8,774	492,260	0.72	1.000	0.72	0.92
1998	35,743	385,166	382,551	383,362	382,956	1.000	10,714	3.998	42,838	9,274	509,082	0.75	1.000	0.75	0.92
1999	35,659	402,941	400,131	401,031	400,581	1.000	11,234	3.783	42,493	9,802	526,217	0.76	1.000	0.76	0.92
2000	35,205	463,246	458,715	459,893	459,304	1.000	13,047	3.579	46,690	10,361	548,203	0.84	1.000	0.84	0.92
2001	33,021	464,450	459,483	460,906	460,194	1.000	13,936	3.386	47,185	10,952	541,447	0.85	1.000	0.85	0.92
2002	31,095	483,905	477,609	478,844	478,226	1.000	15,380	3.203	49,263	11,576	519,209	0.92	1.000	0.92	0.92
2003	29,841	469,887	464,067	465,534	464,800	1.000	15,576	3.030	47,201	12,236	521,961	0.89	1.000	0.89	0.92
2004	30,593	519,109	511,916	512,840	512,378	1.000	16,748	2.867	48,017	12,933	533,809	0.96	1.000	0.96	0.92
2005	30,503	529,802	522,870	524,402	523,636	1.000	17,167	2.712	46,562	13,670	566,091	0.93	1.000	0.93	0.92
2006	31,708	573,677	566,143	567,154	566,649	1.000	17,871	2.566	45,859	14,450	593,063	0.96	1.000	0.96	0.92
2007	31,962	635,117	625,149	625,902	625,526	1.000	19,571	2.428	47,513	15,273	612,507	1.02	1.000	1.02	0.92
2008	31,082	671,433	659,099	660,455	659,777	1.000	21,227	2.297	48,755	16,144	628,372	1.05	1.000	1.05	0.92
2009	27,593	620,666	608,943	610,027	609,485	1.000	22,088	2.173	47,997	17,064	573,813	1.06	1.000	1.06	0.92
2010	24,716	564,840	554,665	555,191	554,928	1.000	22,452	2.056	46,157	18,037	524,554	1.06	1.000	1.06	0.92
2011	23,911	547,020	538,434	538,722	538,578	1.000	22,524	1.945	43,807	19,065	523,551	1.03	1.000	1.03	0.92
2012	23,062	531,902	524,943	526,041	525,492	1.000	22,786	1.840	41,927	20,151	534,823	0.98	1.000	0.98	0.92
2013	23,009	550,614	543,519	544,920	544,220	1.000	23,653	1.741	41,174	21,300	556,132	0.98	1.000	0.98	0.92
2014	23,821	564,019	559,381	559,459	559,420	1.000	23,485	1.647	38,677	22,514	581,443	0.96	1.000	0.96	0.92
2015	23,689	559,813	557,874	559,350	558,612	1.000	23,581	1.558	36,742	23,798	613,497	0.91	1.000	0.91	0.92
2016	23,712	564,307	565,178	567,212	566,195	1.000	23,878	1.474	35,198	25,154	640,532	0.88	1.000	0.88	0.92
2017	23,687	585,087	586,657	589,472	588,065	1.000	24,827	1.395	34,624	26,588	668,163	0.88	1.000	0.88	0.92
2018	23,556	598,549	602,069	605,354	603,711	1.000	25,628	1.319	33,814	28,103	690,563	0.87	1.000	0.87	0.92
2019	23,004	596,571	603,398	607,512	605,455	1.000	26,319	1.248	32,853	29,705	702,744	0.86	1.000	0.86	0.92
2020	20,749	546,656	557,196	566,482	561,839	1.000	27,077	1.181	31,977	31,398	683,572	0.82	1.000	0.82	0.92
2021	21,555	546,346	572,883	571,008	571,946	1.000	26,534	1.117	29,645	33,188	681,933	0.84	1.000	0.84	0.92
2022	21,233	537,481	584,829	585,959	585,394	1.000	27,570	1.057	29,142	35,080	711,448	0.82	1.000	0.82	0.92
2023	22,019	567,459	673,791	656,805	665,298	1.000	30,214	1.000	30,214	37,079	738,688	0.90	1.000	0.90	0.92
Totals	932,825	16,029,515	16,106,213	16,130,480	16,118,347						18,265,147				

(2) Section MAF - I, Exhibit 8 Col (6)
(3) Section MAF - I, Exhibit 7 Col (5)
(4) Section MAF - I, Exhibit 12 Col (6)
(5) Section MAF - I, Exhibit 12 Col (10)
(6) Selected by Deloitte
(7)
(8) = (6) / (2) x (7) * 1,000
(9) Based on (20)
(10) = (8) x (9)
(11) = (21) /(9)
(12) Provided by Client
(13) = (6) / (12) x (7)
(14) Based on (25)
(15) = (13) x (14)
(16) = (26) / (14)

				Trend	Fitted R-squared	Trended Loss Severity
				(17)	(18)	(19)
5	Year Prior	3		1.031	0.994	33,693
10	Year Prior	3		1.020	0.930	37,079
20	Year Prior	3		1.032	0.918	42,265
25	Year Prior	3		1.044	0.912	42,401
	Prior Trended					38,928
				(20)		(21)
			Selected	1.057		37,079

	Trend	Fitted R-squared	Trended Loss Ratio
	(22)	(23)	(24)
	0.983	0.795	0.86
	0.977	0.957	0.92
	0.996	0.087	0.94
	1.007	0.190	0.91
			0.96
	(25)		(26)
Selected	1.000		0.92

(17) Exponential Trend based on (8)
(18) Fitted R-squared based on (8)
(19) Averages based on (10)
(20) Selected by Deloitte
(21) Selected by Deloitte

(22) Exponential Trend based on (13)
(23) Fitted R-squared based on (13)
(24) Averages based on (15)
(25) Selected by Deloitte
(26) Selected by Deloitte

Washington Department of Labor & Industries

ɜdical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID

Loss Development Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1992	Unlimited	282,588	1.140	322,150
1993	Unlimited	264,241	1.145	302,636
1994	Unlimited	286,120	1.150	329,096
1995	Unlimited	274,526	1.156	317,314
1996	Unlimited	278,970	1.161	323,866
1997	Unlimited	303,945	1.166	354,392
1998	Unlimited	329,407	1.169	385,166
1999	Unlimited	343,480	1.173	402,941
2000	Unlimited	393,451	1.177	463,246
2001	Unlimited	392,924	1.182	464,450
2002	Unlimited	407,594	1.187	483,905
2003	Unlimited	394,140	1.192	469,887
2004	Unlimited	433,609	1.197	519,109
2005	Unlimited	440,660	1.202	529,802
2006	Unlimited	474,917	1.208	573,677
2007	Unlimited	523,353	1.214	635,117
2008	Unlimited	550,479	1.220	671,433
2009	Unlimited	505,933	1.227	620,666
2010	Unlimited	457,645	1.234	564,840
2011	Unlimited	440,228	1.243	547,020
2012	Unlimited	424,788	1.252	531,902
2013	Unlimited	436,116	1.263	550,614
2014	Unlimited	442,161	1.276	564,019
2015	Unlimited	433,651	1.291	559,813
2016	Unlimited	430,939	1.309	564,307
2017	Unlimited	438,822	1.333	585,087
2018	Unlimited	439,526	1.362	598,549
2019	Unlimited	426,622	1.398	596,571
2020	Unlimited	376,700	1.451	546,656
2021	Unlimited	353,626	1.545	546,346
2022	Unlimited	303,562	1.771	537,481
2023	Unlimited	181,310	3.130	567,459
Totals		12,466,032		16,029,515

(2) Data is Unlimited
(3) Section MAF - I, Exhibit 9
(4) Section MAF - I, Exhibit 9
(5) = (3) x (4)

Washington Department of Labor & Industries

-19 Clai Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	1,295,003	41,888			41,888	41,888	0	3.23		3.23
1993	1,300,234	39,149			39,149	39,149	0	3.01		3.01
1994	1,331,912	38,350			38,350	38,350	0	2.88		2.88
1995	1,352,934	36,775			36,775	36,775	0	2.72		2.72
1996	1,369,236	35,335			35,335	35,335	0	2.58		2.58
1997	1,447,184	35,599			35,599	35,599	0	2.46		2.46
1998	1,494,051	35,743			35,743	35,743	0	2.39	1.88	2.39
1999	1,547,522	35,659			35,659	35,659	0	2.30	1.83	2.30
2000	1,614,996	35,205			35,205	35,205	0	2.18	1.73	2.18
2001	1,594,320	33,021			33,021	33,021	0	2.07	1.62	2.07
2002	1,526,157	31,095			31,095	31,095	0	2.04	1.57	2.04
2003	1,533,966	29,841			29,841	29,841	0	1.95	1.49	1.95
2004	1,566,101	30,593			30,593	30,593	0	1.95	1.52	1.95
2005	1,661,223	30,503			30,503	30,503	0	1.84	1.41	1.84
2006	1,745,691	31,708			31,708	31,707	1	1.82	1.42	1.82
2007	1,808,839	31,962			31,962	31,961	1	1.77	1.39	1.77
2008	1,857,093	31,082			31,082	31,079	3	1.67	1.31	1.67
2009	1,681,893	27,593			27,593	27,590	3	1.64	1.31	1.64
2010	1,519,712	24,716			24,716	24,712	4	1.63	1.28	1.63
2011	1,514,351	23,911			23,911	23,907	4	1.58	1.24	1.58
2012	1,545,329	23,062			23,062	23,056	6	1.49	1.14	1.49
2013	1,609,862	23,009			23,009	23,001	8	1.43	1.09	1.43
2014	1,687,537	23,821			23,821	23,810	11	1.41	1.10	1.41
2015	1,782,932	23,689			23,689	23,674	15	1.33	1.05	1.33
2016	1,865,100	23,712			23,712	23,691	21	1.27	1.02	1.27
2017	1,950,175	23,687			23,687	23,655	32	1.21	0.98	1.21
2018	2,018,058	23,556			23,556	23,508	48	1.16	0.95	1.17
2019	2,060,486	23,004			23,004	22,930	74	1.11	0.88	1.12
2020	2,009,174	20,749			20,749	20,626	123	1.03	0.84	1.03
2021	2,017,191	21,555			21,555	21,292	263	1.06	0.95	1.07
2022	2,097,781	21,233			21,233	20,488	745	0.98	0.85	1.01
2023	2,178,594	21,892	22,579	22,019	22,019	17,825	4,194	0.82	0.82	1.01
Totals	53,584,638	932,697			932,825	927,268	5,557		-4.0%	-0.1%
									Selected:	1.04

OLEP Frequency Change for 2019-2023: -7.2%

(2) Provided by Client
(3) Section MAF - I, Exhibit 10
(4) Selected Ultimate Frequency x (2) / 100
(5) = (4) x unreported % + (7)
(6) Selected by Deloitte
(7) Section MAF - I, Exhibit 10
(8) = (6) - (7)
(9) = (7) / (2) x 100
(10) = (Section MAF - I, Exhibit 10) / (2) x 100
(11) = (6) / (2) x 100

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	85,621	160,816	187,184	202,778	214,189	222,320	229,504	234,784	239,716	243,947	248,694	251,802	254,390	257,268	259,441	261,956	263,628	265,331	266,936	268,458	269,696	271,051	272,353	273,357	274,657	275,577	276,713	277,476	278,932	280,174	281,333	282,588
1993	88,733	159,681	184,220	198,783	208,378	216,445	222,573	227,687	232,413	235,690	238,542	240,905	242,958	244,735	246,483	248,144	249,970	251,644	253,125	254,205	255,357	257,106	258,728	259,531	260,374	261,294	261,996	262,809	263,336	263,712	264,241	
1994	87,373	158,345	185,504	199,980	211,738	220,944	227,998	234,659	239,862	245,001	248,964	252,794	256,246	259,423	262,094	264,826	267,659	270,212	272,695	274,366	275,792	276,909	278,832	280,462	281,773	282,880	283,829	284,470	285,242	286,120		
1995	85,297	159,901	184,709	200,409	211,475	219,529	226,438	232,143	237,166	241,511	244,975	248,348	251,747	254,499	257,447	260,195	262,746	264,557	266,016	267,076	268,253	269,176	270,319	271,316	272,120	272,958	273,613	274,133	274,526			
1996	91,409	163,841	191,444	206,924	218,109	227,505	234,564	240,382	244,692	248,388	251,963	254,822	257,480	260,085	262,224	264,029	265,737	267,446	269,252	270,827	272,534	273,768	274,810	275,865	277,050	277,555	278,257	278,970				
1997	93,712	177,725	207,840	224,407	236,534	245,580	253,836	260,182	265,923	271,258	275,679	279,296	283,903	286,765	289,242	291,193	293,090	294,399	295,944	297,177	298,218	299,312	300,574	301,596	302,530	303,356	303,945					
1998	100,099	186,635	219,342	239,413	252,605	263,146	271,440	278,686	284,616	289,918	294,660	299,022	303,167	306,836	310,004	313,177	315,852	318,084	319,579	320,946	322,630	324,123	325,516	326,774	327,968	329,407						
1999	107,110	196,870	232,853	252,105	267,262	278,748	287,903	296,041	303,123	308,480	313,646	318,682	322,531	325,759	328,206	330,672	332,959	334,559	336,099	337,512	339,044	340,270	341,534	342,549	343,480							
2000	113,799	216,579	254,249	279,143	296,498	310,157	322,521	332,903	341,440	350,144	357,069	362,694	367,190	371,574	375,154	377,867	380,313	382,741	384,973	386,722	388,416	390,057	391,530	393,451								
2001	122,131	227,154	270,390	295,552	313,378	326,720	336,531	345,325	353,547	360,206	365,325	369,692	373,768	377,301	380,126	382,468	384,459	386,385	387,794	389,420	390,562	391,764	392,924									
2002	119,693	231,777	274,766	299,561	316,833	330,454	341,421	352,090	361,185	368,041	375,426	380,933	384,723	388,264	391,290	394,863	397,174	399,657	402,409	404,261	405,839	407,594										
2003	126,724	239,829	282,619	307,917	324,275	336,767	347,331	356,463	363,519	369,268	373,961	378,125	381,565	383,835	386,086	387,991	389,519	390,749	392,039	393,105	394,140											
2004	136,859	257,275	303,225	328,906	347,940	364,111	376,722	386,149	393,780	400,497	406,247	411,140	415,466	419,213	422,152	424,764	427,450	429,639	431,670	433,609												
2005	140,155	269,434	316,116	343,482	365,444	381,578	394,173	403,919	411,982	418,361	423,295	427,139	430,370	433,351	435,621	437,430	438,510	439,611	440,660													
2006	158,094	296,087	347,588	381,698	403,323	418,078	430,316	439,512	447,112	453,141	457,602	461,812	465,257	468,062	470,224	471,974	473,642	474,917														
2007	169,371	319,562	381,735	415,410	438,613	454,415	466,997	478,626	488,368	495,673	502,543	507,294	511,756	515,456	518,439	521,471	523,353															
2008	180,823	351,111	414,376	448,776	472,170	489,610	502,913	513,862	522,415	529,539	535,567	538,977	542,793	545,680	548,079	550,479																
2009	188,770	337,788	390,881	420,328	439,182	454,219	466,060	476,417	483,008	489,264	493,821	497,400	500,782	503,587	505,933																	
2010	178,846	313,958	362,200	389,306	406,497	418,145	427,846	435,124	440,687	445,646	449,662	452,953	455,715	457,645																		
2011	173,706	305,457	353,481	378,508	394,470	405,678	414,412	421,565	426,885	431,217	435,215	438,254	440,228																			
2012	171,763	307,515	352,652	375,629	388,612	398,281	405,818	411,755	416,346	420,063	422,654	424,788																				
2013	178,588	312,074	358,733	382,416	397,613	408,625	416,603	423,479	428,774	432,628	436,116																					
2014	179,030	319,641	366,458	390,510	406,519	417,651	426,108	432,995	437,975	442,161																						
2015	179,571	316,752	364,679	388,365	402,769	413,025	421,000	427,773	433,651																							
2016	182,533	325,128	372,734	394,753	408,463	418,372	425,193	430,939																								
2017	188,205	335,140	381,387	405,962	420,431	430,267	438,822																									
2018	196,869	345,170	392,762	415,214	429,349	439,526																										
2019	191,824	337,949	386,488	412,156	426,622																											
2020	182,145	308,209	352,792	376,700																												
2021	178,771	305,563	353,626																													
2022	169,066	303,562																														
2023	181,310																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	1.878	1.164	1.083	1.056	1.038	1.032	1.023	1.021	1.018	1.019	1.012	1.010	1.011	1.008	1.010	1.006	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.005	1.003	1.004	1.003	1.005	1.004	1.004	1.004	
1993	1.800	1.154	1.079	1.048	1.039	1.028	1.023	1.021	1.014	1.012	1.010	1.009	1.007	1.007	1.007	1.007	1.007	1.006	1.004	1.005	1.007	1.006	1.003	1.003	1.004	1.003	1.003	1.002	1.001	1.002		
1994	1.812	1.172	1.078	1.059	1.043	1.032	1.029	1.022	1.021	1.016	1.015	1.014	1.012	1.010	1.010	1.011	1.010	1.009	1.006	1.005	1.004	1.007	1.006	1.005	1.004	1.003	1.002	1.003	1.003			
1995	1.875	1.155	1.085	1.055	1.038	1.031	1.025	1.022	1.018	1.014	1.014	1.014	1.011	1.012	1.011	1.010	1.007	1.006	1.004	1.004	1.003	1.004	1.004	1.003	1.003	1.002	1.002	1.001				
1996	1.792	1.168	1.081	1.054	1.043	1.031	1.025	1.018	1.015	1.014	1.011	1.010	1.010	1.008	1.007	1.006	1.006	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.002	1.003	1.003					
1997	1.896	1.169	1.080	1.054	1.038	1.034	1.025	1.022	1.020	1.016	1.013	1.016	1.010	1.009	1.007	1.007	1.004	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.002						
1998	1.865	1.175	1.092	1.055	1.042	1.032	1.027	1.021	1.019	1.016	1.015	1.014	1.012	1.010	1.010	1.009	1.007	1.005	1.004	1.005	1.005	1.004	1.004	1.004	1.004							
1999	1.838	1.183	1.083	1.060	1.043	1.033	1.028	1.024	1.018	1.017	1.016	1.012	1.010	1.008	1.008	1.007	1.005	1.005	1.004	1.005	1.004	1.004	1.003	1.003								
2000	1.903	1.174	1.098	1.062	1.046	1.040	1.032	1.026	1.025	1.020	1.016	1.012	1.012	1.010	1.007	1.006	1.006	1.006	1.005	1.004	1.004	1.004	1.005									
2001	1.860	1.190	1.093	1.060	1.043	1.030	1.026	1.024	1.019	1.014	1.012	1.011	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.003										
2002	1.936	1.185	1.090	1.058	1.043	1.033	1.031	1.026	1.019	1.020	1.015	1.010	1.009	1.008	1.009	1.006	1.006	1.007	1.005	1.004	1.004											
2003	1.893	1.178	1.090	1.053	1.039	1.031	1.026	1.020	1.016	1.013	1.011	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.003												
2004	1.880	1.179	1.085	1.058	1.046	1.035	1.025	1.020	1.017	1.014	1.012	1.011	1.009	1.007	1.006	1.006	1.005	1.005	1.004													
2005	1.922	1.173	1.087	1.064	1.044	1.033	1.025	1.020	1.015	1.012	1.009	1.008	1.007	1.005	1.004	1.002	1.003	1.002														
2006	1.873	1.174	1.098	1.057	1.037	1.029	1.021	1.017	1.013	1.010	1.009	1.007	1.006	1.005	1.004	1.004	1.003															
2007	1.887	1.195	1.088	1.056	1.036	1.028	1.025	1.020	1.015	1.014	1.009	1.009	1.007	1.006	1.006	1.004																
2008	1.942	1.180	1.083	1.052	1.037	1.027	1.022	1.017	1.014	1.011	1.006	1.007	1.005	1.004	1.004																	
2009	1.789	1.157	1.075	1.045	1.034	1.026	1.022	1.014	1.013	1.009	1.007	1.007	1.006	1.005																		
2010	1.755	1.154	1.075	1.044	1.029	1.023	1.017	1.013	1.011	1.009	1.007	1.006	1.004																			
2011	1.758	1.157	1.071	1.042	1.028	1.022	1.017	1.013	1.010	1.009	1.007	1.005																				
2012	1.790	1.147	1.065	1.035	1.025	1.019	1.015	1.011	1.009	1.006	1.005																					
2013	1.747	1.150	1.066	1.040	1.028	1.020	1.017	1.013	1.009	1.008																						
2014	1.785	1.146	1.066	1.041	1.027	1.020	1.016	1.012	1.010																							
2015	1.764	1.151	1.065	1.037	1.025	1.019	1.016	1.014																								
2016	1.781	1.146	1.059	1.035	1.024	1.016	1.014																									
2017	1.781	1.138	1.064	1.036	1.023	1.020																										
2018	1.753	1.138	1.057	1.034	1.024																											
2019	1.762	1.144	1.066	1.035																												
2020	1.692	1.145	1.068																													
2021	1.709	1.157																														
2022	1.796																															
2023																																
Wtd 3 yr avg	1.731	1.148	1.064	1.035	1.024	1.019	1.015	1.013	1.009	1.008	1.006	1.006	1.005	1.005	1.005	1.003	1.003	1.003	1.004	1.003	1.004	1.003	1.004	1.003	1.003	1.002	1.002	1.002	1.003	1.003	1.004	
Wtd 5 yr avg	1.742	1.144	1.063	1.035	1.025	1.019	1.015	1.012	1.010	1.008	1.007	1.007	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.004	
Wtd 7 yr avg	1.753	1.145	1.064	1.037	1.025	1.019	1.016	1.013	1.011	1.010	1.007	1.007	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.004	
Wtd 10 yr avg	1.757	1.146	1.065	1.038	1.027	1.021	1.018	1.014	1.012	1.010	1.008	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.004	
Prior Selected	1.768	1.146	1.065	1.039	1.028	1.022	1.019	1.015	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.005	1.004	1.004	1.003	1.004	1.004	1.005	1.005	1.004	1.005	1.140
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.768	1.146	1.065	1.038	1.027	1.021	1.018	1.014	1.012	1.010	1.008	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.004	1.004	1.005	1.004	1.005	1.140
Cumulative	3.130	1.771	1.545	1.451	1.398	1.362	1.333	1.309	1.291	1.276	1.263	1.252	1.243	1.234	1.227	1.220	1.214	1.208	1.202	1.197	1.192	1.187	1.182	1.177	1.173	1.169	1.166	1.161	1.156	1.150	1.145	1.140

Notes

919 Accident Year 1997 was manually adjusted $919,247 at FY2010 to remove a recovery that was unintentionally booked during the year. The recovery was reversed the following year.

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Reported Claim Count Development Method

Data evaluated as of @06/30/23
Compensable Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							41,793	41,856	41,874	41,888	41,894	41,899	41,909	41,911	41,909	41,910	41,898	41,894	41,894	41,894	41,894	41,890	41,886	41,886	41,886	41,888	41,888	41,888	41,888	41,888	41,888	41,888
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149	
1994					38,181	38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,350		
1995				36,504	36,642	36,704	36,733	36,755	36,771	36,780	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775			
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335				
1997		34,239	35,058	35,358	35,475	35,526	35,565	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599					
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743						
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,658	35,659	35,659	35,659	35,659							
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205								
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,019	33,021									
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,095										
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841											
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,593	30,593												
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,500	30,500	30,503	30,503	30,503													
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707														
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961															
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079																
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590																	
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712																		
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907																			
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056																				
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001																					
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810																						
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674																							
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691																								
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655																									
2018	19,099	22,808	23,286	23,414	23,468	23,508																										
2019	18,161	22,213	22,726	22,860	22,930																											
2020	16,931	20,113	20,498	20,626																												
2021	19,083	20,974	21,292																													
2022	17,872	20,488																														
2023	17,825																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.024	1.009	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.222	1.024	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.247	1.024	1.007	1.004	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.255	1.021	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2006	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																				
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000																					
2013	1.256	1.027	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000																						
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000	1.000																							
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000																								
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000																									
2017	1.194	1.022	1.007	1.002	1.001	1.001																										
2018	1.194	1.021	1.005	1.002	1.002																											
2019	1.223	1.023	1.006	1.003																												
2020	1.188	1.019	1.006																													
2021	1.099	1.015																														
2022	1.146																															
2023																																
Wtd 3 yr avg	1.143	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Wtd 5 yr avg	1.170	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Wtd 7 yr avg	1.178	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Wtd 10 yr avg	1.196	1.022	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
L&I 6.30.23	1.098	1.018	1.006	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior Selected	1.223	1.024	1.006	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.185	1.024	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.228	1.036	1.012	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Paid Loss Severity

Data evaluated as of @06/30/23
Paid Loss Per Reported Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							5,491	5,609	5,725	5,824	5,936	6,010	6,070	6,138	6,191	6,250	6,292	6,333	6,372	6,408	6,438	6,471	6,502	6,526	6,557	6,579	6,606	6,624	6,659	6,689	6,716	6,746
1993						5,544	5,691	5,819	5,937	6,019	6,091	6,150	6,202	6,248	6,292	6,338	6,385	6,428	6,466	6,493	6,523	6,567	6,609	6,629	6,651	6,674	6,692	6,713	6,727	6,736	6,750	
1994					5,546	5,775	5,952	6,121	6,254	6,387	6,489	6,589	6,678	6,761	6,833	6,906	6,980	7,046	7,111	7,155	7,192	7,221	7,271	7,314	7,347	7,376	7,401	7,418	7,438	7,461		
1995				5,490	5,771	5,981	6,164	6,316	6,450	6,566	6,658	6,749	6,841	6,919	7,001	7,076	7,145	7,195	7,234	7,263	7,295	7,320	7,351	7,378	7,400	7,422	7,440	7,454	7,465			
1996			5,487	5,892	6,191	6,446	6,640	6,801	6,922	7,025	7,127	7,207	7,285	7,361	7,422	7,472	7,521	7,569	7,620	7,664	7,713	7,748	7,777	7,807	7,841	7,855	7,875	7,895				
1997		5,191	5,928	6,347	6,668	6,913	7,137	7,311	7,470	7,617	7,740	7,845	7,977	8,057	8,126	8,181	8,234	8,270	8,314	8,348	8,377	8,408	8,443	8,472	8,498	8,521	8,538					
1998	3,557	5,429	6,230	6,745	7,093	7,380	7,605	7,803	7,967	8,113	8,246	8,368	8,484	8,586	8,674	8,763	8,837	8,900	8,941	8,980	9,027	9,068	9,107	9,142	9,176	9,216						
1999	3,783	5,732	6,626	7,122	7,527	7,838	8,090	8,313	8,508	8,656	8,801	8,941	9,048	9,137	9,205	9,275	9,339	9,383	9,426	9,466	9,508	9,542	9,578	9,606	9,632							
2000	4,083	6,393	7,340	7,992	8,457	8,834	9,177	9,467	9,709	9,950	10,146	10,305	10,432	10,557	10,658	10,735	10,803	10,872	10,936	10,985	11,033	11,080	11,121	11,176								
2001	4,739	7,168	8,317	9,020	9,532	9,919	10,206	10,468	10,713	10,913	11,067	11,197	11,320	11,427	11,513	11,584	11,643	11,702	11,744	11,793	11,828	11,865	11,899									
2002	4,987	7,748	8,966	9,705	10,226	10,647	10,998	11,336	11,623	11,841	12,077	12,256	12,376	12,490	12,586	12,700	12,774	12,853	12,942	13,001	13,052	13,108										
2003	5,532	8,344	9,628	10,409	10,919	11,321	11,661	11,961	12,192	12,381	12,537	12,676	12,790	12,866	12,940	13,003	13,054	13,094	13,138	13,173	13,208											
2004	5,745	8,763	10,070	10,834	11,428	11,936	12,334	12,635	12,881	13,097	13,283	13,442	13,583	13,705	13,801	13,886	13,973	14,044	14,110	14,173												
2005	5,972	9,184	10,515	11,357	12,040	12,542	12,946	13,259	13,521	13,727	13,885	14,009	14,113	14,209	14,283	14,342	14,376	14,412	14,446													
2006	6,397	9,675	11,125	12,125	12,771	13,218	13,593	13,873	14,111	14,299	14,438	14,569	14,676	14,765	14,832	14,885	14,938	14,978														
2007	6,748	10,387	12,105	13,082	13,768	14,246	14,629	14,987	15,287	15,513	15,726	15,875	16,014	16,130	16,222	16,316	16,375															
2008	7,414	11,709	13,487	14,522	15,243	15,780	16,195	16,543	16,816	17,042	17,235	17,343	17,465	17,558	17,635	17,712																
2009	8,599	12,707	14,360	15,328	15,976	16,503	16,916	17,280	17,516	17,737	17,902	18,030	18,151	18,252	18,338																	
2010	9,179	13,209	14,844	15,844	16,500	16,952	17,331	17,618	17,839	18,037	18,198	18,331	18,442	18,519																		
2011	9,253	13,231	14,958	15,921	16,553	16,998	17,352	17,642	17,863	18,041	18,206	18,332	18,414																			
2012	9,710	13,865	15,498	16,392	16,910	17,307	17,625	17,871	18,062	18,222	18,333	18,424																				
2013	10,146	14,120	15,809	16,723	17,336	17,791	18,130	18,424	18,646	18,812	18,961																					
2014	9,672	13,915	15,570	16,500	17,119	17,569	17,913	18,194	18,398	18,570																						
2015	9,562	13,831	15,593	16,493	17,059	17,474	17,797	18,076	18,318																							
2016	9,588	14,162	15,877	16,728	17,266	17,677	17,953	18,190																								
2017	9,806	14,629	16,295	17,228	17,798	18,199	18,551																									
2018	10,308	15,134	16,867	17,734	18,295	18,697																										
2019	10,562	15,214	17,006	18,030	18,605																											
2020	10,758	15,324	17,211	18,263																												
2021	9,368	14,569	16,608																													
2022	9,460	14,817																														
2023	10,172																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							1.036	1.037	1.037	1.033	1.026	1.023	1.022	1.018	1.016	1.014	1.015	1.015	1.015	1.013	1.013	1.015	1.016	1.016	1.014	1.015	1.013	1.013	1.010	1.007	1.005	
1994						1.042	1.046	1.052	1.053	1.061	1.065	1.071	1.077	1.082	1.086	1.090	1.093	1.096	1.100	1.102	1.103	1.100	1.100	1.103	1.105	1.105	1.106	1.105	1.106	1.108		
1995					1.041	1.036	1.036	1.032	1.031	1.028	1.026	1.024	1.024	1.023	1.025	1.025	1.024	1.021	1.017	1.015	1.014	1.014	1.011	1.009	1.007	1.006	1.005	1.005	1.004			
1996				1.073	1.073	1.078	1.077	1.077	1.073	1.070	1.070	1.068	1.065	1.064	1.060	1.056	1.053	1.052	1.053	1.055	1.057	1.058	1.058	1.058	1.060	1.058	1.058	1.059				
1997			1.080	1.077	1.077	1.072	1.075	1.075	1.079	1.084	1.086	1.089	1.095	1.094	1.095	1.095	1.095	1.093	1.091	1.089	1.086	1.085	1.086	1.085	1.084	1.085	1.084					
1998		1.046	1.051	1.063	1.064	1.068	1.066	1.067	1.067	1.065	1.065	1.067	1.064	1.066	1.067	1.071	1.073	1.076	1.075	1.076	1.078	1.079	1.079	1.079	1.080	1.082						
1999	1.063	1.056	1.064	1.056	1.061	1.062	1.064	1.065	1.068	1.067	1.067	1.068	1.067	1.064	1.061	1.058	1.057	1.054	1.054	1.054	1.053	1.052	1.052	1.051	1.050							
2000	1.079	1.115	1.108	1.122	1.123	1.127	1.134	1.139	1.141	1.149	1.153	1.153	1.153	1.155	1.158	1.157	1.157	1.159	1.160	1.161	1.160	1.161	1.161	1.163								
2001	1.161	1.121	1.133	1.129	1.127	1.123	1.112	1.106	1.103	1.097	1.091	1.087	1.085	1.082	1.080	1.079	1.078	1.076	1.074	1.074	1.072	1.071	1.070									
2002	1.052	1.081	1.078	1.076	1.073	1.073	1.078	1.083	1.085	1.085	1.091	1.095	1.093	1.093	1.093	1.096	1.097	1.098	1.102	1.102	1.103	1.105										
2003	1.109	1.077	1.074	1.072	1.068	1.063	1.060	1.055	1.049	1.046	1.038	1.034	1.033	1.030	1.028	1.024	1.022	1.019	1.015	1.013	1.012											
2004	1.038	1.050	1.046	1.041	1.047	1.054	1.058	1.056	1.057	1.058	1.060	1.060	1.062	1.065	1.066	1.068	1.070	1.073	1.074	1.076												
2005	1.040	1.048	1.044	1.048	1.054	1.051	1.050	1.049	1.050	1.048	1.045	1.042	1.039	1.037	1.035	1.033	1.029	1.026	1.024													
2006	1.071	1.054	1.058	1.068	1.061	1.054	1.050	1.046	1.044	1.042	1.040	1.040	1.040	1.039	1.038	1.038	1.039	1.039														
2007	1.055	1.073	1.088	1.079	1.078	1.078	1.076	1.080	1.083	1.085	1.089	1.090	1.091	1.092	1.094	1.096	1.096															
2008	1.099	1.127	1.114	1.110	1.107	1.108	1.107	1.104	1.100	1.099	1.096	1.093	1.091	1.089	1.087	1.086																
2009	1.160	1.085	1.065	1.056	1.048	1.046	1.044	1.045	1.042	1.041	1.039	1.040	1.039	1.040	1.040																	
2010	1.067	1.039	1.034	1.034	1.033	1.027	1.025	1.020	1.018	1.017	1.017	1.017	1.016	1.015																		
2011	1.008	1.002	1.008	1.005	1.003	1.003	1.001	1.001	1.001	1.000	1.000	1.000	0.999																			
2012	1.049	1.048	1.036	1.030	1.022	1.018	1.016	1.013	1.011	1.010	1.007	1.005																				
2013	1.045	1.018	1.020	1.020	1.025	1.028	1.029	1.031	1.032	1.032	1.034																					
2014	0.953	0.985	0.985	0.987	0.987	0.988	0.988	0.987	0.987	0.987																						
2015	0.989	0.994	1.001	1.000	0.996	0.995	0.994	0.994	0.996																							
2016	1.003	1.024	1.018	1.014	1.012	1.012	1.009	1.006																								
2017	1.023	1.033	1.026	1.030	1.031	1.030	1.033																									
2018	1.051	1.035	1.035	1.029	1.028	1.027																										
2019	1.025	1.005	1.008	1.017	1.017																											
2020	1.019	1.007	1.012	1.013																												
2021	0.871	0.951	0.965																													
2022	1.010	1.017																														
2023	1.075																															
																					Average											
Indicated Exp. Trend	1.043	1.045	1.047	1.050	1.052	1.054	1.056	1.058	1.060	1.062	1.064	1.066	1.068	1.069	1.071	1.071	1.071	1.071	1.073		1.061											
Last 5 years	0.980	0.991	1.006	1.022	1.023	1.017	1.005	1.002	1.007	1.010	1.012	1.014	1.034	1.059	1.070	1.064	1.053	1.041	1.051		1.024											
Last 3 years	1.042	0.983	0.988	1.015	1.022	1.028	1.021	1.000	0.991	1.010	1.021	1.003	1.007	1.027	1.063	1.091	1.067	1.033	1.049		1.024											
Last Year	1.075	1.017	0.965	1.013	1.017	1.027	1.033	1.006	0.996	0.987	1.034	1.005	0.999	1.015	1.040	1.086	1.096	1.039	1.024		1.022											

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Exposures: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Incremental Paid on Active Time Loss Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1992	282,588	0	282,588	1.140	322,150	0	282,588	1.140	322,150	0	282,588	1.140	322,150
1993	264,241	1,025	265,266	1.140	302,404	1,072	265,313	1.140	302,457	1,293	265,534	1.140	302,709
1994	286,120	2,061	288,181	1.140	328,526	2,200	288,320	1.140	328,685	2,663	288,783	1.140	329,213
1995	274,526	3,215	277,741	1.140	316,625	3,543	278,069	1.140	316,999	4,884	279,410	1.140	318,527
1996	278,970	4,117	283,087	1.140	322,719	4,624	283,594	1.140	323,297	6,125	285,095	1.140	325,008
1997	303,945	5,089	309,034	1.140	352,299	5,753	309,698	1.140	353,055	7,475	311,419	1.140	355,018
1998	329,407	6,164	335,571	1.140	382,551	6,876	336,283	1.140	383,362	8,938	338,345	1.140	385,714
1999	343,480	7,512	350,992	1.140	400,131	8,301	351,781	1.140	401,031	10,637	354,117	1.140	403,694
2000	393,451	8,930	402,381	1.140	458,715	9,964	403,415	1.140	459,893	12,428	405,879	1.140	462,702
2001	392,924	10,131	403,055	1.140	459,483	11,379	404,303	1.140	460,906	13,677	406,601	1.140	463,525
2002	407,594	11,361	418,955	1.140	477,609	12,445	420,039	1.140	478,844	15,047	422,641	1.140	481,810
2003	394,140	12,936	407,076	1.140	464,067	14,223	408,363	1.140	465,534	16,817	410,957	1.140	468,491
2004	433,609	15,440	449,049	1.140	511,916	16,251	449,860	1.140	512,840	19,779	453,388	1.140	516,863
2005	440,660	17,999	458,658	1.140	522,870	19,342	460,001	1.140	524,402	23,107	463,766	1.140	528,694
2006	474,917	21,700	496,617	1.140	566,143	22,586	497,503	1.140	567,154	27,452	502,369	1.140	572,701
2007	523,353	25,023	548,376	1.140	625,149	25,684	549,037	1.140	625,902	31,224	554,577	1.140	632,218
2008	550,479	27,678	578,157	1.140	659,099	28,867	579,347	1.140	660,455	34,413	584,892	1.140	666,777
2009	505,933	28,227	534,160	1.140	608,943	29,178	535,111	1.140	610,027	35,010	540,943	1.140	616,675
2010	457,645	28,903	486,548	1.140	554,665	29,364	487,009	1.140	555,191	34,800	492,445	1.140	561,388
2011	440,228	32,083	472,311	1.140	538,434	32,335	472,563	1.140	538,722	37,222	477,450	1.140	544,293
2012	424,788	35,689	460,477	1.140	524,943	36,652	461,440	1.140	526,041	39,976	464,764	1.140	529,831
2013	436,116	40,655	476,771	1.140	543,519	41,884	478,000	1.140	544,920	43,703	479,819	1.140	546,993
2014	442,161	48,523	490,685	1.140	559,381	48,592	490,753	1.140	559,459	50,450	492,611	1.140	561,576
2015	433,651	55,712	489,363	1.140	557,874	57,007	490,658	1.140	559,350	56,387	490,037	1.140	558,643
2016	430,939	64,831	495,770	1.140	565,178	66,616	497,555	1.140	567,212	64,255	495,193	1.140	564,521
2017	438,822	75,790	514,611	1.140	586,657	78,259	517,081	1.140	589,472	73,475	512,297	1.140	584,019
2018	439,526	88,604	528,130	1.140	602,069	91,487	531,012	1.140	605,354	84,826	524,352	1.140	597,761
2019	426,622	102,674	529,296	1.140	603,398	106,283	532,905	1.140	607,512	97,538	524,161	1.140	597,543
2020	376,700	112,068	488,768	1.140	557,196	120,214	496,914	1.140	566,482	107,318	484,018	1.140	551,781
2021	353,626	148,904	502,529	1.140	572,883	147,259	500,884	1.140	571,008	143,682	497,307	1.140	566,930
2022	303,562	209,446	513,008	1.140	584,829	210,437	513,999	1.140	585,959	200,307	503,869	1.140	574,411
2023	181,310	409,735	591,045	1.140	673,791	394,835	576,145	1.140	656,805	385,018	566,329	1.140	645,615
Totals	12,466,032	1,662,225	14,128,257		16,106,213	1,683,512	14,149,544		16,130,480	1,689,926	14,155,958		16,137,792

(2) Section MAF - I, Exhibit 9
(3) Section MAF - I, Exhibit 14
(4) = (2) + (3)
(5) Section MAF - I, Exhibit 9
(6) = (4) x (5)
(7) Section MAF - I, Exhibit 14
(8) = (2) + (7)
(9) Section MAF - I, Exhibit 9
(10) = (8) x (9)
(11) Section MAF - I, Exhibit 15
(12) = (2) + (11)
(13) Section MAF - I, Exhibit 9
(14) = (12) x (13)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Incremental Paid to Ultimate Claims

Data evaluated as of @06/30/23

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	2,044	1,795	630	372	272	194	171	126	118	101	113	74	62	69	52	60	40	41	38	36	30	32	31	24	31	22	27	18	35	30	28	30
1993	2,267	1,812	627	372	245	206	157	131	121	84	73	60	52	45	45	42	47	43	38	28	29	45	41	21	22	24	18	21	13	10	14	26
1994	2,278	1,851	708	377	307	240	184	174	136	134	103	100	90	83	70	71	74	67	65	44	37	29	50	43	34	29	25	17	20	23	26	28
1995	2,319	2,029	675	427	301	219	188	155	137	118	94	92	92	75	80	75	69	49	40	29	32	25	31	27	22	23	18	14	11	31	28	29
1996	2,587	2,050	781	438	317	266	200	165	122	105	101	81	75	74	61	51	48	48	51	45	48	35	29	30	34	14	20	20	24	32	29	31
1997	2,632	2,360	846	465	341	254	232	178	161	150	124	102	129	80	70	55	53	37	43	35	29	31	35	29	26	23	17	20	25	34	31	33
1998	2,801	2,421	915	562	369	295	232	203	166	148	133	122	116	103	89	89	75	62	42	38	47	42	39	35	33	40	21	21	27	36	33	35
1999	3,004	2,517	1,009	540	425	322	257	228	199	150	145	141	108	91	69	69	64	45	43	40	43	34	35	28	26	28	23	22	28	38	34	37
2000	3,232	2,919	1,070	707	493	388	351	295	242	247	197	160	128	125	102	77	69	69	63	50	48	47	42	55	31	30	24	23	30	40	36	39
2001	3,699	3,180	1,309	762	540	404	297	266	249	202	155	132	123	107	86	71	60	58	43	49	35	36	35	39	33	32	25	25	32	43	38	41
2002	3,849	3,605	1,383	797	555	438	353	343	293	220	238	177	122	114	97	115	74	80	89	60	51	56	41	41	35	33	27	26	34	45	41	43
2003	4,247	3,790	1,434	848	548	419	354	306	236	193	157	140	115	76	75	64	51	41	43	36	35	47	43	43	37	35	28	28	36	48	43	46
2004	4,474	3,936	1,502	839	622	529	412	308	249	220	188	160	141	122	96	85	88	72	66	63	46	50	46	46	39	37	30	29	38	50	45	48
2005	4,595	4,238	1,530	897	720	529	413	320	264	209	162	126	106	98	74	59	35	36	34	57	49	53	49	48	41	40	31	31	40	53	48	51
2006	4,986	4,352	1,624	1,076	682	465	386	290	240	190	141	133	109	88	68	55	53	40	61	60	52	56	51	51	43	42	33	33	42	56	51	54
2007	5,299	4,699	1,945	1,054	726	494	394	364	305	229	215	149	140	116	93	95	59	60	64	63	55	59	54	54	46	44	35	34	44	60	54	57
2008	5,818	5,479	2,035	1,107	753	561	428	352	275	229	194	110	123	93	77	77	63	63	68	67	58	62	57	57	48	47	37	36	47	63	57	60
2009	6,841	5,401	1,924	1,067	683	545	429	375	239	227	165	130	123	102	85	82	67	67	72	71	61	66	61	60	51	49	39	39	50	67	60	64
2010	7,236	5,467	1,952	1,097	696	471	393	294	225	201	163	133	112	78	88	86	70	70	76	75	65	70	64	64	54	52	42	41	52	70	63	67
2011	7,265	5,510	2,008	1,047	668	469	365	299	222	181	167	127	83	106	93	91	74	74	80	79	69	74	68	67	57	55	44	43	55	74	67	71
2012	7,448	5,886	1,957	996	563	419	327	257	199	161	112	93	129	112	98	97	79	79	85	83	72	78	72	71	60	58	46	45	59	79	71	75
2013	7,762	5,802	2,028	1,029	660	479	347	299	230	168	152	131	137	118	104	102	83	83	89	88	77	82	76	75	64	62	49	48	62	83	75	79
2014	7,516	5,903	1,965	1,010	672	467	355	289	209	176	169	139	144	125	110	108	88	88	95	93	81	87	80	80	67	65	52	51	65	88	79	84
2015	7,580	5,791	2,023	1,000	608	433	337	286	248	199	179	147	153	132	116	114	93	93	100	99	86	92	84	84	71	69	55	54	69	93	83	89
2016	7,698	6,014	2,008	929	578	418	288	242	248	210	189	155	161	139	123	120	98	98	106	104	90	97	89	89	75	73	58	57	73	98	88	94
2017	7,946	6,203	1,952	1,038	611	415	361	310	262	222	200	164	171	147	130	127	104	104	112	110	96	103	94	94	80	77	61	60	77	104	93	99
2018	8,357	6,296	2,020	953	600	432	379	327	277	235	211	173	180	156	137	135	110	110	118	116	101	109	100	99	84	81	65	63	82	110	99	105
2019	8,339	6,352	2,110	1,116	629	487	401	346	293	248	223	183	191	165	145	142	116	116	125	123	107	115	105	105	89	86	68	67	86	116	104	111
2020	8,778	6,076	2,149	1,152	683	515	424	366	310	262	236	193	201	174	153	150	122	122	132	130	113	121	111	111	94	91	72	71	91	122	110	117
2021	8,294	5,882	2,230	1,199	722	545	448	387	328	277	250	204	213	184	162	159	129	129	139	137	119	128	118	117	99	96	76	75	96	129	116	124
2022	7,962	6,334	2,563	1,267	763	576	473	409	346	293	264	216	225	194	171	168	137	137	147	145	126	136	124	124	105	102	81	79	102	137	123	131
2023	8,234	8,182	2,709	1,340	807	608	500	432	366	310	279	228	238	206	181	178	145	145	156	154	133	143	132	131	111	107	85	84	108	145	130	138

Incremental Paid to On-Level Premium

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.197	0.173	0.061	0.036	0.026	0.019	0.017	0.012	0.011	0.010	0.011	0.007	0.006	0.007	0.005	0.006	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.003	0.002	0.003	0.002	0.003	0.003	0.003	0.003
1993	0.203	0.162	0.056	0.033	0.022	0.018	0.014	0.012	0.011	0.007	0.007	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.003	0.002	0.003	0.004	0.004	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.002
1994	0.194	0.158	0.060	0.032	0.026	0.020	0.016	0.015	0.012	0.011	0.009	0.009	0.008	0.007	0.006	0.006	0.006	0.006	0.006	0.004	0.003	0.002	0.004	0.004	0.003	0.002	0.002	0.001	0.002	0.002	0.002	0.002
1995	0.186	0.162	0.054	0.034	0.024	0.018	0.015	0.012	0.011	0.009	0.008	0.007	0.007	0.006	0.006	0.006	0.006	0.004	0.003	0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.003	0.002	0.003
1996	0.196	0.156	0.059	0.033	0.024	0.020	0.015	0.012	0.009	0.008	0.008	0.006	0.006	0.006	0.005	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.002	0.002	0.003	0.001	0.002	0.002	0.002	0.003	0.002	0.003
1997	0.190	0.171	0.061	0.034	0.025	0.018	0.017	0.013	0.012	0.011	0.009	0.007	0.009	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.003	0.002	0.002	0.002	0.001	0.002	0.002	0.003	0.003	0.003
1998	0.197	0.170	0.064	0.039	0.026	0.021	0.016	0.014	0.012	0.010	0.009	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.002	0.002	0.002	0.003	0.003	0.003
1999	0.204	0.171	0.068	0.037	0.029	0.022	0.017	0.015	0.013	0.010	0.010	0.010	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2000	0.208	0.187	0.069	0.045	0.032	0.025	0.023	0.019	0.016	0.016	0.013	0.010	0.008	0.008	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.004	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2001	0.226	0.194	0.080	0.046	0.033	0.025	0.018	0.016	0.015	0.012	0.009	0.008	0.008	0.007	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2002	0.231	0.216	0.083	0.048	0.033	0.026	0.021	0.021	0.018	0.013	0.014	0.011	0.007	0.007	0.006	0.007	0.004	0.005	0.005	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2003	0.243	0.217	0.082	0.048	0.031	0.024	0.020	0.017	0.014	0.011	0.009	0.008	0.007	0.004	0.004	0.004	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2004	0.256	0.226	0.086	0.048	0.036	0.030	0.024	0.018	0.014	0.013	0.011	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2005	0.248	0.228	0.082	0.048	0.039	0.029	0.022	0.017	0.014	0.011	0.009	0.007	0.006	0.005	0.004	0.003	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2006	0.267	0.233	0.087	0.058	0.036	0.025	0.021	0.016	0.013	0.010	0.008	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003
2007	0.277	0.245	0.102	0.055	0.038	0.026	0.021	0.019	0.016	0.012	0.011	0.008	0.007	0.006	0.005	0.005	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003
2008	0.288	0.271	0.101	0.055	0.037	0.028	0.021	0.017	0.014	0.011	0.010	0.005	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.004	0.003	0.003
2009	0.329	0.260	0.093	0.051	0.033	0.026	0.021	0.018	0.011	0.011	0.008	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.003	0.004	0.003	0.003
2010	0.341	0.258	0.092	0.052	0.033	0.022	0.018	0.014	0.011	0.009	0.008	0.006	0.005	0.004	0.004	0.004	0.003	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.003	0.004	0.003	0.003
2011	0.332	0.252	0.092	0.048	0.030	0.021	0.017	0.014	0.010	0.008	0.008	0.006	0.004	0.005	0.004	0.004	0.003	0.003	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.003	0.003
2012	0.321	0.254	0.084	0.043	0.024	0.018	0.014	0.011	0.009	0.007	0.005	0.004	0.006	0.005	0.004	0.004	0.003	0.003	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.003	0.004
2013	0.321	0.240	0.084	0.043	0.027	0.020	0.014	0.012	0.010	0.007	0.006	0.005	0.006	0.005	0.004	0.004	0.004	0.003	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.003	0.004
2014	0.308	0.242	0.081	0.041	0.028	0.019	0.015	0.012	0.009	0.007	0.007	0.006	0.006	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.003	0.004
2015	0.293	0.224	0.078	0.039	0.023	0.017	0.013	0.011	0.010	0.008	0.007	0.006	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2016	0.285	0.223	0.074	0.034	0.021	0.015	0.011	0.009	0.009	0.008	0.007	0.006	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2017	0.282	0.220	0.069	0.037	0.022	0.015	0.013	0.011	0.009	0.008	0.007	0.006	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2018	0.285	0.215	0.069	0.033	0.020	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2019	0.273	0.208	0.069	0.037	0.021	0.016	0.013	0.012	0.010	0.008	0.008	0.006	0.006	0.005	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2020	0.266	0.184	0.065	0.035	0.022	0.017	0.014	0.012	0.010	0.009	0.008	0.006	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2021	0.262	0.186	0.070	0.037	0.022	0.017	0.014	0.012	0.010	0.009	0.008	0.006	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.003	0.004	0.004	0.004
2022	0.238	0.189	0.076	0.037	0.023	0.017	0.014	0.012	0.010	0.009	0.008	0.006	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.005	0.004	0.004
2023	0.245	0.233	0.077	0.038	0.023	0.018	0.014	0.012	0.011	0.009	0.008	0.007	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.005	0.004	0.004
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	8,662	6,637	2,332	1,199	650	445	372	250	255	181	155	95	85	80	87	79	60	41	35	65	35	58	36	56	27	41	17	21	11	23	14	31
5 Year Trended Avg.	10,190	7,740	2,424	1,134	647	461	359	293	235	188	160	124	122	100	83	77	60	56	57	54	44	45	39	37	29	27	20	19	23	29	25	25
All yr Indicated Trend	1.052	1.048	1.046	1.041	1.033	1.031	1.030	1.032	1.029	1.028	1.026	1.023	1.025	1.023	1.024	1.020	1.004	1.004	1.016	1.044	1.030	1.039	1.002	1.068	1.007	1.040	0.931	0.982	0.730	0.879	0.488	1.000
Sel. Severity	10,190	7,740	2,424	1,134	647	461	359	293	235	188	160	124	122	100	83	77	60	56	57	54	44	45	39	37	29	27	20	19	23	29	25	25
Sel. Historical Trend	1.052	1.048	1.046	1.041	1.033	1.031	1.030	1.032	1.029	1.028	1.026	1.023	1.025	1.023	1.024	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020
Sel. Future Trend		1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057	1.057
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	0.258	0.198	0.074	0.036	0.021	0.015	0.013	0.009	0.010	0.007	0.006	0.004	0.004	0.004	0.004	0.004	0.003	0.002	0.002	0.004	0.002	0.003	0.002	0.004	0.002	0.003	0.001	0.002	0.001	0.002	0.001	0.003
5 Year Trended Avg.	0.292	0.229	0.074	0.036	0.021	0.016	0.013	0.011	0.009	0.008	0.007	0.005	0.005	0.005	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.002
All yr Indicated Trend	1.014	1.010	1.008	1.003	0.996	0.994	0.993	0.995	0.992	0.991	0.989	0.985	0.987	0.984	0.985	0.980	0.965	0.963	0.973	0.999	0.983	0.991	0.954	1.017	0.958	0.986	0.880	0.926	0.687	0.825	0.452	1.000
Sel. Rate	0.292	0.229	0.074	0.036	0.021	0.016	0.013	0.011	0.009	0.008	0.007	0.005	0.005	0.005	0.004	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.002
Sel. Historical Trend	1.014	1.010	1.008	1.003	0.996	0.994	0.993	0.995	0.992	0.991	0.989	0.985	0.987	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Sel. Future Trend		1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019

* First 4 exclude Accident year 2020-2022

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/23

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	85,621	75,194	26,369	15,594	11,411	8,132	7,183	5,281	4,931	4,231	4,748	3,108	2,588	2,877	2,173	2,515	1,672	1,703	1,605	1,522	1,238	1,355	1,302	1,004	1,300	920	1,136	763	1,457	1,242	1,158	1,255
1993	88,733	70,948	24,539	14,562	9,595	8,067	6,127	5,114	4,726	3,277	2,852	2,363	2,053	1,777	1,748	1,662	1,825	1,674	1,482	1,080	1,152	1,749	1,621	803	843	921	702	812	527	377	529	1,025
1994	87,373	70,972	27,159	14,476	11,758	9,206	7,055	6,660	5,203	5,139	3,962	3,830	3,452	3,178	2,671	2,732	2,833	2,553	2,483	1,671	1,425	1,117	1,923	1,630	1,311	1,107	948	642	772	878	999	1,062
1995	85,297	74,604	24,808	15,700	11,066	8,054	6,909	5,705	5,024	4,345	3,464	3,373	3,400	2,752	2,948	2,748	2,551	1,811	1,459	1,060	1,178	923	1,143	997	804	838	654	521	392	1,127	1,012	1,076
1996	91,409	72,431	27,604	15,479	11,185	9,397	7,059	5,818	4,310	3,696	3,575	2,859	2,658	2,604	2,140	1,805	1,707	1,710	1,806	1,574	1,707	1,234	1,041	1,056	1,185	505	703	712	851	1,144	1,028	1,093
1997	93,712	84,013	30,115	16,568	12,127	9,046	8,256	6,346	5,741	5,335	4,421	3,617	4,607	2,863	2,476	1,952	1,897	1,308	1,545	1,234	1,040	1,094	1,261	1,023	933	826	588	705	907	1,219	1,095	1,164
1998	100,099	86,536	32,707	20,071	13,192	10,541	8,295	7,246	5,929	5,302	4,742	4,362	4,145	3,669	3,168	3,173	2,675	2,232	1,495	1,367	1,684	1,493	1,392	1,259	1,194	1,438	763	748	962	1,293	1,162	1,235
1999	107,110	89,761	35,983	19,252	15,156	11,486	9,155	8,138	7,081	5,358	5,166	5,036	3,849	3,228	2,447	2,466	2,287	1,600	1,540	1,413	1,532	1,227	1,264	1,014	932	1,012	804	789	1,015	1,364	1,225	1,303
2000	113,799	102,781	37,670	24,894	17,355	13,659	12,364	10,382	8,537	8,704	6,925	5,625	4,496	4,384	3,580	2,713	2,446	2,428	2,232	1,749	1,694	1,641	1,473	1,921	1,092	1,056	839	824	1,059	1,423	1,279	1,359
2001	122,131	105,023	43,236	25,162	17,826	13,342	9,811	8,795	8,222	6,659	5,119	4,367	4,076	3,533	2,825	2,342	1,991	1,926	1,409	1,625	1,142	1,202	1,160	1,277	1,082	1,047	832	816	1,050	1,411	1,268	1,348
2002	119,693	112,084	42,990	24,794	17,273	13,621	10,967	10,668	9,095	6,856	7,385	5,507	3,790	3,541	3,027	3,573	2,310	2,483	2,752	1,852	1,578	1,754	1,277	1,271	1,077	1,042	828	813	1,045	1,404	1,262	1,341
2003	126,724	113,105	42,790	25,298	16,358	12,491	10,564	9,132	7,057	5,749	4,693	4,164	3,440	2,271	2,250	1,905	1,528	1,230	1,290	1,066	1,035	1,411	1,296	1,290	1,093	1,057	840	824	1,060	1,424	1,280	1,361
2004	136,859	120,416	45,950	25,681	19,034	16,171	12,611	9,427	7,632	6,717	5,750	4,892	4,326	3,747	2,939	2,612	2,686	2,189	2,032	1,939	1,422	1,529	1,404	1,398	1,184	1,145	910	893	1,149	1,544	1,387	1,474
2005	140,155	129,278	46,682	27,365	21,962	16,134	12,595	9,746	8,063	6,379	4,934	3,844	3,231	2,980	2,270	1,809	1,080	1,102	1,048	1,726	1,499	1,612	1,480	1,473	1,248	1,207	960	941	1,211	1,627	1,462	1,554
2006	158,094	137,993	51,501	34,110	21,625	14,755	12,237	9,196	7,600	6,029	4,461	4,210	3,445	2,805	2,162	1,750	1,668	1,275	1,924	1,897	1,647	1,771	1,626	1,618	1,371	1,326	1,054	1,034	1,330	1,787	1,606	1,707
2007	169,371	150,191	62,173	33,676	23,203	15,802	12,583	11,629	9,742	7,305	6,870	4,751	4,462	3,699	2,983	3,032	1,882	1,902	2,050	2,021	1,755	1,887	1,732	1,724	1,461	1,413	1,123	1,102	1,417	1,905	1,711	1,819
2008	180,823	170,288	63,265	34,400	23,394	17,440	13,303	10,948	8,554	7,124	6,028	3,409	3,816	2,887	2,399	2,401	1,957	1,956	2,108	2,077	1,804	1,939	1,781	1,772	1,502	1,452	1,155	1,133	1,457	1,958	1,759	1,870
2009	188,770	149,018	53,093	29,447	18,853	15,037	11,842	10,357	6,591	6,256	4,557	3,579	3,382	2,805	2,346	2,255	1,836	1,835	1,978	1,949	1,693	1,820	1,671	1,663	1,409	1,363	1,083	1,063	1,367	1,837	1,651	1,755
2010	178,846	135,112	48,242	27,106	17,190	11,649	9,701	7,277	5,563	4,959	4,016	3,292	2,762	1,930	2,178	2,135	1,739	1,737	1,873	1,846	1,603	1,723	1,582	1,575	1,334	1,290	1,026	1,006	1,294	1,739	1,563	1,661
2011	173,706	131,751	48,024	25,027	15,962	11,208	8,734	7,153	5,320	4,332	3,997	3,039	1,974	2,527	2,227	2,183	1,778	1,777	1,915	1,887	1,639	1,762	1,618	1,610	1,364	1,319	1,049	1,029	1,323	1,779	1,598	1,699
2012	171,763	135,752	45,137	22,976	12,984	9,669	7,537	5,936	4,591	3,718	2,591	2,134	2,982	2,576	2,270	2,226	1,812	1,811	1,952	1,924	1,671	1,796	1,649	1,642	1,391	1,345	1,069	1,049	1,349	1,813	1,629	1,732
2013	178,588	133,486	46,659	23,683	15,196	11,013	7,978	6,876	5,296	3,854	3,487	3,020	3,144	2,716	2,394	2,347	1,911	1,910	2,059	2,029	1,762	1,894	1,739	1,731	1,467	1,418	1,128	1,106	1,423	1,912	1,718	1,826
2014	179,030	140,610	46,817	24,052	16,009	11,132	8,457	6,887	4,980	4,187	4,034	3,304	3,441	2,972	2,620	2,569	2,092	2,090	2,253	2,220	1,928	2,073	1,903	1,894	1,605	1,552	1,234	1,211	1,557	2,092	1,880	1,999
2015	179,571	137,181	47,927	23,686	14,404	10,256	7,976	6,773	5,878	4,707	4,241	3,473	3,617	3,124	2,754	2,700	2,199	2,197	2,368	2,334	2,027	2,179	2,000	1,991	1,687	1,631	1,297	1,273	1,637	2,199	1,976	2,101
2016	182,533	142,595	47,606	22,019	13,710	9,909	6,821	5,746	5,886	4,980	4,487	3,675	3,827	3,306	2,914	2,857	2,326	2,324	2,505	2,469	2,144	2,305	2,117	2,107	1,785	1,726	1,372	1,347	1,732	2,327	2,091	2,223
2017	188,205	146,934	46,247	24,575	14,470	9,836	8,554	7,337	6,215	5,258	4,738	3,880	4,041	3,490	3,077	3,016	2,456	2,454	2,645	2,607	2,264	2,434	2,235	2,224	1,885	1,822	1,449	1,422	1,828	2,457	2,208	2,347
2018	196,869	148,301	47,592	22,452	14,135	10,177	8,935	7,712	6,533	5,527	4,980	4,079	4,247	3,669	3,234	3,171	2,582	2,580	2,781	2,741	2,380	2,558	2,349	2,338	1,981	1,916	1,523	1,495	1,922	2,583	2,321	2,467
2019	191,824	146,125	48,539	25,668	14,466	11,214	9,223	7,961	6,743	5,705	5,141	4,210	4,384	3,787	3,338	3,273	2,665	2,663	2,870	2,829	2,457	2,641	2,425	2,414	2,045	1,977	1,572	1,543	1,984	2,666	2,396	2,547
2020	182,145	126,064	44,583	23,908	14,180	10,691	8,793	7,590	6,429	5,439	4,901	4,014	4,180	3,611	3,183	3,120	2,541	2,539	2,737	2,697	2,342	2,518	2,312	2,301	1,950	1,885	1,499	1,471	1,891	2,542	2,284	2,428
2021	178,771	126,791	48,063	25,847	15,570	11,740	9,656	8,334	7,059	5,973	5,381	4,408	4,590	3,965	3,495	3,426	2,790	2,788	3,005	2,962	2,572	2,765	2,539	2,527	2,141	2,070	1,646	1,615	2,077	2,791	2,508	2,666
2022	169,066	134,496	54,409	26,911	16,211	12,223	10,053	8,677	7,350	6,219	5,603	4,589	4,779	4,128	3,639	3,568	2,905	2,903	3,129	3,084	2,678	2,879	2,643	2,631	2,229	2,155	1,714	1,682	2,162	2,906	2,611	2,776
2023	181,310	180,151	59,641	29,499	17,770	13,398	11,020	9,512	8,057	6,817	6,142	5,030	5,238	4,525	3,989	3,911	3,184	3,182	3,429	3,380	2,935	3,155	2,897	2,884	2,443	2,363	1,879	1,843	2,370	3,185	2,862	3,043

Incremental Paid Based on Premium

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	85,621	75,194	26,369	15,594	11,411	8,132	7,183	5,281	4,931	4,231	4,748	3,108	2,588	2,877	2,173	2,515	1,672	1,703	1,605	1,522	1,238	1,355	1,302	1,004	1,300	920	1,136	763	1,457	1,242	1,158	1,255
1993	88,737	70,948	24,539	14,562	9,595	8,067	6,127	5,114	4,726	3,277	2,852	2,363	2,053	1,777	1,748	1,662	1,825	1,674	1,482	1,080	1,152	1,749	1,621	803	843	921	702	812	527	377	529	1,072
1994	87,373	70,972	27,159	14,476	11,758	9,206	7,055	6,660	5,203	5,139	3,962	3,830	3,452	3,178	2,671	2,732	2,833	2,553	2,483	1,671	1,425	1,117	1,923	1,630	1,311	1,107	948	642	772	878	1,076	1,124
1995	85,297	74,604	24,808	15,700	11,066	8,054	6,909	5,705	5,024	4,345	3,464	3,373	3,400	2,752	2,948	2,748	2,551	1,811	1,459	1,060	1,178	923	1,143	997	804	838	654	521	392	1,258	1,117	1,167
1996	91,409	72,431	27,604	15,479	11,185	9,397	7,059	5,818	4,310	3,696	3,575	2,859	2,658	2,604	2,140	1,805	1,707	1,710	1,806	1,574	1,707	1,234	1,041	1,056	1,185	505	703	712	962	1,301	1,155	1,207
1997	93,712	84,013	30,115	16,568	12,127	9,046	8,256	6,346	5,741	5,335	4,421	3,617	4,607	2,863	2,476	1,952	1,897	1,308	1,545	1,234	1,040	1,094	1,261	1,023	933	826	588	772	1,036	1,401	1,244	1,300
1998	100,099	86,536	32,707	20,071	13,192	10,541	8,295	7,246	5,929	5,302	4,742	4,362	4,145	3,669	3,168	3,173	2,675	2,232	1,495	1,367	1,684	1,493	1,392	1,259	1,194	1,438	813	814	1,092	1,476	1,311	1,370
1999	107,110	89,761	35,983	19,252	15,156	11,486	9,155	8,138	7,081	5,358	5,166	5,036	3,849	3,228	2,447	2,466	2,287	1,600	1,540	1,413	1,532	1,227	1,264	1,014	932	1,059	857	857	1,150	1,555	1,381	1,443
2000	113,799	102,781	37,670	24,894	17,355	13,659	12,364	10,382	8,537	8,704	6,925	5,625	4,496	4,384	3,580	2,713	2,446	2,428	2,232	1,749	1,694	1,641	1,473	1,921	1,152	1,124	909	910	1,221	1,651	1,466	1,531
2001	122,131	105,023	43,236	25,162	17,826	13,342	9,811	8,795	8,222	6,659	5,119	4,367	4,076	3,533	2,825	2,342	1,991	1,926	1,409	1,625	1,142	1,202	1,160	1,352	1,159	1,131	915	916	1,228	1,662	1,475	1,541
2002	119,693	112,084	42,990	24,794	17,273	13,621	10,967	10,668	9,095	6,856	7,385	5,507	3,790	3,541	3,027	3,573	2,310	2,483	2,752	1,852	1,578	1,754	1,326	1,321	1,133	1,105	894	895	1,200	1,624	1,442	1,506
2003	126,724	113,105	42,790	25,298	16,358	12,491	10,564	9,132	7,057	5,749	4,693	4,164	3,440	2,271	2,250	1,905	1,528	1,230	1,290	1,066	1,035	1,474	1,358	1,353	1,160	1,132	916	917	1,230	1,663	1,477	1,543
2004	136,859	120,416	45,950	25,681	19,034	16,171	12,611	9,427	7,632	6,717	5,750	4,892	4,326	3,747	2,939	2,612	2,686	2,189	2,032	1,939	1,429	1,536	1,415	1,410	1,209	1,180	955	956	1,282	1,733	1,539	1,608
2005	140,155	129,278	46,682	27,365	21,962	16,134	12,595	9,746	8,063	6,379	4,934	3,844	3,231	2,980	2,270	1,809	1,080	1,102	1,048	1,781	1,544	1,660	1,529	1,524	1,306	1,275	1,032	1,033	1,385	1,873	1,663	1,738
2006	158,094	137,993	51,501	34,110	21,625	14,755	12,237	9,196	7,600	6,029	4,461	4,210	3,445	2,805	2,162	1,750	1,668	1,275	1,938	1,901	1,648	1,772	1,633	1,627	1,395	1,361	1,101	1,102	1,478	1,999	1,775	1,855
2007	169,371	150,191	62,173	33,676	23,203	15,802	12,583	11,629	9,742	7,305	6,870	4,751	4,462	3,699	2,983	3,032	1,882	1,914	2,039	2,001	1,735	1,865	1,718	1,712	1,468	1,433	1,159	1,160	1,556	2,104	1,868	1,952
2008	180,823	170,288	63,265	34,400	23,394	17,440	13,303	10,948	8,554	7,124	6,028	3,409	3,816	2,887	2,399	2,401	2,017	2,001	2,132	2,091	1,814	1,950	1,796	1,789	1,534	1,498	1,212	1,213	1,626	2,200	1,953	2,041
2009	188,770	149,018	53,093	29,447	18,853	15,037	11,842	10,357	6,591	6,256	4,557	3,579	3,382	2,805	2,346	2,316	1,877	1,862	1,984	1,946	1,688	1,814	1,672	1,665	1,428	1,393	1,127	1,129	1,513	2,047	1,818	1,899
2010	178,846	135,112	48,242	27,106	17,190	11,649	9,701	7,277	5,563	4,959	4,016	3,292	2,762	1,930	2,184	2,158	1,748	1,735	1,848	1,813	1,572	1,690	1,557	1,551	1,330	1,298	1,050	1,051	1,410	1,907	1,693	1,769
2011	173,706	131,751	48,024	25,027	15,962	11,208	8,734	7,153	5,320	4,332	3,997	3,039	1,974	2,470	2,221	2,195	1,778	1,764	1,880	1,844	1,599	1,719	1,584	1,578	1,353	1,320	1,068	1,069	1,434	1,939	1,722	1,799
2012	171,763	135,752	45,137	22,976	12,984	9,669	7,537	5,936	4,591	3,718	2,591	2,134	2,993	2,571	2,312	2,285	1,851	1,837	1,957	1,919	1,664	1,789	1,648	1,642	1,408	1,374	1,112	1,113	1,493	2,019	1,792	1,873
2013	178,588	133,486	46,659	23,683	15,196	11,013	7,978	6,876	5,296	3,854	3,487	3,048	3,171	2,725	2,450	2,421	1,961	1,946	2,073	2,034	1,763	1,896	1,747	1,740	1,492	1,456	1,178	1,179	1,582	2,139	1,899	1,984
2014	179,030	140,610	46,817	24,052	16,009	11,132	8,457	6,887	4,980	4,187	3,970	3,247	3,378	2,903	2,610	2,579	2,090	2,073	2,209	2,167	1,879	2,020	1,861	1,854	1,590	1,551	1,255	1,256	1,685	2,279	2,023	2,114
2015	179,571	137,181	47,927	23,686	14,404	10,256	7,976	6,773	5,878	4,762	4,268	3,491	3,632	3,121	2,807	2,773	2,247	2,229	2,375	2,329	2,020	2,171	2,001	1,993	1,709	1,668	1,349	1,351	1,812	2,450	2,176	2,273
2016	182,533	142,595	47,606	22,019	13,710	9,909	6,821	5,746	5,966	5,066	4,541	3,714	3,864	3,320	2,986	2,950	2,390	2,371	2,526	2,478	2,149	2,310	2,129	2,121	1,818	1,775	1,436	1,437	1,927	2,607	2,315	2,418
2017	188,205	146,934	46,247	24,575	14,470	9,836	8,554	7,449	6,341	5,385	4,827	3,948	4,108	3,529	3,174	3,136	2,541	2,521	2,686	2,634	2,284	2,456	2,263	2,254	1,933	1,886	1,526	1,528	2,049	2,771	2,460	2,570
2018	196,869	148,301	47,592	22,452	14,135	10,177	9,067	7,846	6,678	5,672	5,083	4,158	4,326	3,717	3,343	3,302	2,676	2,655	2,828	2,774	2,406	2,586	2,383	2,374	2,036	1,987	1,607	1,609	2,158	2,918	2,591	2,707
2019	191,824	146,125	48,539	25,668	14,466	11,414	9,402	8,136	6,925	5,881	5,271	4,312	4,486	3,855	3,466	3,425	2,775	2,753	2,933	2,877	2,495	2,682	2,471	2,462	2,111	2,060	1,667	1,668	2,237	3,026	2,687	2,807
2020	182,145	126,064	44,583	23,908	14,866	11,314	9,320	8,064	6,864	5,830	5,225	4,274	4,446	3,821	3,436	3,394	2,750	2,729	2,907	2,852	2,473	2,658	2,449	2,440	2,092	2,042	1,652	1,654	2,218	2,999	2,663	2,783
2021	178,771	126,791	48,063	25,054	15,112	11,501	9,474	8,198	6,978	5,926	5,311	4,345	4,520	3,884	3,493	3,451	2,796	2,774	2,955	2,899	2,514	2,702	2,490	2,480	2,127	2,076	1,679	1,681	2,254	3,049	2,707	2,829
2022	169,066	134,496	53,885	26,636	16,066	12,227	10,072	8,715	7,418	6,300	5,647	4,619	4,805	4,129	3,713	3,668	2,972	2,949	3,142	3,082	2,672	2,873	2,647	2,637	2,261	2,207	1,785	1,787	2,397	3,242	2,878	3,007
2023	181,310	172,190	57,011	28,181	16,998	12,936	10,656	9,220	7,849	6,666	5,974	4,887	5,084	4,368	3,929	3,881	3,145	3,120	3,324	3,261	2,827	3,039	2,801	2,790	2,392	2,335	1,889	1,891	2,536	3,430	3,045	3,182

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Incremental Paid to Active Time Loss Claims

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	85,621	75,194	26,369	15,594	11,411	8,132	7,183	5,281	4,931	4,231	4,748	3,108	2,588	2,877	2,173	2,515	1,672	1,703	1,605	1,522	1,238	1,355	1,302	1,004	1,300	920	1,136	763	1,457	1,242	1,158	1,255
1993	88,733	70,948	24,539	14,562	9,595	8,067	6,127	5,114	4,726	3,277	2,852	2,363	2,053	1,777	1,748	1,662	1,825	1,674	1,482	1,080	1,152	1,749	1,621	803	843	921	702	812	527	377	529	1,293
1994	87,373	70,972	27,159	14,476	11,758	9,206	7,055	6,660	5,203	5,139	3,962	3,830	3,452	3,178	2,671	2,732	2,833	2,553	2,483	1,671	1,425	1,117	1,923	1,630	1,311	1,107	948	642	772	878	1,316	1,347
1995	85,297	74,604	24,808	15,700	11,066	8,054	6,909	5,705	5,024	4,345	3,464	3,373	3,400	2,752	2,948	2,748	2,551	1,811	1,459	1,060	1,178	923	1,143	997	804	838	654	521	392	2,170	1,341	1,373
1996	91,409	72,431	27,604	15,479	11,185	9,397	7,059	5,818	4,310	3,696	3,575	2,859	2,658	2,604	2,140	1,805	1,707	1,710	1,806	1,574	1,707	1,234	1,041	1,056	1,185	505	703	712	1,137	2,216	1,370	1,402
1997	93,712	84,013	30,115	16,568	12,127	9,046	8,256	6,346	5,741	5,335	4,421	3,617	4,607	2,863	2,476	1,952	1,897	1,308	1,545	1,234	1,040	1,094	1,261	1,023	933	826	588	916	1,218	2,373	1,467	1,501
1998	100,099	86,536	32,707	20,071	13,192	10,541	8,295	7,246	5,929	5,302	4,742	4,362	4,145	3,669	3,168	3,173	2,675	2,232	1,495	1,367	1,684	1,493	1,392	1,259	1,194	1,438	961	978	1,299	2,532	1,566	1,602
1999	107,110	89,761	35,983	19,252	15,156	11,486	9,155	8,138	7,081	5,358	5,166	5,036	3,849	3,228	2,447	2,466	2,287	1,600	1,540	1,413	1,532	1,227	1,264	1,014	932	1,158	1,019	1,037	1,378	2,685	1,660	1,699
2000	113,799	102,781	37,670	24,894	17,355	13,659	12,364	10,382	8,537	8,704	6,925	5,625	4,496	4,384	3,580	2,713	2,446	2,428	2,232	1,749	1,694	1,641	1,473	1,921	1,265	1,216	1,069	1,088	1,446	2,818	1,742	1,783
2001	122,131	105,023	43,236	25,162	17,826	13,342	9,811	8,795	8,222	6,659	5,119	4,367	4,076	3,533	2,825	2,342	1,991	1,926	1,409	1,625	1,142	1,202	1,160	1,287	1,262	1,212	1,066	1,085	1,442	2,810	1,737	1,778
2002	119,693	112,084	42,990	24,794	17,273	13,621	10,967	10,668	9,095	6,856	7,385	5,507	3,790	3,541	3,027	3,573	2,310	2,483	2,752	1,852	1,578	1,754	1,357	1,288	1,263	1,213	1,067	1,086	1,443	2,812	1,739	1,779
2003	126,724	113,105	42,790	25,298	16,358	12,491	10,564	9,132	7,057	5,749	4,693	4,164	3,440	2,271	2,250	1,905	1,528	1,230	1,290	1,066	1,035	1,468	1,384	1,314	1,288	1,237	1,089	1,107	1,472	2,869	1,774	1,815
2004	136,859	120,416	45,950	25,681	19,034	16,171	12,611	9,427	7,632	6,717	5,750	4,892	4,326	3,747	2,939	2,612	2,686	2,189	2,032	1,939	1,454	1,600	1,508	1,432	1,404	1,348	1,186	1,207	1,604	3,126	1,933	1,978
2005	140,155	129,278	46,682	27,365	21,962	16,134	12,595	9,746	8,063	6,379	4,934	3,844	3,231	2,980	2,270	1,809	1,080	1,102	1,048	2,144	1,541	1,696	1,598	1,518	1,488	1,429	1,257	1,279	1,700	3,313	2,048	2,096
2006	158,094	137,993	51,501	34,110	21,625	14,755	12,237	9,196	7,600	6,029	4,461	4,210	3,445	2,805	2,162	1,750	1,668	1,275	1,922	2,369	1,703	1,873	1,766	1,677	1,644	1,579	1,389	1,413	1,878	3,660	2,263	2,316
2007	169,371	150,191	62,173	33,676	23,203	15,802	12,583	11,629	9,742	7,305	6,870	4,751	4,462	3,699	2,983	3,032	1,882	1,810	2,059	2,538	1,824	2,007	1,892	1,797	1,761	1,692	1,488	1,514	2,012	3,922	2,425	2,481
2008	180,823	170,288	63,265	34,400	23,394	17,440	13,303	10,948	8,554	7,124	6,028	3,409	3,816	2,887	2,399	2,401	2,138	1,871	2,129	2,624	1,886	2,075	1,956	1,857	1,820	1,749	1,538	1,565	2,080	4,054	2,507	2,565
2009	188,770	149,018	53,093	29,447	18,853	15,037	11,842	10,357	6,591	6,256	4,557	3,579	3,382	2,805	2,346	2,538	2,017	1,766	2,009	2,476	1,779	1,958	1,846	1,753	1,718	1,650	1,452	1,477	1,963	3,825	2,365	2,420
2010	178,846	135,112	48,242	27,106	17,190	11,649	9,701	7,277	5,563	4,959	4,016	3,292	2,762	1,930	2,281	2,357	1,874	1,640	1,866	2,300	1,653	1,819	1,714	1,628	1,595	1,533	1,348	1,372	1,823	3,553	2,197	2,248
2011	173,706	131,751	48,024	25,027	15,962	11,208	8,734	7,153	5,320	4,332	3,997	3,039	1,974	2,309	2,288	2,365	1,880	1,645	1,872	2,307	1,658	1,824	1,720	1,633	1,601	1,538	1,353	1,376	1,829	3,565	2,204	2,255
2012	171,763	135,752	45,137	22,976	12,984	9,669	7,537	5,936	4,591	3,718	2,591	2,134	2,748	2,309	2,288	2,365	1,880	1,646	1,872	2,308	1,658	1,825	1,720	1,634	1,601	1,538	1,353	1,376	1,829	3,565	2,204	2,256
2013	178,588	133,486	46,659	23,683	15,196	11,013	7,978	6,876	5,296	3,854	3,487	2,343	2,843	2,389	2,368	2,447	1,945	1,703	1,937	2,388	1,716	1,888	1,780	1,690	1,656	1,591	1,400	1,424	1,893	3,689	2,281	2,334
2014	179,030	140,610	46,817	24,052	16,009	11,132	8,457	6,887	4,980	4,187	3,531	2,515	3,052	2,565	2,542	2,627	2,089	1,828	2,079	2,563	1,842	2,027	1,911	1,814	1,778	1,708	1,503	1,529	2,032	3,960	2,449	2,506
2015	179,571	137,181	47,927	23,686	14,404	10,256	7,976	6,773	5,878	4,360	3,641	2,594	3,147	2,645	2,621	2,709	2,154	1,885	2,144	2,643	1,900	2,090	1,970	1,871	1,834	1,762	1,550	1,577	2,095	4,084	2,525	2,584
2016	182,533	142,595	47,606	22,019	13,710	9,909	6,821	5,746	5,725	4,526	3,780	2,693	3,267	2,746	2,721	2,812	2,236	1,957	2,226	2,744	1,972	2,170	2,045	1,942	1,904	1,829	1,609	1,637	2,175	4,239	2,621	2,682
2017	188,205	146,934	46,247	24,575	14,470	9,836	8,554	6,915	5,930	4,688	3,915	2,789	3,384	2,844	2,819	2,913	2,316	2,027	2,306	2,842	2,043	2,248	2,119	2,012	1,972	1,894	1,666	1,695	2,253	4,391	2,715	2,778
2018	196,869	148,301	47,592	22,452	14,135	10,177	9,051	7,131	6,116	4,835	4,038	2,876	3,490	2,933	2,907	3,004	2,388	2,090	2,378	2,931	2,107	2,318	2,185	2,075	2,034	1,954	1,719	1,748	2,324	4,529	2,800	2,865
2019	191,824	146,125	48,539	25,668	14,466	11,635	9,166	7,222	6,193	4,896	4,089	2,913	3,534	2,970	2,944	3,042	2,419	2,117	2,408	2,969	2,133	2,347	2,213	2,101	2,059	1,978	1,740	1,771	2,353	4,586	2,836	2,902
2020	182,145	126,064	44,583	23,908	16,086	10,883	8,573	6,755	5,793	4,580	3,825	2,725	3,306	2,778	2,753	2,846	2,262	1,980	2,252	2,777	1,995	2,196	2,070	1,965	1,926	1,850	1,628	1,656	2,201	4,290	2,652	2,714
2021	178,771	126,791	48,063	28,070	17,329	11,724	9,236	7,277	6,241	4,934	4,120	2,935	3,561	2,993	2,966	3,066	2,437	2,133	2,427	2,991	2,150	2,365	2,230	2,117	2,075	1,993	1,754	1,784	2,371	4,621	2,857	2,924
2022	169,066	134,496	53,538	28,673	17,701	11,976	9,434	7,433	6,375	5,040	4,209	2,998	3,638	3,057	3,030	3,131	2,490	2,179	2,479	3,055	2,196	2,416	2,277	2,163	2,120	2,036	1,791	1,822	2,422	4,721	2,919	2,987
2023	181,310	169,606	57,576	30,835	19,036	12,879	10,146	7,994	6,856	5,420	4,526	3,224	3,912	3,288	3,258	3,368	2,677	2,343	2,666	3,286	2,361	2,598	2,449	2,326	2,280	2,190	1,926	1,960	2,605	5,077	3,139	3,212

Incremental Paid Based On Active Time Loss Claims

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	5,493	16,970	9,947	9,082	9,369	8,497	9,197	7,953	9,447	10,447	14,930	12,284	12,813	17,871	15,093	21,500	20,386	25,049	26,310	28,715	23,808	30,791	39,446	38,617	56,542	41,801	59,798	50,850	121,386	103,496	96,531	125,477
1993	6,314	17,415	10,389	9,425	8,402	9,491	8,558	9,367	11,416	10,146	11,688	12,634	13,508	13,881	16,185	21,863	27,657	26,999	26,940	22,979	29,530	62,476	67,558	47,237	60,210	92,072	70,201	135,370	87,850	94,151	105,709	199,814
1994	6,282	16,902	11,681	9,676	11,460	11,172	11,162	14,638	13,240	16,472	16,107	19,443	21,575	23,194	24,960	27,874	34,974	33,161	38,795	29,845	33,937	33,859	83,596	81,524	87,386	110,727	118,538	128,345	154,417	292,564	180,267	207,207
1995	6,356	19,307	11,343	10,926	10,469	10,556	11,994	11,666	13,504	14,580	13,799	15,910	19,100	19,941	24,980	27,205	30,015	27,033	26,530	27,167	37,990	38,453	60,161	58,626	61,852	69,851	59,496	52,068	35,678	290,810	186,937	214,874
1996	7,062	18,813	12,827	10,825	11,321	13,443	12,087	12,352	11,523	11,923	14,711	14,588	17,723	21,002	21,612	21,235	22,766	30,529	45,154	50,784	71,125	77,151	65,089	87,963	98,728	56,104	100,396	142,443	148,999	301,570	193,854	222,824
1997	7,156	21,151	13,226	11,618	12,127	11,321	12,880	12,872	13,321	15,199	15,568	16,004	24,900	20,447	21,534	20,985	26,349	21,105	32,182	32,466	34,683	39,088	50,460	42,613	42,421	43,493	34,612	105,163	154,512	312,728	201,026	231,069
1998	7,591	20,782	14,074	13,416	11,633	12,047	12,091	13,199	12,616	13,701	15,650	17,659	20,521	20,614	20,177	26,441	29,079	32,830	29,897	35,048	54,317	57,432	73,284	78,681	85,291	110,643	79,094	109,054	160,229	324,299	208,464	239,619
1999	8,196	22,065	15,943	12,131	12,010	11,891	11,844	13,363	13,261	13,328	15,750	19,519	17,658	17,638	18,678	24,417	27,893	23,878	29,062	34,455	45,046	47,176	60,194	63,402	71,666	80,687	82,021	113,089	166,158	336,298	216,177	248,484
2000	8,708	24,258	14,663	13,500	12,397	12,874	14,244	14,960	16,138	19,214	20,428	18,813	17,160	24,220	24,355	22,796	26,300	34,195	36,000	38,032	47,060	60,778	58,926	96,037	74,330	83,672	85,055	117,273	172,306	348,741	224,176	257,678
2001	9,856	23,798	15,751	13,098	12,184	11,998	11,023	12,582	14,424	14,603	13,330	13,821	16,437	18,892	19,896	20,725	22,125	26,745	23,491	36,941	28,562	41,439	42,956	76,148	77,080	86,768	88,202	121,613	178,681	361,644	232,470	267,212
2002	9,945	24,666	15,503	12,774	11,726	12,194	12,933	14,879	14,886	13,084	16,339	15,556	14,087	17,106	19,526	30,802	25,960	31,833	45,873	42,085	46,425	67,472	59,005	78,966	79,932	89,978	91,466	126,112	185,292	375,025	241,072	277,099
2003	11,178	25,747	16,489	13,771	12,144	12,271	12,502	13,026	12,146	11,853	12,893	14,925	16,225	13,126	18,149	20,711	21,518	21,207	32,250	38,081	41,409	56,646	61,188	81,887	82,889	93,308	94,850	130,778	192,148	388,901	249,992	287,352
2004	11,433	27,386	16,943	13,704	14,006	14,374	13,589	11,963	11,981	13,849	15,415	16,041	17,804	20,366	21,142	23,318	28,573	29,581	33,304	36,583	43,049	58,741	63,452	84,917	85,956	96,760	98,360	135,617	199,258	403,290	259,241	297,984
2005	11,730	29,176	17,239	14,603	14,402	12,684	11,983	11,480	12,698	12,681	12,782	13,032	13,807	16,650	15,873	16,297	11,021	14,888	18,392	39,587	44,642	60,915	65,800	88,059	89,137	100,340	101,999	140,635	206,630	418,212	268,833	309,009
2006	12,754	30,954	18,755	16,737	12,842	11,153	11,155	11,026	11,160	11,869	11,527	14,568	16,023	18,703	16,502	16,992	19,167	17,233	31,646	41,052	46,294	63,169	68,234	91,317	92,435	104,053	105,773	145,839	214,275	433,686	278,780	320,443
2007	14,053	32,154	19,934	14,275	12,257	10,684	11,397	12,921	14,119	13,732	16,127	15,082	19,234	20,552	19,890	23,871	17,753	23,677	32,817	42,571	48,007	65,506	70,759	94,696	95,855	107,903	109,686	151,235	222,204	449,732	289,095	332,299
2008	15,067	32,982	17,756	12,774	11,423	11,481	11,380	11,926	12,133	13,192	15,147	11,518	16,100	14,154	13,866	17,396	20,235	24,553	34,031	44,146	49,783	67,930	73,377	98,200	99,401	111,895	113,745	156,830	230,425	466,372	299,791	344,594
2009	17,466	30,356	16,979	12,759	10,879	11,896	12,258	14,405	11,687	14,548	13,809	13,660	16,497	15,848	15,537	20,208	20,983	25,461	35,291	45,779	51,625	70,443	76,092	101,833	103,079	116,035	117,953	162,633	238,951	483,628	310,884	357,344
2010	18,541	32,254	18,448	14,177	11,631	10,786	12,698	12,790	12,700	14,585	15,447	15,453	16,151	14,295	16,862	20,955	21,760	26,403	36,596	47,473	53,535	73,050	78,907	105,601	106,893	120,329	122,318	168,650	247,792	501,523	322,386	370,566
2011	18,680	34,535	20,035	14,417	12,539	11,749	12,676	13,574	13,401	13,796	15,375	14,682	11,344	17,246	17,486	21,731	22,565	27,380	37,950	49,230	55,516	75,752	81,827	109,508	110,848	124,781	126,843	174,890	256,960	520,079	334,315	384,277
2012	19,499	36,483	19,414	14,244	10,947	11,375	12,296	12,933	12,442	12,392	11,775	12,779	16,373	17,884	18,133	22,535	23,400	28,393	39,355	51,051	57,570	78,555	84,854	113,560	114,950	129,398	131,537	181,361	266,468	539,322	346,684	398,495
2013	20,436	35,549	19,897	14,190	12,176	12,415	12,032	14,061	13,827	13,154	15,097	14,062	16,979	18,546	18,804	23,368	24,265	29,444	40,811	52,940	59,700	81,462	87,994	117,762	119,203	134,185	136,404	188,072	276,327	559,277	359,512	413,239
2014	20,232	37,120	19,948	14,930	13,498	12,736	13,152	13,941	12,869	13,376	14,764	14,582	17,607	19,232	19,499	24,233	25,163	30,533	42,321	54,899	61,909	84,476	91,250	122,119	123,613	139,150	141,450	195,030	286,551	579,970	372,814	428,529
2015	21,756	38,795	22,491	16,157	13,227	12,630	12,195	12,900	14,372	14,007	15,310	15,122	18,258	19,944	20,221	25,130	26,094	31,663	43,887	56,930	64,200	87,601	94,626	126,638	128,187	144,299	146,684	202,247	297,154	601,429	386,608	444,385
2016	22,042	42,363	23,054	15,716	13,007	11,685	10,896	11,378	13,983	14,526	15,877	15,681	18,934	20,682	20,969	26,060	27,060	32,834	45,510	59,037	66,575	90,843	98,127	131,323	132,930	149,638	152,111	209,730	308,148	623,682	400,912	460,827
2017	23,582	46,454	23,357	17,417	12,682	10,833	11,832	13,707	14,501	15,063	16,464	16,261	19,634	21,447	21,745	27,024	28,061	34,049	47,194	61,221	69,039	94,204	101,758	136,182	137,848	155,174	157,740	217,490	319,550	646,758	415,746	477,878
2018	25,334	46,724	24,061	14,541	11,529	10,385	12,588	14,215	15,037	15,620	17,074	16,863	20,361	22,241	22,549	28,024	29,099	35,309	48,941	63,486	71,593	97,689	105,523	141,221	142,949	160,916	163,576	225,537	331,373	670,688	431,128	495,559
2019	26,321	45,395	21,640	14,958	10,348	12,158	13,054	14,740	15,593	16,198	17,705	17,487	21,114	23,063	23,384	29,060	30,176	36,616	50,751	65,835	74,242	101,304	109,427	146,446	148,238	166,870	169,628	233,882	343,634	695,503	447,080	513,895
2020	27,724	40,613	21,140	15,189	12,757	12,607	13,537	15,286	16,170	16,798	18,360	18,134	21,895	23,917	24,249	30,136	31,293	37,970	52,629	68,271	76,989	105,052	113,476	151,864	153,723	173,044	175,904	242,535	356,348	721,237	463,622	532,909
2021	26,014	41,476	23,422	17,167	13,229	13,074	14,037	15,851	16,769	17,419	19,040	18,805	22,705	24,802	25,146	31,251	32,450	39,375	54,576	70,797	79,837	108,939	117,675	157,483	159,410	179,447	182,413	251,509	369,533	747,923	480,776	552,627
2022	25,351	44,520	26,487	17,802	13,718	13,558	14,557	16,438	17,389	18,064	19,744	19,501	23,546	25,719	26,076	32,407	33,651	40,832	56,596	73,417	82,791	112,970	122,029	163,310	165,308	186,086	189,162	260,815	383,206	775,596	498,565	573,074
2023	26,865	54,137	27,467	18,461	14,226	14,059	15,095	17,046	18,033	18,732	20,475	20,222	24,417	26,671	27,041	33,606	34,896	42,343	58,690	76,133	85,855	117,150	126,544	169,353	171,425	192,971	196,161	270,465	397,385	804,293	517,012	594,278
Selection Based On Incremental Paid to Active Time Loss Claims																																
Latest Diag. Trended	28,397	46,095	24,060	15,436	10,405	10,414	11,888	11,452	14,428	13,398	15,064	12,751	11,319	14,263	15,502	17,357	17,714	17,195	18,351	36,502	41,317	67,324	42,861	95,826	71,508	110,399	34,536	142,129	35,599	291,919	105,476	125,201
5 Year Trended Avg.	31,709	52,206	25,542	16,554	12,302	11,724	12,139	13,218	13,484	13,507	14,237	13,560	15,789	16,631	16,260	19,487	19,513	22,832	30,517	38,175	41,513	54,625	56,899	73,431	71,678	77,808	76,272	101,411	143,683	280,434	173,835	192,685
20yr Indicated Trend	1.057	1.035	1.027	1.016	1.006	1.003	1.005	1.006	1.004	1.002	0.998	0.993	0.991	0.988	0.987	0.985	0.969	0.975	0.993	1.032	1.032	1.038	0.991	1.071	1.020	1.027	0.935	1.117	0.733	1.681	1.095	1.000
Sel. Severity	31,709	52,206	25,542	16,554	12,302	11,724	12,139	13,218	13,484	13,507	14,237	13,560	15,789	16,631	16,260	19,487	19,513	22,832	30,517	38,175	41,513	54,625	56,899	73,431	71,678	77,808	76,272	101,411	143,683	280,434	173,835	192,685
Sel. Historical Trend	1.057	1.035	1.027	1.016	1.006	1.003	1.005	1.006	1.004	1.002	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
Sel. Future Trend		1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037

* First 4 exclude Accident year 2020-2022

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Projection of Active Time Loss Claims

Data evaluated as of @06/30/23
Active Time Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	6
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	7	6
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	7	7	6
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	8	7	7	6
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	9	8	8	7	6
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	12	9	8	8	8	7
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	14	12	9	8	8	8	7
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	9	8	8	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	17	16	14	12	9	8	8	7	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	23	16	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	26	23	16	16	13	11	8	8	7	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	34	27	24	17	16	14	12	9	8	8	7	7
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	54	35	28	24	17	17	14	12	9	8	8	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	61	58	37	30	26	18	18	15	13	10	9	8	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	76	63	60	38	31	27	19	18	16	14	10	9	9	8	7
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	106	76	63	59	38	31	27	19	18	16	14	10	9	9	8	7
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	126	96	69	57	54	34	28	24	17	17	14	12	9	8	8	8	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	135	112	86	62	51	48	31	25	22	15	15	13	11	8	7	7	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	134	131	109	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	168	129	126	105	80	58	48	45	29	23	20	14	14	12	10	8	7	7	6	6
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	167	167	129	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	172	173	133	130	108	83	60	49	47	30	24	21	15	14	12	11	8	7	7	7	6
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	311	238	172	172	133	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	409	312	238	172	173	133	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2017	7,981	3,163	1,980	1,411	1,141	908	723	504	409	311	238	172	172	133	130	108	83	60	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	719	502	407	310	236	171	171	132	129	107	82	59	49	46	29	24	21	15	14	12	11	8	7	7	6	6
2019	7,288	3,219	2,243	1,716	1,398	957	702	490	397	302	231	167	167	129	126	105	80	58	47	45	29	23	20	14	14	12	10	8	7	7	6	6
2020	6,570	3,104	2,109	1,574	1,261	863	633	442	358	273	208	150	151	116	114	94	72	52	43	41	26	21	18	13	13	11	9	7	6	6	6	5
2021	6,872	3,057	2,052	1,635	1,310	897	658	459	372	283	216	156	157	121	118	98	75	54	44	42	27	22	19	13	13	11	10	7	6	6	6	5
2022	6,669	3,021	2,021	1,611	1,290	883	648	452	367	279	213	154	155	119	116	97	74	53	44	42	27	21	19	13	13	11	9	7	6	6	6	5
2023	6,749	3,133	2,096	1,670	1,338	916	672	469	380	289	221	159	160	123	120	100	77	55	45	43	28	22	19	14	13	11	10	7	7	6	6	5

Active Time Loss Claims / Ultimate Compensable Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	37.209%	10.578%	6.329%	4.099%	2.908%	2.285%	1.864%	1.585%	1.246%	0.967%	0.759%	0.604%	0.482%	0.384%	0.344%	0.279%	0.196%	0.162%	0.146%	0.127%	0.124%	0.105%	0.079%	0.062%	0.055%	0.053%	0.045%	0.036%	0.029%	0.029%	0.029%	0.024%
1993	35.899%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	**0.017%**
1994	36.269%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	**0.019%**	**0.017%**
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.810%	0.683%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	**0.020%**	**0.020%**	**0.017%**
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.113%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	**0.022%**	**0.021%**	**0.020%**	**0.018%**
1997	36.785%	11.158%	6.396%	4.006%	2.809%	2.244%	1.801%	1.385%	1.211%	0.986%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	**0.024%**	**0.022%**	**0.021%**	**0.021%**	**0.018%**
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.919%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.498%	0.439%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	**0.034%**	**0.025%**	**0.023%**	**0.022%**	**0.021%**	**0.019%**
1999	36.650%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	**0.040%**	**0.035%**	**0.026%**	**0.023%**	**0.022%**	**0.022%**	**0.019%**
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	**0.048%**	**0.041%**	**0.036%**	**0.026%**	**0.024%**	**0.023%**	**0.022%**	**0.020%**
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.381%	1.163%	0.957%	0.751%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.088%	0.082%	**0.051%**	**0.050%**	**0.042%**	**0.037%**	**0.027%**	**0.024%**	**0.024%**	**0.023%**	**0.020%**
2002	38.707%	14.613%	8.918%	6.242%	4.737%	3.592%	2.727%	2.306%	1.965%	1.685%	1.454%	1.138%	0.865%	0.666%	0.498%	0.373%	0.286%	0.251%	0.193%	0.142%	0.109%	0.084%	**0.074%**	**0.052%**	**0.051%**	**0.043%**	**0.038%**	**0.028%**	**0.025%**	**0.024%**	**0.023%**	**0.021%**
2003	37.991%	14.721%	8.696%	6.156%	4.514%	3.411%	2.832%	2.349%	1.947%	1.625%	1.220%	0.935%	0.710%	0.580%	0.416%	0.308%	0.238%	0.194%	0.134%	0.094%	0.084%	**0.087%**	**0.076%**	**0.054%**	**0.052%**	**0.044%**	**0.038%**	**0.028%**	**0.026%**	**0.025%**	**0.024%**	**0.021%**
2004	39.127%	14.373%	8.865%	6.126%	4.442%	3.677%	3.033%	2.576%	2.082%	1.585%	1.219%	0.997%	0.794%	0.601%	0.454%	0.366%	0.307%	0.242%	0.199%	0.173%	**0.110%**	**0.089%**	**0.078%**	**0.055%**	**0.053%**	**0.046%**	**0.039%**	**0.029%**	**0.026%**	**0.025%**	**0.024%**	**0.022%**
2005	39.169%	14.526%	8.878%	6.144%	4.999%	4.170%	3.446%	2.783%	2.082%	1.649%	1.265%	0.967%	0.767%	0.587%	0.469%	0.364%	0.321%	0.243%	0.187%	**0.178%**	**0.113%**	**0.091%**	**0.080%**	**0.057%**	**0.055%**	**0.047%**	**0.040%**	**0.030%**	**0.027%**	**0.026%**	**0.025%**	**0.022%**
2006	39.095%	14.060%	8.660%	6.427%	5.311%	4.172%	3.460%	2.630%	2.148%	1.602%	1.221%	0.911%	0.678%	0.473%	0.413%	0.325%	0.274%	0.233%	**0.192%**	**0.182%**	**0.116%**	**0.094%**	**0.082%**	**0.058%**	**0.056%**	**0.048%**	**0.041%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2007	37.707%	14.614%	9.758%	7.381%	5.923%	4.627%	3.454%	2.816%	2.159%	1.664%	1.333%	0.986%	0.726%	0.563%	0.469%	0.397%	0.332%	**0.239%**	**0.196%**	**0.187%**	**0.119%**	**0.096%**	**0.084%**	**0.059%**	**0.057%**	**0.049%**	**0.042%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2008	38.611%	16.611%	11.463%	8.664%	6.589%	4.887%	3.761%	2.954%	2.268%	1.737%	1.281%	0.952%	0.763%	0.656%	0.557%	0.444%	**0.340%**	**0.245%**	**0.201%**	**0.191%**	**0.122%**	**0.098%**	**0.086%**	**0.061%**	**0.059%**	**0.050%**	**0.044%**	**0.032%**	**0.029%**	**0.028%**	**0.027%**	**0.024%**
2009	39.169%	17.791%	11.333%	8.364%	6.281%	4.581%	3.501%	2.606%	2.044%	1.558%	1.196%	0.950%	0.743%	0.641%	0.547%	**0.455%**	**0.348%**	**0.251%**	**0.206%**	**0.196%**	**0.125%**	**0.101%**	**0.088%**	**0.062%**	**0.060%**	**0.052%**	**0.045%**	**0.033%**	**0.030%**	**0.029%**	**0.028%**	**0.025%**
2010	39.028%	16.949%	10.580%	7.736%	5.980%	4.370%	3.091%	2.302%	1.772%	1.376%	1.052%	0.862%	0.692%	0.546%	**0.547%**	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2011	38.889%	15.955%	10.024%	7.260%	5.324%	3.990%	2.881%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	**0.560%**	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2012	38.197%	16.135%	10.082%	6.994%	5.143%	3.686%	2.658%	1.990%	1.600%	1.301%	0.954%	0.724%	**0.728%**	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2013	37.981%	16.320%	10.192%	7.254%	5.424%	3.855%	2.881%	2.125%	1.665%	1.273%	1.004%	**0.724%**	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2014	37.148%	15.902%	9.853%	6.763%	4.979%	3.669%	2.699%	2.074%	1.625%	1.314%	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2015	34.843%	14.927%	8.996%	6.189%	4.597%	3.428%	2.761%	2.216%	1.727%	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2016	34.923%	14.195%	8.709%	5.908%	4.445%	3.576%	2.640%	2.130%	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2017	33.694%	13.354%	8.359%	5.957%	4.817%	3.833%	3.052%	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2018	32.989%	13.474%	8.397%	6.555%	5.205%	4.160%	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2019	31.681%	13.993%	9.750%	7.459%	6.077%	***4.160%***	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2020	31.664%	14.960%	10.164%	7.586%	***6.077%***	***4.160%***	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2021	31.881%	14.182%	9.520%	***7.586%***	***6.077%***	***4.160%***	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2022	31.409%	14.228%	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
2023	30.650%	***14.228%***	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***0.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.560%***	***0.547%***	***0.455%***	***0.348%***	***0.251%***	***0.206%***	***0.196%***	***0.125%***	***0.101%***	***0.088%***	***0.062%***	***0.060%***	***0.052%***	***0.045%***	***0.033%***	***0.030%***	***0.029%***	***0.028%***	***0.025%***
Wtd 3 yr avg	31.308%	14.451%	9.806%	7.182%	5.360%	3.856%	2.818%	2.140%	1.672%	1.296%	1.016%	0.819%	0.722%	0.619%	0.523%	0.388%	0.309%	0.239%	0.174%	0.137%	0.105%	0.083%	0.070%	0.049%	0.046%	0.038%	0.032%	0.018%	0.019%	0.016%	0.021%	0.024%
Wtd 5 yr avg	31.455%	14.146%	9.206%	6.666%	5.022%	3.733%	2.806%	2.108%	1.655%	1.316%	1.064%	0.878%	0.732%	0.575%	0.489%	0.379%	0.295%	0.233%	0.179%	0.135%	0.103%	0.078%	0.067%	0.050%	0.041%	0.035%	0.029%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 7 yr avg	32.027%	14.035%	9.101%	6.610%	5.072%	3.743%	2.796%	2.150%	1.736%	1.428%	1.147%	0.901%	0.729%	0.581%	0.474%	0.369%	0.290%	0.226%	0.174%	0.128%	0.097%	0.074%	0.061%	0.049%	0.040%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 10 yr avg	33.161%	14.553%	9.387%	6.779%	5.199%	3.928%	3.025%	2.380%	1.899%	1.501%	1.176%	0.922%	0.748%	0.588%	0.465%	0.353%	0.277%	0.212%	0.160%	0.119%	0.094%	0.074%	0.063%	0.050%	0.042%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
		12.768%																														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	30.650%	14.228%	9.520%	7.586%	6.077%	4.160%	3.052%	2.130%	1.727%	1.314%	1.004%	0.724%	0.728%	0.546%	0.547%	0.444%	0.332%	0.233%	0.187%	0.173%	0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.024%	0.021%	0.020%	0.019%	0.016%
Duration Growth	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%
Notes																																
2009 & Prior	0.5%	3.1%	4.0%	5.0%	5.7%	5.8%	5.6%	5.6%	5.4%	5.1%	<-- Justification for the 2.5% Duration growth adjustment - Over the past 10 years																					
AY 2010+	-2.0%	-1.6%	-1.0%	-0.6%	-0.6%						<-- Duration does not appear to be growing anymore for AY 2010+ so we have not adjusted these years										0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.019%	0.020%	0.016%	0.021%	0.024%
											<-- Duration in the past year has increased but there is evidence that the increase has subsided so we are not going to increase it anymore but just use the lastest diagonal																				

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	433	1.013	438	438	439	5	6	0.993	5	6
1941	1,155	1.013	1,171	1,170	1,171	15	16	0.993	15	16
1942	1,218	1.013	1,234	1,233	1,235	15	17	0.993	15	17
1943	1,002	1.013	1,016	1,015	1,016	13	14	0.993	13	14
1944	1,035	1.013	1,049	1,048	1,049	13	14	0.993	13	14
1945	991	1.013	1,004	1,004	1,005	13	14	0.993	12	14
1946	1,745	1.013	1,768	1,767	1,769	22	24	0.993	22	24
1947	1,408	1.013	1,427	1,426	1,428	18	20	0.993	18	20
1948	1,382	1.013	1,400	1,399	1,401	17	19	0.993	17	19
1949	1,886	1.013	1,911	1,910	1,912	24	26	0.993	24	26
1950	5,228	1.013	5,298	5,295	5,301	66	73	0.993	66	73
1951	5,301	1.013	5,372	5,369	5,376	67	74	0.993	67	74
1952	5,249	1.013	5,319	5,315	5,322	66	73	0.993	66	73
1953	3,857	1.013	3,908	3,906	3,911	49	54	0.993	48	54
1954	3,685	1.013	3,734	3,732	3,737	47	52	0.993	46	51
1955	4,797	1.013	4,861	4,858	4,864	61	67	0.993	60	67
1956	4,180	1.014	4,237	4,234	4,240	55	60	0.992	54	60
1957	4,087	1.017	4,155	4,152	4,158	64	71	0.990	64	70
1958	5,091	1.020	5,192	5,187	5,197	96	106	0.984	94	104
1959	8,752	1.024	8,960	8,950	8,971	198	219	0.978	194	214
1960	9,874	1.028	10,146	10,133	10,160	259	286	0.971	252	278
1961	6,987	1.028	7,184	7,174	7,194	187	207	0.959	180	198
1962	8,475	1.029	8,719	8,706	8,731	231	256	0.946	219	242
1963	10,949	1.029	11,267	11,251	11,283	302	334	0.933	282	311
1964	12,284	1.031	12,666	12,646	12,685	362	400	0.927	336	371
1965	15,399	1.033	15,910	15,884	15,935	486	537	0.922	448	495
1966	18,638	1.035	19,296	19,263	19,329	625	691	0.916	573	633
1967	19,867	1.037	20,600	20,563	20,636	696	769	0.909	632	699
1968	24,566	1.039	25,516	25,468	25,563	902	997	0.902	814	899
1969	27,368	1.041	28,498	28,442	28,555	1,074	1,187	0.898	965	1,066
1970	34,200	1.044	35,708	35,633	35,784	1,433	1,584	0.895	1,282	1,417
1971	29,958	1.047	31,380	31,309	31,451	1,351	1,493	0.892	1,205	1,332
1972	33,289	1.051	34,977	34,892	35,061	1,603	1,772	0.888	1,424	1,574
1973	42,119	1.054	44,396	44,282	44,509	2,162	2,390	0.884	1,912	2,114
1974	45,151	1.059	47,814	47,681	47,947	2,530	2,796	0.884	2,236	2,472
1975	59,843	1.063	63,599	63,411	63,787	3,569	3,944	0.880	3,140	3,470
1976	62,011	1.066	66,134	65,928	66,340	3,917	4,329	0.875	3,428	3,789
1977	82,260	1.070	88,029	87,740	88,317	5,480	6,057	0.870	4,769	5,271
1978	94,393	1.075	101,433	101,081	101,784	6,687	7,391	0.867	5,795	6,405
1979	107,230	1.079	115,666	115,244	116,088	8,014	8,858	0.862	6,909	7,636
1980	118,086	1.083	127,942	127,449	128,435	9,363	10,348	0.858	8,038	8,884
1981	123,867	1.089	134,851	134,302	135,400	10,435	11,533	0.855	8,925	9,864
1982	127,857	1.094	139,856	139,256	140,456	11,400	12,600	0.852	9,708	10,730
1983	142,976	1.098	157,048	156,344	157,752	13,368	14,775	0.847	11,318	12,510
1984	170,420	1.103	188,049	187,167	188,930	16,747	18,510	0.842	14,106	15,591
1985	183,925	1.109	203,898	202,899	204,896	18,974	20,972	0.838	15,899	17,573
1986	189,124	1.113	210,559	209,487	211,631	20,363	22,507	0.833	16,958	18,744
1987	188,056	1.118	210,262	209,151	211,372	21,096	23,316	0.828	17,458	19,296
1988	214,643	1.123	240,966	239,649	242,282	25,006	27,639	0.822	20,556	22,720
1989	227,910	1.127	256,860	255,413	258,308	27,503	30,398	0.816	22,450	24,813
1990	259,551	1.131	293,608	291,905	295,311	32,355	35,760	0.810	26,214	28,974
1991	281,474	1.136	319,666	317,757	321,576	36,283	40,102	0.805	29,193	32,266
Totals	3,035,231		3,335,956	3,320,919	3,350,992	285,689	315,761		238,538	263,647

Notes

(2) Section MAF - I, Exhibit 18
(3) Section MAF - I, Exhibit 18
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section MAF - I, Exhibit 26
(10) = (7) x (9)
(11) = (8) x (9)

Paid Tail Factor Methodology Indications:

Loss Development Method:	1.125
Trending Historical Calendar Year Payments Method:	1.148
Inverse Power Curve Method:	1.128
Link Ratio Decay Method:	1.034
Selected Paid Tail Factor @384 Months:	1.140

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Paid Loss Development Method - 1991 & Prior

Data evaluated as of: @06/30/23
Amounts in $000s
Months of Development

Accident Year	324	336	348	360	372	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																		432	432	432	432	432	432	432	432	432	432	432	432	433	433	433	433	433	433	433	433	433	433	433	433	433	433
1941																																	1,150	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155	1,155
1942																																1,196	1,205	1,206	1,208	1,215	1,215	1,215	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218
1943																														992	997	998	999	999	1000	1000	1001	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002	1002
1944																														998	1,000	1,025	1,028	1,034	1,034	1,034	1,034	1,034	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035
1945																													990	990	990	990	990	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991	991
1946																												1,218	1,221	1,228	1,319	1,385	1,556	1,703	1,740	1,744	1,744	1,744	1,744	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745	1,745
1947																											1,282	1,296	1,303	1,311	1,332	1,356	1,359	1,359	1,360	1,378	1,383	1,383	1,389	1,389	1,390	1,394	1,408	1,408	1,408	1,408	1,408	1,408	1,408	1,408	1,408	1,408						
1948																										1,304	1,306	1,321	1,330	1,337	1,342	1,344	1,345	1,346	1,352	1,355	1,355	1,357	1,357	1,376	1,380	1,381	1,382	1,382	1,382	1,382	1,382	1,382	1,382								
1949																									1,862	1,878	1,878	1,884	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,885	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886							
1950																							3,798	3,985	4,057	4,149	4,238	4,319	4,395	4,404	4,411	4,415	4,431	4,526	4,538	4,636	4,713	4,878	5,028	5,134	5,228	5,228	5,228	5,228	5,228											
1951																						5,003	5,148	5,190	5,243	5,263	5,273	5,273	5,274	5,275	5,275	5,277	5,281	5,281	5,285	5,287	5,298	5,297	5,297	5,301	5,301	5,301	5,301	5,301											
1952																					4,465	4,722	4,839	5,031	5,158	5,163	5,178	5,182	5,190	5,192	5,192	5,196	5,197	5,199	5,242	5,242	5,249	5,249	5,249	5,249	5,249	5,249	5,249	5,249											
1953																				3,775	3,782	3,802	3,803	3,803	3,813	3,820	3,828	3,840	3,844	3,846	3,846	3,846	3,846	3,856	3,857	3,857	3,857	3,857	3,857	3,857	3,857	3,857	3,857											
1954																			3,564	3,573	3,585	3,599	3,620	3,630	3,635	3,669	3,671	3,674	3,675	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685	3,685											
1955																	4,304	4,367	4,421	4,502	4,570	4,672	4,751	4,791	4,792	4,792	4,792	4,792	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797	4,797											
1956																4,136	4,139	4,140	4,140	4,144	4,147	4,148	4,152	4,162	4,165	4,163	4,164	4,176	4,176	4,176	4,176	4,180	4,180	4,180	4,180	4,180	4,180	4,180	4,180	4,180	4,180											
1957															3,700	3,722	3,764	3,773	3,788	3,804	3,819	3,857	3,878	3,893	3,905	3,917	3,924	3,937	3,954	3,975	3,981	3,989	4,001	4,011	4,025	4,047	4,057	4,076	4,087													
1958														4,981	4,983	4,984	4,988	4,988	4,988	4,988	4,988	4,995	5,005	5,014	5,020	5,025	5,027	5,028	5,050	5,057	5,078	5,088	5,089	5,089	5,091	5,091	5,091	5,091													
1959													7,637	7,716	7,813	7,928	7,996	8,016	8,023	8,033	8,039	8,049	8,068	8,108	8,202	8,313	8,521	8,744	8,751	8,751	8,751	8,752	8,752	8,752	8,752	8,752	8,752													
1960													8,268	8,471	8,672	8,872	9,000	9,043	9,113	9,176	9,219	9,364	9,481	9,557	9,622	9,676	9,773	9,805	9,810	9,829	9,840	9,843	9,855	9,858	9,870	9,874													
1961												6,832	6,893	6,901	6,909	6,919	6,921	6,933	6,933	6,935	6,936	6,960	6,961	6,962	6,971	6,971	6,973	6,976	6,976	6,977	6,986	6,986	6,986	6,986	6,987															
1962											8,121	8,156	8,185	8,192	8,196	8,227	8,236	8,250	8,274	8,287	8,298	8,305	8,327	8,352	8,362	8,374	8,391	8,398	8,415	8,436	8,439	8,440	8,465	8,472	8,475															
1963										9,779	9,827	9,875	9,900	10,049	10,213	10,257	10,301	10,414	10,551	10,746	10,910	10,935	10,911	10,925	10,926	10,928	10,937	10,937	10,937	10,938	10,949	10,949	10,949	10,949																	
1964									11,503	11,526	11,575	11,658	11,628	11,854	11,673	11,707	11,727	11,862	11,943	12,041	12,172	12,210	12,221	12,227	12,228	12,235	12,240	12,258	12,259	12,286	12,278	12,283	12,284																	
1965									14,432	14,443	14,492	14,572	14,617	14,695	14,736	14,855	15,071	15,225	15,257	15,271	15,283	15,294	15,296	15,312	15,326	15,332	15,356	15,356	15,396	15,398	15,398	15,399																	
1966								16,353	16,492	16,519	16,585	16,589	16,790	16,909	17,145	17,194	17,385	17,660	17,808	17,910	18,098	18,221	18,397	18,518	18,553	18,557	18,568	18,588	18,614	18,629	18,632	18,638																	
1967							18,098	18,193	18,265	18,375	18,596	18,669	18,702	18,779	18,834	18,910	18,984	19,064	19,102	19,162	19,254	19,364	19,439	19,535	19,581	19,639	19,673	19,757	19,800	19,835	19,867																	
1968						22,695	22,860	23,068	23,274	23,435	23,589	23,701	23,812	23,929	24,032	24,080	24,172	24,285	24,323	24,420	24,453	24,518	24,526	24,545	24,555	24,557	24,557	24,564	24,565	24,566																			
1969					25,771	26,094	26,416	26,660	26,764	26,851	26,884	26,940	26,988	27,038	27,084	27,135	27,170	27,177	27,192	27,209	27,242	27,250	27,273	27,279	27,320	27,330	27,341	27,363	27,368																			
1970				25,219	25,316	25,732	25,947	26,298	26,748	27,211	27,846	28,469	28,957	29,552	29,940	30,138	30,371	30,568	30,864	31,042	31,579	31,990	32,361	32,732	33,223	33,573	33,942	34,200																			
1971			26,828	27,057	27,263	27,502	27,646	27,965	28,073	28,144	28,217	28,260	28,317	28,514	28,678	28,745	28,821	28,918	29,059	29,281	29,540	29,857	29,768	29,841	29,914	29,951	29,958																					
1972		31,851	31,983	32,112	32,164	32,301	32,379	32,447	32,505	32,576	32,645	32,747	32,862	32,895	32,920	32,938	32,958	32,978	32,995	33,147	33,198	33,263	33,280	33,287	33,289	33,289																					
1973	37,036	37,224	37,473	37,654	37,860	38,008	38,199	38,564	38,840	39,138	39,486	39,747	40,014	40,232	40,594	40,847	40,962	41,163	41,660	41,746	41,801	41,888	41,976	42,119																							
1974	40,777	40,925	41,186	41,384	41,583	41,809	42,088	42,297	42,542	42,729	42,840	43,083	43,268	43,609	44,180	44,454	44,803	44,923	44,965	45,023	45,085	45,128	45,133	45,151																							
1975	51,622	52,257	52,948	53,887	54,940	55,333	55,917	56,581	57,027	57,206	57,420	57,614	57,947	58,269	58,514	58,693	58,933	59,217	59,327	59,404	59,576	59,698	59,843																							
1976	56,948	57,249	57,539	57,659	57,830	57,979	58,115	58,281	58,417	58,865	59,195	59,498	59,854	60,258	60,457	60,659	61,011	61,192	61,665	61,963	62,001	62,011																							
1977	73,455	74,090	74,756	75,354	75,929	76,522	77,075	77,665	78,068	78,590	79,007	79,408	79,707	80,122	80,399	80,733	81,082	81,367	81,613	81,927	82,260																									
1978	80,160	80,825	81,497	82,118	82,840	83,858	84,758	85,541	86,193	87,112	87,847	88,476	89,099	89,976	90,868	91,255	92,164	93,442	94,073	94,393																											
1979	98,048	98,502	99,059	99,469	99,929	100,432	101,132	101,721	102,147	102,693	103,430	104,152	104,818	105,305	105,826	106,279	106,648	106,944	107,230																												
1980	110,075	110,447	110,973	113,576	113,995	114,638	114,925	115,154	115,456	115,697	115,888	116,224	116,482	116,895	117,229	117,710	117,944	118,086																													
1981	115,564	116,092	117,211	117,711	118,303	119,015	119,424	119,861	120,324	120,680	121,048	121,462	121,957	122,503	122,899	123,453	123,867																														
1982	123,390	124,320	124,667	124,958	125,303	125,540	125,782	125,929	126,241	126,608	126,851	127,162	127,453	127,601	127,748	127,857																															
1983	136,879	139,250	139,564	139,725	140,064	140,268	140,453	140,674	140,842	141,286	141,639	141,995	142,293	142,585	142,976																																
1984	162,886	163,271	163,799	164,391	164,930	165,585	166,145	166,704	167,337	167,869	168,592	169,174	169,781	170,420																																	
1985	174,968	175,704	176,368	176,950	177,465	178,754	179,086	179,971	180,663	181,510	182,265	183,203	183,925																																		
1986	180,703	181,647	182,636	183,592	184,679	185,462	186,198	186,942	187,682	188,164	188,596	189,124																																			
1987	183,321	184,004	184,952	185,103	185,612	186,044	186,321	186,698	187,206	187,687	188,056																																				
1988	208,128	209,693	211,112	212,018	212,721	213,418	213,948	214,136	214,275	214,643																																					
1989	222,072	222,876	223,669	224,307	225,204	225,811	226,424	227,091	227,910																																						
1990	251,234	252,689	253,835	255,069	256,412	257,569	258,663	259,551																																							
1991	272,708	274,440	275,734	277,875	279,071	280,480	281,474																																								
1992	276,713	277,476	278,932	280,174	281,333	282,588																																									
1993	261,996	262,809	263,336	263,712	264,241																																										
1994	283,829	284,470	285,242	286,120																																											
1995	273,613	274,133	274,526																																												
1996	278,257	278,970																																													
1997	303,945																																														

Age-to-Age Factors

Link Ratios	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
1940																																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1941																																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1942																																	1.001	1.001	1.006	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1943																														1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1944																														1.002	1.025	1.003	1.006	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1945																													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1946																												1.002	1.006	1.074	1.050	1.123	1.095	1.022	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1947																											1.010	1.006	1.006	1.016	1.018	1.002	1.000	1.001	1.014	1.004	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1948																										1.002	1.011	1.007	1.005	1.003	1.002	1.000	1.001	1.004	1.002	1.000	1.001	1.000	1.014	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1949																									1.009	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1950																							1.049	1.018	1.023	1.022	1.019	1.018	1.002	1.002	1.001	1.004	1.021	1.003	1.022	1.017	1.035	1.031	1.021	1.018	1.000	1.000	1.000	1.000	1.000	1.000										
1951																						1.011	1.008	1.010	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1952																					1.058	1.025	1.040	1.025	1.001	1.003	1.001	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.008	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000										
1953																				1.002	1.000	1.005	1.000	1.000	1.002	1.002	1.002	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1954																			1.003	1.003	1.004	1.006	1.003	1.001	1.001	1.009	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1955																		1.015	1.012	1.018	1.015	1.022	1.017	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1956																		1.001	1.000	1.000	1.001	1.001	1.000	1.001	1.003	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1957																	1.006	1.011	1.002	1.004	1.004	1.010	1.005	1.004	1.003	1.003	1.002	1.004	1.004	1.005	1.001	1.002	1.003	1.003	1.006	1.002	1.005	1.003	1.000	1.000	1.000	1.000										
1958																1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.002	1.002	1.001	1.001	1.000	1.000	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000																
1959															1.010	1.013	1.015	1.009	1.003	1.001	1.001	1.001	1.002	1.005	1.012	1.013	1.025	1.026	1.001	1.000	1.000	1.000	1.000	1.000	1.000																
1960														1.027	1.025	1.024	1.023	1.014	1.005	1.008	1.007	1.005	1.016	1.013	1.008	1.007	1.006	1.010	1.003	1.001	1.002	1.001	1.000	1.001	1.000	1.000																
1961													1.003	1.001	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1962											1.004	1.004	1.001	1.000	1.004	1.001	1.002	1.003	1.002	1.001	1.001	1.003	1.003	1.001	1.001	1.001	1.003	1.003	1.000	1.000	1.000	1.003	1.001																
1963										1.005	1.005	1.003	1.015	1.016	1.004	1.004	1.011	1.013	1.018	1.015	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1964									1.002	1.004	1.003	1.002	1.002	1.002	1.003	1.002	1.011	1.007	1.008	1.011	1.003	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000																		
1965								1.001	1.003	1.006	1.003	1.005	1.003	1.008	1.015	1.016	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.002	1.003	1.000	1.000	1.000	1.000																		
1966							1.009	1.002	1.003	1.001	1.012	1.007	1.014	1.003	1.011	1.016	1.008	1.008	1.010	1.007	1.010	1.007	1.002	1.000	1.000	1.000	1.000	1.002	1.001	1.000																		
1967						1.005	1.004	1.006	1.012	1.004	1.002	1.004	1.003	1.004	1.004	1.004	1.002	1.003	1.005	1.008	1.004	1.005	1.002	1.003	1.002	1.004	1.002	1.002	1.002																		
1968					1.007	1.009	1.009	1.007	1.005	1.005	1.005	1.004	1.002	1.004	1.004	1.005	1.002	1.004	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1969				1.013	1.012	1.009	1.004	1.003	1.001	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.002	1.000	1.000	1.000																				
1970				1.012	1.008	1.008	1.014	1.017	1.017	1.023	1.022	1.017	1.021	1.013	1.007	1.008	1.008	1.010	1.006	1.017	1.013	1.012	1.011	1.015	1.011	1.011	1.008																				
1971			1.009	1.008	1.009	1.005	1.011	1.004	1.003	1.003	1.002	1.002	1.007	1.006	1.002	1.003	1.003	1.005	1.008	1.009	1.004	1.004	1.002	1.002	1.001	1.000																					
1972		1.004	1.004	1.002	1.004	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.005	1.002	1.002	1.000	1.000	1.000	1.000																					
1973	1.005	1.007	1.005	1.005	1.004	1.005	1.010	1.007	1.008	1.008	1.007	1.007	1.005	1.009

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Tail Calculation by Trending Historical Calendar Year Payments

Data evaluated as of @06/30/23
Amounts in $000s

Calendar Year	Tail Payments In 2023 Dollars	Exposure Adjustment	Future Trend Adjustment	Exp. & Trend Adjusted Payments	Implied Paid Tail @384 Based on AY 1992	Based on AY 1993	Based on AY 1994	Based on AY 1995	Based on AY 1996
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2013	9,475	16,481	48,543	55,549	1.197	1.228	1.228	1.258	1.275
2014	10,099	17,620	53,224	60,744	1.215	1.249	1.249	1.282	1.300
2015	7,929	13,186	36,267	41,523	1.147	1.170	1.170	1.193	1.205
2016	8,889	14,279	34,996	40,386	1.143	1.166	1.166	1.187	1.200
2017	8,792	13,860	32,488	37,557	1.133	1.154	1.154	1.174	1.186
2018	9,388	13,657	25,616	29,885	1.106	1.123	1.123	1.139	1.148
2019	8,340	11,896	21,342	24,898	1.088	1.102	1.102	1.115	1.123
2020	9,552	13,512	24,315	28,276	1.100	1.116	1.116	1.131	1.140
2021	8,638	12,072	21,056	24,490	1.087	1.100	1.101	1.114	1.121
2022	8,117	10,738	17,445	20,066	1.071	1.082	1.082	1.093	1.099
2023	7,967	10,077	15,152	17,261	1.061	1.071	1.071	1.080	1.085
				Average CY 2013-2023:	1.122	1.142	1.142	1.160	1.171
				Indicated Tail Factor @384 Months:			1.148		
				Age @06/30/23:	384	372	360	348	336
				Cumulative Loss @06/30/23:	282,588	264,241	286,120	274,526	278,970
				Loss Development Factor to 384 Months:	1.000	1.005	1.009	1.014	1.018
				Assumed Cumulative @384 Months:	282,588	243,839	243,553	215,699	202,214

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Payment by Calendar Year - AY 1991 & Prior

Payments Adjusted for Future Medical Inflation
Data Evalulated as of @06/30/23 - Amounts in $000s

Accident Year	CY Paid 2011	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	130	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	62	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	87	0	0	0	0	0	0	0	0	0	0	0	0
1946	0	74	0	0	0	0	0	0	0	0	0	0	0
1947	572	36	30	352	1,140	16	0	0	0	0	0	0	0
1948	164	38	1,522	287	128	39	6	0	0	0	0	0	0
1949	62	0	0	0	0	0	0	0	0	0	0	0	0
1950	906	7,324	5,389	10,758	9,162	6,033	5,054	0	0	0	0	0	0
1951	0	290	119	516	47	30	188	9	9	4	0	0	0
1952	61	153	2,493	0	(96)	432	0	0	0	0	0	0	0
1953	2	0	562	45	0	0	0	0	0	0	0	0	0
1954	4	0	0	0	31	0	0	0	0	0	0	0	0
1955	266	0	0	0	0	0	0	0	0	0	0	0	0
1956	24	571	0	0	0	120	0	0	0	0	0	0	0
1957	311	570	659	751	175	252	356	287	345	538	213	399	231
1958	199	79	20	728	239	591	266	39	0	36	4	0	0
1959	3,530	3,846	6,749	6,791	200	(5)	6	17	0	0	0	0	0
1960	2,583	2,089	1,601	2,715	826	123	423	233	61	237	44	192	59
1961	0	43	236	0	48	64	2	18	166	0	0	0	14
1962	629	673	248	281	163	114	542	381	56	17	364	98	36
1963	(140)	168	308	26	50	168	0	0	8	161	0	0	(2)
1964	3,201	867	234	113	14	127	81	278	1	98	150	57	14
1965	263	226	51	285	240	104	347	561	7	16	4	4	0
1966	2,104	3,604	2,201	2,944	1,901	509	62	113	26	514	152	33	48
1967	717	1,060	1,521	1,694	1,078	1,289	580	681	365	864	414	312	272
1968	1,942	626	1,469	456	841	124	212	113	2	20	59	4	9
1969	556	104	211	219	404	84	243	60	380	88	87	168	33
1970	2,903	3,172	2,516	3,540	1,975	5,602	4,001	3,372	3,156	3,902	2,601	2,556	1,675
1971	2,200	850	882	1,070	1,445	2,118	2,317	981	863	531	504	233	41
1972	409	277	204	195	187	148	1,251	392	467	110	44	15	0
1973	3,020	2,313	3,577	2,335	999	1,617	2,246	1,407	570	334	503	473	722
1974	2,531	1,996	2,911	4,851	2,176	2,589	826	274	350	238	336	20	86
1975	2,053	1,728	2,778	2,510	1,784	1,222	1,526	1,690	615	397	835	556	613
1976	3,404	2,709	2,319	2,551	2,705	1,242	1,418	1,703	927	2,257	1,328	160	36
1977	3,250	3,932	2,934	2,635	1,842	2,381	1,490	1,674	1,638	1,248	1,008	1,202	1,194
1978	5,798	4,478	5,971	4,441	3,552	3,290	4,324	3,190	2,529	3,661	4,809	2,219	1,053
1979	4,759	3,744	2,528	3,030	3,822	3,499	3,018	2,064	2,059	1,678	1,274	957	863
1980		1,847	1,253	1,540	1,145	1,299	982	1,004	1,502	1,134	1,526	693	395
1981			2,052	2,045	2,026	1,456	1,408	1,478	1,652	1,705	1,154	1,508	1,056
1982				1,041	588	1,173	1,283	804	954	833	397	366	255
1983					683	762	541	1,339	992	938	738	666	842
1984						1,774	1,656	1,753	1,377	1,749	1,316	1,282	1,260
1985							902	2,252	1,643	1,881	1,568	1,819	1,308
1986								1,718	1,626	1,469	957	770	878
1987									554	704	893	786	564
1988										911	302	209	518
1989											906	922	1,056
1990												1,387	1,052
1991													1,082
Total	48,559	49,486	55,549	60,744	41,523	40,386	37,557	29,885	24,898	28,276	24,490	20,066	17,261

Selected Trend: 1.057

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Payment by Calendar Year - AY 1991 & Prior

Payments Adjusted to Reflect Exposure Changes
Data Evalulated as of @06/30/23 - Amounts in $000s

Accident Year Ending June 30	CY Paid 2011	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	7	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	4	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	6	0	0	0	0	0	0	0	0	0	0	0	0
1946	0	6	0	0	0	0	0	0	0	0	0	0	0
1947	47	3	2	29	94	1	0	0	0	0	0	0	0
1948	14	3	133	25	11	3	1	0	0	0	0	0	0
1949	6	0	0	0	0	0	0	0	0	0	0	0	0
1950	88	714	525	1,049	893	588	493	0	0	0	0	0	0
1951	0	30	12	53	5	3	19	1	1	0	0	0	0
1952	7	17	271	0	(10)	47	0	0	0	0	0	0	0
1953	0	0	65	5	0	0	0	0	0	0	0	0	0
1954	1	0	0	0	4	0	0	0	0	0	0	0	0
1955	34	0	0	0	0	0	0	0	0	0	0	0	0
1956	3	78	0	0	0	16	0	0	0	0	0	0	0
1957	45	82	95	108	25	36	51	41	50	77	31	57	33
1958	30	12	3	110	36	90	40	6	0	6	1	0	0
1959	567	617	1,083	1,090	32	(1)	1	3	0	0	0	0	0
1960	438	354	272	461	140	21	72	40	10	40	7	33	10
1961	0	8	42	0	9	11	0	3	30	0	0	0	2
1962	119	128	47	53	31	22	103	72	11	3	69	19	7
1963	(28)	34	62	5	10	34	0	0	2	32	0	0	(0)
1964	678	184	50	24	3	27	17	59	0	21	32	12	3
1965	59	51	11	64	54	23	78	126	1	4	1	1	0
1966	498	853	521	697	450	120	15	27	6	122	36	8	11
1967	179	265	380	424	270	322	145	170	91	216	104	78	68
1968	513	165	388	121	222	33	56	30	1	5	16	1	2
1969	155	29	59	61	113	23	68	17	106	25	24	47	9
1970	857	937	743	1,046	583	1,655	1,182	996	932	1,152	768	755	495
1971	687	265	275	334	451	661	723	306	270	166	157	73	13
1972	135	91	67	64	62	49	413	129	154	36	15	5	0
1973	1,053	807	1,248	815	349	564	783	491	199	116	175	165	252
1974	933	736	1,073	1,788	802	954	305	101	129	88	124	7	32
1975	800	673	1,082	978	695	476	595	658	240	155	326	217	239
1976	1,402	1,116	955	1,051	1,114	512	584	701	382	930	547	66	15
1977	1,415	1,712	1,278	1,147	802	1,037	649	729	713	544	439	523	520
1978	2,668	2,061	2,748	2,044	1,635	1,514	1,990	1,468	1,164	1,685	2,213	1,021	484
1979	2,315	1,821	1,230	1,474	1,859	1,702	1,468	1,004	1,002	816	620	465	420
1980		950	644	792	588	668	505	516	772	583	785	357	203
1981			1,115	1,112	1,101	791	765	803	898	927	627	820	574
1982				598	338	674	737	462	548	479	228	210	146
1983					415	463	329	813	602	570	448	405	511
1984						1,138	1,063	1,125	884	1,122	845	823	809
1985							612	1,527	1,115	1,276	1,064	1,234	887
1986								1,232	1,166	1,053	686	552	630
1987									420	533	677	596	428
1988										730	242	167	415
1989											767	781	894
1990												1,242	942
1991													1,024
Total	15,737	14,800	16,481	17,620	13,186	14,279	13,860	13,657	11,896	13,512	12,072	10,738	10,077

Selected Trend: 1.030

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Payment by Calendar Year - AY 1991 & Prior

Payments Adjusted to 2023 Dollars
Data Evalulated as of @06/30/23 - Amounts in $000s

Accident Year Ending June 30	CY Paid 2011	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	2	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	1	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	2	0	0	0	0	0	0	0	0	0	0	0	0
1946	0	1	0	0	0	0	0	0	0	0	0	0	0
1947	12	1	1	8	25	0	0	0	0	0	0	0	0
1948	4	1	36	7	3	1	0	0	0	0	0	0	0
1949	2	0	0	0	0	0	0	0	0	0	0	0	0
1950	26	206	152	303	258	170	142	0	0	0	0	0	0
1951	0	9	4	16	1	1	6	0	0	0	0	0	0
1952	2	5	83	0	(3)	14	0	0	0	0	0	0	0
1953	0	0	20	2	0	0	0	0	0	0	0	0	0
1954	0	0	0	0	1	0	0	0	0	0	0	0	0
1955	11	0	0	0	0	0	0	0	0	0	0	0	0
1956	1	27	0	0	0	6	0	0	0	0	0	0	0
1957	16	29	34	38	9	13	18	15	18	27	11	20	12
1958	11	4	1	40	13	33	15	2	0	2	0	0	0
1959	214	233	408	411	12	(0)	0	1	0	0	0	0	0
1960	170	138	106	179	54	8	28	15	4	16	3	13	4
1961	0	3	17	0	3	5	0	1	12	0	0	0	1
1962	49	53	19	22	13	9	42	30	4	1	28	8	3
1963	(12)	14	26	2	4	14	0	0	1	14	0	0	(0)
1964	296	80	22	10	1	12	7	26	0	9	14	5	1
1965	27	23	5	29	24	10	35	57	1	2	0	0	0
1966	231	395	242	323	209	56	7	12	3	56	17	4	5
1967	86	127	182	202	129	154	69	81	44	103	49	37	32
1968	252	81	191	59	109	16	28	15	0	3	8	0	1
1969	79	15	30	31	57	12	34	8	54	13	12	24	5
1970	447	489	388	546	305	864	617	520	486	601	401	394	258
1971	369	143	148	180	243	355	389	165	145	89	85	39	7
1972	75	51	37	36	34	27	229	72	85	20	8	3	0
1973	601	460	712	465	199	322	447	280	113	66	100	94	144
1974	548	432	630	1,050	471	561	179	59	76	52	73	4	19
1975	484	407	655	592	421	288	360	398	145	93	197	131	145
1976	874	695	595	655	694	319	364	437	238	579	341	41	9
1977	908	1,099	820	736	515	665	416	468	458	349	282	336	334
1978	1,764	1,362	1,817	1,351	1,081	1,001	1,316	970	769	1,114	1,463	675	320
1979	1,576	1,240	837	1,003	1,266	1,159	1,000	684	682	556	422	317	286
1980		666	452	555	413	468	354	362	541	409	550	250	142
1981			806	803	796	572	553	580	648	670	453	592	415
1982				445	251	501	548	344	408	356	170	157	109
1983					318	355	252	623	462	437	343	310	392
1984						899	839	888	698	886	667	649	638
1985							498	1,242	906	1,038	865	1,003	722
1986								1,032	976	882	575	462	527
1987									362	460	584	514	369
1988										649	215	149	369
1989											702	714	818
1990												1,170	888
1991													994
Total	9,127	8,490	9,475	10,099	7,929	8,889	8,792	9,388	8,340	9,552	8,638	8,117	7,967

Selected Trend: 1.070

Washington Department of Labor & Industries

Claims Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19

Tail Calculation Using Link Ratio Decay Method

Data evaluated as of @06/30/23
Amounts in $000s

Development Period	Number of Years After 32 Years	Beginning of Period Total 12 Years	End of Period Total 12 Years	Decay Ratio	Cumulative Decay Ratio
(1)	(2)	(3)	(4)	(5)	(6)
384 - 396	1	8,580	6,286	0.733	0.733
396 - 408	2	5,993	5,931	0.990	1.458
408 - 420	3	5,826	5,830	1.001	2.183
420 - 432	4	5,415	6,128	1.132	3.004
432 - 444	5	6,147	5,756	0.936	3.773
444 - 456	6	5,602	5,612	1.002	4.543
456 - 468	7	5,328	5,155	0.968	5.289
468 - 480	8	4,700	5,080	1.081	6.094
480 - 492	9	4,474	4,158	0.929	6.842
492 - 504	10	3,930	3,553	0.904	7.519
504 - 516	11	3,643	3,618	0.993	8.191
516 - 528	12	3,239	3,108	0.960	8.836
528 - 540	13	3,078	2,595	0.843	9.380
540 - 552	14	2,310	1,931	0.836	9.834
552 - 564	15	1,610	1,586	0.985	10.282
564 - 576	16	1,252	914	0.730	10.609
576 - 588	17	905	766	0.847	10.886
588 - 600	18	622	582	0.935	11.145
600 - 612	19	563	763	1.354	11.495
612 - 624	20	619	397	0.642	11.720
624 - 636	21	397	388	0.977	11.940
636 - 648	22	381	287	0.753	12.106
648 - 660	23	29	5	0.179	12.135
660 - 672	24	0	1	2.642	12.214
672 - 684	25	0	0	0.000	12.214
684 - 696	26	0	0	0.000	12.214
696 - 708	27	0	0	0.000	12.214
708 - 720	28	0	0	0.000	12.214
720 - 732	29	0	0	0.000	12.214
732 - 744	30	0	0	0.000	12.214
744 - 756	31	0	0	0.000	12.214

	Cumulative Paid @384	**Incremental Paid @384**	**Implied Tail**
1981 Implied Tail Factor	119,015	409	1.042
1982 Implied Tail Factor	125,540	242	1.024
1983 Implied Tail Factor	140,268	185	1.016
1984 Implied Tail Factor	165,585	560	1.041
1985 Implied Tail Factor	178,754	332	1.023
1986 Implied Tail Factor	185,462	736	1.048
1987 Implied Tail Factor	186,044	277	1.018
1988 Implied Tail Factor	213,418	529	1.030
1989 Implied Tail Factor	225,811	613	1.033
1990 Implied Tail Factor	257,569	1,094	1.052
1991 Implied Tail Factor	280,480	994	1.043
		Indicated Tail Factor @384 Months:	1.034

Note: Implied tail factors = [(Cumulative @384) + (Incremental @384) x (Cumulative decay ratio)] / (Cumulative @384)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Development of Discounted Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	6	-1	1.000	0.00%	0.00%	6	0	0	0	0	0	0	0	0	0	6	0.993
1941	15	-2	1.000	0.00%	0.00%	15	0	0	0	0	0	0	0	0	0	15	0.993
1942	16	-3	1.000	0.00%	0.00%	16	0	0	0	0	0	0	0	0	0	16	0.993
1943	13	-4	1.000	0.00%	0.00%	13	0	0	0	0	0	0	0	0	0	13	0.993
1944	14	-5	1.000	0.00%	0.00%	14	0	0	0	0	0	0	0	0	0	14	0.993
1945	13	-6	1.000	0.00%	0.00%	13	0	0	0	0	0	0	0	0	0	13	0.993
1946	23	-7	1.000	0.00%	0.00%	23	0	0	0	0	0	0	0	0	0	23	0.993
1947	19	-8	1.000	0.00%	0.00%	19	0	0	0	0	0	0	0	0	0	19	0.993
1948	18	-9	1.000	0.00%	0.00%	18	0	0	0	0	0	0	0	0	0	18	0.993
1949	25	-10	1.000	0.00%	0.00%	25	0	0	0	0	0	0	0	0	0	25	0.993
1950	70	-11	1.000	0.00%	0.00%	70	0	0	0	0	0	0	0	0	0	70	0.993
1951	71	-12	1.000	0.00%	0.00%	71	0	0	0	0	0	0	0	0	0	71	0.993
1952	70	-13	1.000	0.00%	0.00%	70	0	0	0	0	0	0	0	0	0	70	0.993
1953	51	-14	1.000	0.00%	0.00%	51	0	0	0	0	0	0	0	0	0	51	0.993
1954	49	-15	1.000	0.00%	0.00%	49	0	0	0	0	0	0	0	0	0	49	0.993
1955	64	-16	1.000	0.00%	0.00%	64	0	0	0	0	0	0	0	0	0	64	0.993
1956	58	-17	1.000	0.05%	0.04%	56	2	0	0	0	0	0	0	0	0	58	0.992
1957	68	-18	1.003	0.32%	0.27%	58	9	0	0	0	0	0	0	0	0	68	0.990
1958	101	-19	1.006	0.63%	0.32%	50	43	7	0	0	0	0	0	0	0	101	0.984
1959	208	-20	1.010	1.03%	0.39%	79	64	56	9	0	0	0	0	0	0	208	0.978
1960	273	-21	1.014	1.39%	0.37%	72	77	62	54	9	0	0	0	0	0	273	0.971
1961	197	-22	1.015	1.45%	0.06%	8	50	53	43	37	6	0	0	0	0	197	0.959
1962	244	-23	1.015	1.50%	0.05%	8	10	59	64	51	44	7	0	0	0	244	0.946
1963	318	-24	1.016	1.53%	0.03%	6	10	12	76	81	66	57	9	0	0	318	0.933
1964	381	-25	1.017	1.72%	0.19%	42	6	11	13	81	87	70	61	10	0	381	0.927
1965	511	-26	1.020	1.93%	0.21%	55	51	8	13	16	97	104	84	73	12	511	0.922
1966	658	-27	1.022	2.12%	0.20%	61	64	59	9	15	19	113	121	98	99	658	0.916
1967	732	-28	1.023	2.27%	0.15%	48	64	67	62	9	16	19	118	126	204	732	0.909
1968	950	-29	1.025	2.44%	0.17%	66	58	77	80	75	11	19	23	142	399	950	0.902
1969	1,131	-30	1.028	2.69%	0.25%	105	71	62	83	87	81	12	20	25	585	1,131	0.898
1970	1,509	-31	1.030	2.95%	0.26%	133	127	86	76	101	106	98	15	25	742	1,509	0.895
1971	1,422	-32	1.034	3.26%	0.31%	136	114	108	73	65	86	90	84	12	654	1,422	0.892
1972	1,688	-33	1.037	3.56%	0.30%	141	148	123	118	80	70	94	98	91	725	1,688	0.888
1973	2,276	-34	1.040	3.86%	0.31%	180	175	184	153	147	99	87	117	122	1,013	2,276	0.884
1974	2,663	-35	1.045	4.31%	0.45%	277	189	183	193	161	154	104	92	122	1,189	2,663	0.884
1975	3,756	-36	1.049	4.65%	0.34%	276	362	247	239	252	210	201	136	120	1,714	3,756	0.880
1976	4,123	-37	1.052	4.99%	0.33%	275	282	371	253	245	258	215	206	139	1,879	4,123	0.875
1977	5,768	-38	1.056	5.31%	0.32%	350	361	371	487	332	322	339	283	270	2,652	5,768	0.870
1978	7,039	-39	1.060	5.70%	0.39%	484	398	411	422	554	378	366	385	321	3,320	7,039	0.867
1979	8,436	-40	1.065	6.06%	0.36%	499	546	449	463	475	624	426	413	434	4,106	8,436	0.862
1980	9,856	-41	1.069	6.47%	0.42%	632	546	597	491	506	520	683	466	452	4,965	9,856	0.858
1981	10,984	-42	1.074	6.92%	0.45%	711	659	569	622	511	528	542	711	485	5,646	10,984	0.855
1982	12,000	-43	1.079	7.36%	0.44%	718	730	676	584	639	525	542	556	731	6,297	12,000	0.852
1983	14,072	-44	1.084	7.75%	0.39%	699	800	813	754	651	712	585	604	620	7,832	14,072	0.847
1984	17,629	-45	1.089	8.17%	0.42%	906	831	951	967	896	774	846	696	718	10,044	17,629	0.842
1985	19,973	-46	1.094	8.59%	0.43%	991	976	895	1,024	1,041	965	833	911	749	11,588	19,973	0.838
1986	21,435	-47	1.099	8.98%	0.39%	929	1,018	1,002	919	1,052	1,068	990	855	935	12,666	21,435	0.833
1987	22,206	-48	1.103	9.37%	0.39%	915	923	1,011	995	913	1,044	1,061	984	850	13,510	22,206	0.828
1988	26,322	-49	1.108	9.74%	0.37%	993	1,044	1,053	1,153	1,135	1,041	1,191	1,211	1,122	16,379	26,322	0.822
1989	28,951	-50	1.112	10.09%	0.35%	1,010	1,054	1,108	1,118	1,224	1,205	1,105	1,265	1,285	18,577	28,951	0.816
1990	34,058	-51	1.116	10.42%	0.33%	1,088	1,150	1,201	1,262	1,273	1,394	1,372	1,259	1,440	22,619	34,058	0.810
1991	38,193	-52	1.121	10.78%	0.35%	1,250	1,180	1,248	1,302	1,368	1,381	1,512	1,489	1,365	26,098	38,193	0.805
1992	39,562	-53	1.140	12.28%	1.51%	4,849	1,136	1,073	1,134	1,184	1,244	1,255	1,374	1,353	24,961	39,562	0.817
1993	38,309	-54	1.145	12.69%	0.41%	1,226	4,545	1,065	1,005	1,063	1,109	1,166	1,176	1,288	24,665	38,309	0.811
1994	42,780	-55	1.150	13.06%	0.37%	1,218	1,330	4,931	1,155	1,091	1,153	1,204	1,265	1,276	28,156	42,780	0.805
1995	42,874	-56	1.156	13.48%	0.43%	1,354	1,182	1,291	4,786	1,121	1,059	1,119	1,168	1,228	28,566	42,874	0.799
1996	44,730	-57	1.161	13.86%	0.38%	1,220	1,374	1,200	1,310	4,857	1,138	1,074	1,136	1,186	30,236	44,730	0.793
1997	49,755	-58	1.166	14.23%	0.37%	1,302	1,321	1,488	1,300	1,420	5,261	1,232	1,164	1,230	34,037	49,755	0.787
1998	54,793	-59	1.169	14.48%	0.24%	915	1,410	1,431	1,611	1,407	1,537	5,697	1,335	1,260	38,189	54,793	0.779
1999	58,470	-60	1.173	14.76%	0.28%	1,109	958	1,476	1,498	1,687	1,473	1,609	5,964	1,397	41,298	58,470	0.771
2000	67,699	-61	1.177	15.07%	0.31%	1,392	1,258	1,087	1,674	1,699	1,913	1,671	1,825	6,764	48,418	67,699	0.765
2001	69,176	-62	1.182	15.40%	0.33%	1,499	1,391	1,257	1,086	1,673	1,698	1,912	1,670	1,824	55,164	69,176	0.759
2002	72,906	-63	1.187	15.77%	0.37%	1,710	1,543	1,432	1,294	1,118	1,722	1,748	1,968	1,719	58,653	72,906	0.753
2003	72,860	-64	1.192	16.12%	0.35%	1,583	1,671	1,508	1,400	1,265	1,093	1,683	1,709	1,924	59,022	72,860	0.748
2004	81,541	-65	1.197	16.47%	0.35%	1,735	1,734	1,831	1,652	1,533	1,386	1,197	1,844	1,872	66,757	81,541	0.742
2005	85,790	-66	1.202	16.83%	0.36%	1,810	1,787	1,786	1,885	1,702	1,579	1,427	1,233	1,899	70,682	85,790	0.737
2006	94,983	-67	1.208	17.22%	0.39%	2,150	1,959	1,933	1,933	2,040	1,841	1,709	1,544	1,334	78,539	94,983	0.732
2007	106,247	-68	1.214	17.60%	0.38%	2,307	2,353	2,144	2,115	2,115	2,233	2,015	1,870	1,690	87,406	106,247	0.727
2008	113,921	-69	1.220	18.01%	0.42%	2,636	2,416	2,464	2,245	2,216	2,216	2,339	2,110	1,959	93,320	113,921	0.722
2009	108,167	-70	1.227	18.49%	0.47%	2,758	2,439	2,236	2,280	2,077	2,050	2,050	2,164	1,953	88,160	108,167	0.719
2010	101,405	-71	1.234	18.98%	0.49%	2,631	2,518	2,227	2,042	2,082	1,897	1,872	1,872	1,976	82,287	101,405	0.716
2011	100,272	-72	1.243	19.52%	0.54%	2,797	2,529	2,421	2,141	1,963	2,002	1,823	1,800	1,799	80,997	100,272	0.713
2012	102,212	-73	1.252	20.14%	0.62%	3,123	2,764	2,499	2,392	2,116	1,939	1,978	1,802	1,778	81,820	102,212	0.711
2013	108,884	-74	1.263	20.79%	0.66%	3,439	3,222	2,852	2,579	2,468	2,183	2,001	2,040	1,859	86,243	108,884	0.710
2014	117,839	-75	1.276	21.61%	0.81%	4,421	3,582	3,356	2,971	2,686	2,570	2,273	2,084	2,125	91,770	117,839	0.711
2015	124,849	-76	1.291	22.54%	0.93%	5,159	4,490	3,638	3,409	3,017	2,728	2,611	2,309	2,117	95,371	124,849	0.712
2016	134,561	-77	1.309	23.63%	1.10%	6,249	5,302	4,615	3,739	3,503	3,101	2,804	2,683	2,373	100,192	134,561	0.715
2017	148,178	-78	1.333	25.00%	1.36%	8,091	6,505	5,520	4,804	3,893	3,647	3,228	2,919	2,793	106,777	148,178	0.720
2018	162,474	-79	1.362	26.57%	1.57%	9,596	8,347	6,712	5,695	4,957	4,016	3,763	3,331	3,011	113,046	162,474	0.726
2019	175,878	-80	1.398	28.49%	1.92%	11,851	9,688	8,427	6,776	5,750	5,004	4,054	3,799	3,363	117,167	175,878	0.734
2020	184,812	-81	1.451	31.09%	2.60%	15,470	11,410	9,328	8,114	6,524	5,536	4,818	3,904	3,658	116,050	184,812	0.746
2021	218,296	-82	1.545	35.27%	4.18%	25,895	16,105	11,879	9,711	8,447	6,792	5,763	5,016	4,064	124,624	218,296	0.766
2022	280,284	-83	1.771	43.52%	8.25%	53,111	26,948	16,760	12,362	10,106	8,790	7,068	5,998	5,220	133,921	280,284	0.799
2023	483,096	-84	3.130	68.05%	24.53%	174,127	58,546	29,706	18,475	13,627	11,140	9,690	7,792	6,611	153,381	483,096	0.861
Total	3,988,330					373,578	207,958	155,763	130,748	116,487	106,942	99,541	93,137	88,788	2,615,389	3,988,330	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.667	0.765	
Discounted Unpaid Claim Estimates						370,807	203,365	150,071	124,109	108,938	98,534	90,360	83,296	78,233	1,744,067	3,051,781	

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte Ultimate Low @06/30/22	Deloitte Ultimate High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	317,900	326,000	281,333	36,567	44,667	1.145	1.140	1,175	1,436	1,255	80	(181)	318,200	326,100	300	100
1993	299,200	307,000	263,716	35,484	43,284	1.150	1.145	1,056	1,288	525	(531)	(763)	298,700	306,400	(500)	(600)
1994	325,000	333,800	285,241	39,759	48,559	1.156	1.150	1,294	1,580	879	(415)	(701)	324,600	333,200	(400)	(600)
1995	313,700	322,500	274,130	39,570	48,370	1.162	1.156	1,132	1,384	396	(736)	(987)	313,100	321,700	(600)	(800)
1996	319,500	328,700	278,254	41,246	50,446	1.167	1.162	1,107	1,354	716	(391)	(638)	319,200	328,200	(300)	(500)
1997	349,200	359,400	303,361	45,839	56,039	1.171	1.167	956	1,169	584	(372)	(585)	348,700	358,700	(500)	(700)
1998	378,500	389,700	327,964	50,536	61,736	1.175	1.171	1,003	1,225	1,443	440	218	378,700	389,700	200	0
1999	396,700	408,700	342,544	54,156	66,156	1.180	1.175	1,207	1,475	936	(271)	(538)	396,100	407,800	(600)	(900)
2000	454,100	468,000	391,525	62,575	76,475	1.185	1.180	1,383	1,690	1,926	544	237	454,400	467,900	300	(100)
2001	455,800	470,100	391,757	64,043	78,343	1.190	1.185	1,585	1,939	1,167	(418)	(772)	455,200	469,000	(600)	(1,100)
2002	473,200	488,200	405,830	67,370	82,370	1.195	1.190	1,461	1,786	1,764	303	(22)	473,200	487,800	0	(400)
2003	460,600	475,600	393,097	67,503	82,503	1.200	1.195	1,486	1,816	1,043	(443)	(773)	459,700	474,300	(900)	(1,300)
2004	507,100	523,800	431,656	75,444	92,144	1.206	1.200	1,610	1,967	1,953	342	(14)	507,000	523,300	(100)	(500)
2005	519,300	537,000	439,593	79,707	97,407	1.212	1.206	1,905	2,328	1,067	(838)	(1,261)	517,900	535,000	(1,400)	(2,000)
2006	562,000	581,600	473,614	88,386	107,986	1.218	1.212	2,037	2,489	1,303	(735)	(1,186)	560,400	579,400	(1,600)	(2,200)
2007	620,300	642,300	521,424	98,876	120,876	1.225	1.218	2,376	2,905	1,929	(448)	(976)	619,000	640,200	(1,300)	(2,100)
2008	654,400	678,100	547,953	106,447	130,147	1.232	1.225	2,895	3,540	2,526	(369)	(1,014)	653,000	675,800	(1,400)	(2,300)
2009	604,300	626,800	503,149	101,151	123,651	1.240	1.232	2,679	3,275	2,784	105	(491)	603,300	624,900	(1,000)	(1,900)
2010	549,000	570,000	455,889	93,111	114,111	1.249	1.240	2,789	3,418	1,756	(1,032)	(1,661)	548,900	569,200	(100)	(800)
2011	534,000	555,000	438,176	95,824	116,824	1.260	1.249	3,063	3,734	2,051	(1,011)	(1,683)	530,000	551,000	(4,000)	(4,000)
2012	520,000	542,000	422,737	97,263	119,263	1.271	1.260	3,277	4,019	2,051	(1,226)	(1,968)	517,000	537,000	(3,000)	(5,000)
2013	538,000	561,000	432,827	105,173	128,173	1.285	1.271	3,972	4,841	3,289	(683)	(1,552)	534,000	556,000	(4,000)	(5,000)
2014	553,000	578,000	438,379	114,621	139,621	1.301	1.285	4,836	5,891	3,782	(1,054)	(2,109)	548,000	572,000	(5,000)	(6,000)
2015	550,000	577,000	427,574	122,426	149,426	1.321	1.301	5,705	6,963	6,077	372	(886)	546,000	571,000	(4,000)	(6,000)
2016	558,000	588,000	425,127	132,873	162,873	1.346	1.321	7,290	8,936	5,812	(1,478)	(3,124)	552,000	579,000	(6,000)	(9,000)
2017	577,000	610,000	430,275	146,725	179,725	1.376	1.346	8,670	10,620	8,547	(123)	(2,073)	572,000	602,000	(5,000)	(8,000)
2018	592,000	629,000	429,344	162,656	199,656	1.415	1.376	11,113	13,640	10,182	(931)	(3,459)	586,000	618,000	(6,000)	(11,000)
2019	593,000	633,000	412,172	180,828	220,828	1.470	1.415	14,948	18,254	14,450	(497)	(3,804)	585,000	620,000	(8,000)	(13,000)
2020	555,120	595,200	357,390	197,730	237,810	1.566	1.470	22,850	27,482	24,252	1,402	(3,230)	546,302	586,605	(8,818)	(8,595)
2021	565,120	625,360	309,177	255,943	316,183	1.794	1.566	47,062	58,139	48,813	1,751	(9,325)	556,095	596,479	(9,025)	(28,881)
2022	606,060	696,690	170,977	435,083	525,713	3.172	1.794	153,826	185,869	137,839	(15,987)	(48,030)	558,716	619,485	(47,344)	(77,205)
2023																
'92 to '22	15,301,100	16,027,550	12,006,183	3,294,917	4,021,367			317,749	386,451	293,098	(24,651)	(93,352)	15,180,413	15,827,169	(120,687)	(200,381)
'91 and Prior	3,318,194	3,353,001	3,027,258	290,936	325,743			11,743	13,094	7,972	(3,771)	(5,121)	3,320,919	3,350,992	2,725	(2,009)
Total	18,619,294	19,380,551	15,033,442	3,585,853	4,347,110			329,492	399,544	301,071	(28,421)	(98,473)	18,501,332	19,178,161	(117,962)	(202,390)
													% Change in Unpaid Claim Estimate		-3.3%	-5.6%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) Based on (7)
(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(11) = (Section MAF - I, Exhibit 1 Col (6)) - (4)
(12) = (11) - (9)
(13) = (11) - (10)
(14) Section MAF - I, Exhibit 3 Col (11)
(15) Section MAF - I, Exhibit 3 Col (12)
(16) = (14) - (2)
(17) = (15) - (3)

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 (

Tail Calculation by Fitting an Inverse Power Curve

Data evaluated as of @06/30/23
Amounts in $000s

Development Period	Beginning Period	Paid Age-toAge Factor (ATA)	ATA - 1	LN(period)	ln(ATA-1)	Fitted ATA
(1)	(2)	(3)	(4)	(5)	(6)	(7)
12 - 24	12	1.768	0.768	2.485	-0.264	1.227
24 - 36	24	1.146	0.146	3.178	-1.924	1.093
36 - 48	36	1.065	0.065	3.584	-2.739	1.055
48 - 60	48	1.038	0.038	3.871	-3.276	1.038
60 - 72	60	1.027	0.027	4.094	-3.618	1.028
72 - 84	72	1.021	0.021	4.277	-3.846	1.022
84 - 96	84	1.018	0.018	4.431	-4.006	1.018
96 - 108	96	1.014	0.014	4.564	-4.242	1.015
108 - 120	108	1.012	0.012	4.682	-4.421	1.013
120 - 132	120	1.010	0.010	4.787	-4.572	1.011
132 - 144	132	1.008	0.008	4.883	-4.793	1.010
144 - 156	144	1.008	0.008	4.970	-4.866	1.009
156 - 168	156	1.007	0.007	5.050	-4.996	1.008
168 - 180	168	1.006	0.006	5.124	-5.103	1.007
180 - 192	180	1.006	0.006	5.193	-5.153	1.007
192 - 204	192	1.005	0.005	5.257	-5.282	1.006
204 - 216	204	1.005	0.005	5.318	-5.374	1.006
216 - 228	216	1.005	0.005	5.375	-5.359	1.005
228 - 240	228	1.004	0.004	5.429	-5.457	1.005
240 - 252	240	1.004	0.004	5.481	-5.474	1.005
252 - 264	252	1.004	0.004	5.529	-5.478	1.004
264 - 276	264	1.004	0.004	5.576	-5.428	1.004
276 - 288	276	1.004	0.004	5.620	-5.535	1.004
288 - 300	288	1.004	0.004	5.663	-5.614	1.004
300 - 312	300	1.003	0.003	5.704	-5.719	1.003
312 - 324	312	1.003	0.003	5.743	-5.868	1.003
324 - 336	324	1.004	0.004	5.781	-5.439	1.003
336 - 348	336	1.004	0.004	5.817	-5.429	1.003
348 - 360	348	1.005	0.005	5.852	-5.314	1.003
360 - 372	360	1.004	0.004	5.886	-5.454	1.003
372 - 384	372	1.005	0.005	5.919	-5.371	1.003

First Year Fitted	2	Slope	-1.297
Last Year Fitted	30	Intercept	5.709

ATA = 1 + Y = 1 + Intercept x (Year^(Slope))

Tail Factor Indication 384 to Ultimate: 1.128

Washington Department of Labor & Industries

Medical Excluding Voc. Rehab. and Hearing Loss Claims - Excluding COVID-19 Claims

Payment by Calendar Year - AY 1991 & Prior

Unadjusted Payments
Data Evalulated as of @06/30/23 - Amounts in $000s

Accident Year Ending June 30	CY Paid 2011	CY Paid 2012	CY Paid 2013	CY Paid 2014	CY Paid 2015	CY Paid 2016	CY Paid 2017	CY Paid 2018	CY Paid 2019	CY Paid 2020	CY Paid 2021	CY Paid 2022	CY Paid 2023
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	1	0	0	0	0	0	0	0	0	0	0	0	0
1941	0	0	0	0	0	0	0	0	0	0	0	0	0
1942	0	0	0	0	0	0	0	0	0	0	0	0	0
1943	0	0	0	0	0	0	0	0	0	0	0	0	0
1944	0	0	0	0	0	0	0	0	0	0	0	0	0
1945	1	0	0	0	0	0	0	0	0	0	0	0	0
1946	0	1	0	0	0	0	0	0	0	0	0	0	0
1947	6	0	0	4	14	0	0	0	0	0	0	0	0
1948	2	0	18	4	2	1	0	0	0	0	0	0	0
1949	1	0	0	0	0	0	0	0	0	0	0	0	0
1950	11	98	77	165	150	106	95	0	0	0	0	0	0
1951	0	4	2	9	1	1	4	0	0	0	0	0	0
1952	1	2	42	0	(2)	9	0	0	0	0	0	0	0
1953	0	0	10	1	0	0	0	0	0	0	0	0	0
1954	0	0	0	0	1	0	0	0	0	0	0	0	0
1955	5	0	0	0	0	0	0	0	0	0	0	0	0
1956	1	13	0	0	0	4	0	0	0	0	0	0	0
1957	7	14	17	21	5	8	12	10	13	22	10	19	12
1958	5	2	1	22	8	20	10	2	0	2	0	0	0
1959	95	111	208	224	7	(0)	0	1	0	0	0	0	0
1960	76	65	54	97	32	5	19	11	3	13	3	12	4
1961	0	1	9	0	2	3	0	1	9	0	0	0	1
1962	22	25	10	12	7	6	28	21	3	1	25	7	3
1963	(5)	7	13	1	2	9	0	0	1	11	0	0	(0)
1964	132	38	11	6	1	7	5	18	0	7	12	5	1
1965	12	11	3	16	14	7	23	40	1	1	0	0	0
1966	103	188	123	176	121	35	5	9	2	46	15	3	5
1967	38	60	92	110	75	96	46	58	33	84	43	35	32
1968	112	39	97	32	64	10	18	11	0	2	7	0	1
1969	35	7	15	17	33	7	23	6	41	10	11	22	5
1970	199	232	197	297	177	538	411	371	371	491	350	368	258
1971	164	68	75	98	141	221	259	117	111	73	74	37	7
1972	33	24	19	19	20	17	152	51	65	16	7	3	0
1973	267	219	362	253	116	200	298	200	86	54	87	88	144
1974	243	205	320	571	274	349	119	42	58	42	64	4	19
1975	215	194	333	322	245	179	240	284	111	76	172	122	145
1976	388	330	303	356	404	199	243	312	181	473	298	38	9
1977	403	522	417	400	300	414	277	334	349	285	246	314	334
1978	783	647	923	735	629	623	877	692	587	909	1,278	631	320
1979	700	589	426	546	737	722	666	488	520	454	369	296	286
1980	618	316	230	302	240	292	236	258	413	334	481	234	142
1981	792	512	409	437	463	356	368	414	495	547	396	553	415
1982	292	345	237	242	146	312	365	245	311	291	148	146	109
1983	314	161	339	204	185	221	168	444	352	356	300	290	392
1984	585	527	592	539	655	560	559	633	532	723	582	607	638
1985	833	735	665	582	515	1,289	332	886	691	847	756	938	722
1986	1,188	881	944	990	956	1,087	783	736	745	720	502	432	527
1987	1,091	1,023	594	683	549	551	509	432	277	376	510	480	369
1988	1,844	1,909	1,677	1,809	1,565	1,419	906	702	698	529	188	139	369
1989	1,331	1,207	1,064	1,020	907	804	794	728	826	587	613	668	818
1990	1,501	1,194	1,403	1,215	1,474	1,564	1,456	1,146	1,234	1,343	1,157	1,094	888
1991	2,943	1,503	1,538	1,771	1,473	1,617	1,710	1,733	1,294	2,140	1,197	1,409	994

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	14,700	15,300	2,689	3,289	12,011	0.871	2,341	2,864
1993	15,700	16,400	3,217	3,917	12,483	0.868	2,793	3,400
1994	18,200	19,100	3,736	4,636	14,464	0.865	3,231	4,009
1995	25,300	26,500	5,045	6,245	20,255	0.861	4,345	5,378
1996	28,900	30,300	6,266	7,666	22,634	0.857	5,371	6,570
1997	24,600	26,100	6,812	8,312	17,788	0.853	5,809	7,088
1998	28,300	30,200	8,745	10,645	19,555	0.848	7,415	9,026
1999	26,700	28,700	9,388	11,388	17,312	0.843	7,913	9,599
2000	27,900	30,300	10,396	12,796	17,504	0.838	8,707	10,718
2001	24,600	26,800	10,109	12,309	14,491	0.832	8,411	10,242
2002	21,200	23,200	9,236	11,236	11,964	0.829	7,655	9,313
2003	20,000	22,100	9,430	11,530	10,570	0.826	7,788	9,523
2004	18,700	20,800	9,057	11,157	9,643	0.823	7,449	9,177
2005	18,300	20,500	9,889	12,089	8,411	0.819	8,094	9,895
2006	15,900	17,900	9,285	11,285	6,615	0.814	7,554	9,181
2007	15,700	17,900	9,445	11,645	6,255	0.809	7,639	9,418
2008	16,300	18,600	10,197	12,497	6,103	0.804	8,197	10,046
2009	22,700	26,000	14,591	17,891	8,109	0.798	11,647	14,281
2010	18,600	21,400	12,297	15,097	6,303	0.792	9,740	11,958
2011	18,300	21,100	12,737	15,537	5,563	0.785	10,001	12,200
2012	16,900	19,700	12,323	15,123	4,577	0.781	9,624	11,811
2013	17,400	20,300	13,254	16,154	4,146	0.778	10,313	12,570
2014	20,100	23,600	15,717	19,217	4,383	0.774	12,171	14,882
2015	21,000	24,800	16,852	20,652	4,148	0.770	12,979	15,906
2016	23,500	27,800	19,386	23,686	4,114	0.765	14,838	18,129
2017	23,000	27,400	19,601	24,001	3,399	0.760	14,896	18,240
2018	25,700	30,800	22,779	27,879	2,921	0.758	17,258	21,122
2019	27,000	32,500	24,593	30,093	2,407	0.751	18,479	22,612
2020	27,900	33,700	25,729	31,529	2,171	0.742	19,097	23,401
2021	25,500	30,800	23,846	29,146	1,654	0.731	17,441	21,317
2022	30,100	36,500	28,739	35,139	1,361	0.725	20,826	25,464
2023	33,100	40,300	32,561	39,761	539	0.726	23,646	28,875
'92 to '22	711,800	807,400	427,945	523,545	283,855		333,670	408,215
'91 and Prior	132,751	134,270	14,432	15,951	118,319	0.892	12,870	14,225
Total	844,551	941,670	442,377	539,496	402,174		346,541	422,440
(2) Section MAF - II, Exhibit 3 Col (4)			489,396	489,396	<--------L&I Selected-------->		377,899	377,899
(3) Section MAF - II, Exhibit 3 Col (5)			47,019	(50,100)	<-----L&I Less Deloitte----->		31,358	(44,541)

(4) = (2) - (6)
(5) = (3) - (6)
(6) Section MAF - II, Exhibit 8 Col (2)
(7) Section MAF - II, Exhibit 14
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	14,700	15,300	15,200	16,000	(500)	(700)	14,932	15,419	(487)	232	(368)
1993	15,700	16,400	16,500	17,400	(800)	(1,000)	16,022	16,701	(678)	322	(378)
1994	18,200	19,100	19,000	20,100	(800)	(1,000)	18,599	19,320	(720)	399	(501)
1995	25,300	26,500	26,500	27,900	(1,200)	(1,400)	25,809	26,826	(1,017)	509	(691)
1996	28,900	30,300	30,100	31,800	(1,200)	(1,500)	29,465	30,479	(1,015)	565	(835)
1997	24,600	26,100	25,900	27,700	(1,300)	(1,600)	25,226	26,295	(1,069)	626	(874)
1998	28,300	30,200	30,100	32,500	(1,800)	(2,300)	29,094	30,641	(1,547)	794	(1,106)
1999	26,700	28,700	28,200	30,800	(1,500)	(2,100)	27,553	28,772	(1,219)	853	(1,147)
2000	27,900	30,300	29,800	32,700	(1,900)	(2,400)	28,948	30,395	(1,447)	1,048	(1,352)
2001	24,600	26,800	26,300	29,000	(1,700)	(2,200)	25,558	26,818	(1,260)	958	(1,242)
2002	21,200	23,200	21,900	24,200	(700)	(1,000)	22,079	22,321	(242)	879	(1,121)
2003	20,000	22,100	21,500	24,100	(1,500)	(2,000)	20,948	22,026	(1,078)	948	(1,152)
2004	18,700	20,800	20,200	22,600	(1,500)	(1,800)	19,643	20,656	(1,012)	943	(1,157)
2005	18,300	20,500	19,900	22,500	(1,600)	(2,000)	19,249	20,435	(1,186)	949	(1,251)
2006	15,900	17,900	17,100	19,400	(1,200)	(1,500)	16,827	17,536	(709)	927	(1,073)
2007	15,700	17,900	16,700	19,100	(1,000)	(1,200)	16,728	17,186	(457)	1,028	(1,172)
2008	16,300	18,600	17,500	20,100	(1,200)	(1,500)	17,360	17,945	(585)	1,060	(1,240)
2009	22,700	26,000	24,600	28,400	(1,900)	(2,400)	24,216	25,266	(1,050)	1,516	(1,784)
2010	18,600	21,400	20,100	23,300	(1,500)	(1,900)	19,894	20,632	(738)	1,294	(1,506)
2011	18,300	21,100	20,500	23,900	(2,200)	(2,800)	19,603	21,059	(1,456)	1,303	(1,497)
2012	16,900	19,700	18,700	21,900	(1,800)	(2,200)	18,193	19,332	(1,139)	1,293	(1,507)
2013	17,400	20,300	19,400	22,800	(2,000)	(2,500)	18,817	19,960	(1,144)	1,417	(1,483)
2014	20,100	23,600	22,400	26,500	(2,300)	(2,900)	21,754	22,933	(1,180)	1,654	(1,846)
2015	21,000	24,800	23,600	28,000	(2,600)	(3,200)	22,703	24,069	(1,366)	1,703	(2,097)
2016	23,500	27,800	26,200	31,200	(2,700)	(3,400)	25,382	26,831	(1,449)	1,882	(2,418)
2017	23,000	27,400	25,900	31,000	(2,900)	(3,600)	25,069	26,513	(1,444)	2,069	(2,331)
2018	25,700	30,800	29,500	35,500	(3,800)	(4,700)	28,168	30,294	(2,126)	2,468	(2,632)
2019	27,000	32,500	30,100	36,300	(3,100)	(3,800)	29,782	30,988	(1,206)	2,782	(2,718)
2020	27,900	33,700	31,100	37,600	(3,200)	(3,900)	31,021	31,963	(943)	3,121	(2,679)
2021	25,500	30,800	34,000	41,200	(8,500)	(10,400)	28,526	34,947	(6,421)	3,026	(2,274)
2022	30,100	36,500	37,200	45,300	(7,100)	(8,800)	33,806	38,336	(4,529)	3,706	(2,694)
2023	33,100	40,300					37,180			4,080	(3,120)
'92 to '22	711,800	807,400	745,700	850,800	(67,000)	(83,700)	758,155	762,893	(41,918)	46,355	(49,245)
'91 and Prior	132,751	134,270	134,703	136,928	(1,953)	(2,658)	133,414	135,259	(1,845)	663	(856)
Total	844,551	941,670	880,403	987,728	(68,953)	(86,358)	891,569	898,152	(43,763)	47,019	(50,100)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Paid Loss	Incr Paid On Active Hearing Claims	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)
1992	12,011	14,973	14,973	14,700	15,300	1,309	11,230	11,688
1993	12,483	16,075	16,075	15,700	16,400	1,326	11,840	12,368
1994	14,464	18,663	18,663	18,200	19,100	1,501	12,125	12,725
1995	20,255	25,895	25,895	25,300	26,500	2,127	11,895	12,459
1996	22,634	29,569	29,569	28,900	30,300	2,391	12,087	12,673
1997	17,788	25,337	25,337	24,600	26,100	1,824	13,487	14,309
1998	19,555	29,232	29,232	28,300	30,200	1,972	14,351	15,314
1999	17,312	27,695	27,695	26,700	28,700	1,662	16,065	17,268
2000	17,504	29,104	29,104	27,900	30,300	1,685	16,558	17,982
2001	14,491	25,700	25,700	24,600	26,800	1,181	20,830	22,693
2002	11,964	22,210	22,210	21,200	23,200	908	23,348	25,551
2003	10,570	21,079	21,079	20,000	22,100	706	28,329	31,303
2004	9,643	19,757	19,757	18,700	20,800	670	27,910	31,045
2005	8,411	19,356	19,356	18,300	20,500	571	32,049	35,902
2006	6,615	16,912	16,912	15,900	17,900	345	46,087	51,884
2007	6,255	16,802	16,802	15,700	17,900	376	41,755	47,606
2008	6,103	17,431	17,431	16,300	18,600	382	42,670	48,691
2009	8,109	24,337	24,337	22,700	26,000	597	38,023	43,551
2010	6,303	20,019	20,019	18,600	21,400	485	38,351	44,124
2011	5,563	19,716	19,716	18,300	21,100	459	39,869	45,969
2012	4,577	18,293	18,293	16,900	19,700	385	43,896	51,169
2013	4,146	18,848	18,848	17,400	20,300	353	49,292	57,507
2014	4,383	21,851	21,851	20,100	23,600	408	49,265	57,843
2015	4,148	22,895	22,895	21,000	24,800	413	50,798	59,990
2016	4,114	25,622	25,622	23,500	27,800	423	55,597	65,770
2017	3,399	25,208	25,208	23,000	27,400	393	58,558	69,761
2018	2,921	28,241	28,241	25,700	30,800	429	59,865	71,745
2019	2,407	29,727	29,727	27,000	32,500	395	68,396	82,329
2020	2,171	30,814	30,814	27,900	33,700	407	68,507	82,748
2021	1,654	28,177	28,177	25,500	30,800	338	75,522	91,219
2022	1,361	33,267	33,267	30,100	36,500	317	94,929	115,113
2023	539	36,695	36,695	33,100	40,300	322	102,866	125,242
Totals	283,855	759,501	759,501	711,800	807,400	27,060		

(2) Section MAF - II, Exhibit 8 Col (2)
(3) Section MAF - II, Exhibit 8 Col (6); Applying On Active Medical Active Hearing Loss Severity Trend
(4) Selected by Deloitte
(5) Selected by Deloitte
(6) Section MAF - II, Exhibit 4 Col (6)
(7) = (4) / (6) * 1,000
(8) = (5) / (6) * 1,000

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Hearing Loss Claims

Accident Year Ending June 30	MAF On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	434,198	1,309			1,309	1,309	0	30.15		30.15
1993	437,906	1,326			1,326	1,326	0	30.28		30.28
1994	450,556	1,501			1,501	1,501	0	33.31		33.31
1995	459,113	2,127			2,127	2,127	0	46.33		46.33
1996	465,698	2,391			2,391	2,391	0	51.34		51.34
1997	492,260	1,824			1,824	1,824	0	37.05		37.05
1998	509,082	1,972			1,972	1,972	0	38.74	6.52	38.74
1999	526,217	1,662			1,662	1,662	0	31.58	6.54	31.58
2000	548,203	1,685			1,685	1,685	0	30.74	6.29	30.74
2001	541,447	1,181			1,181	1,181	0	21.81	5.37	21.81
2002	519,209	908			908	908	0	17.49	1.95	17.49
2003	521,961	706			706	706	0	13.53	2.30	13.53
2004	533,809	670			670	670	0	12.55	3.47	12.55
2005	566,091	571			571	571	0	10.09	2.99	10.09
2006	593,063	345			345	345	0	5.82	1.53	5.82
2007	612,507	376			376	376	0	6.14	1.44	6.14
2008	628,372	382			382	382	0	6.08	1.16	6.08
2009	573,813	597			597	597	0	10.40	2.02	10.40
2010	524,554	485			485	485	0	9.25	2.27	9.25
2011	523,551	459			459	459	0	8.77	2.54	8.77
2012	534,823	385			385	385	0	7.20	2.45	7.20
2013	556,132	353			353	353	0	6.35	1.91	6.35
2014	581,443	408			408	408	0	7.02	1.69	7.02
2015	613,497	413			413	413	0	6.73	1.84	6.74
2016	640,532	423			423	422	1	6.59	2.31	6.60
2017	668,163	393			393	392	1	5.87	2.33	5.88
2018	690,563	429			429	428	1	6.20	2.06	6.22
2019	702,744	395			395	393	2	5.59	1.96	5.62
2020	683,572	407			407	404	3	5.91	2.68	5.96
2021	681,933	338			338	326	12	4.78	1.99	4.95
2022	711,448	269	352	282	317	228	89	3.20	1.46	4.46
2023	738,688	133	366	278	322	50	272	0.68	0.68	4.36
Totals	18,265,147	26,823			27,060	26,679	381		-54%	-2%
									Selected:	4.95

(2) Provided by Client
(3) Section MAF - II, Exhibit 6
(4) Selected Ultimate Frequency x (2) / 10,000
(5) Based on (7) and Section MAF - II, Exhibit 6
(6) Selected by Deloitte
(7) Section MAF - II, Exhibit 6
(8) = (6) - (7)
(9) = (7) / (2) x 10,000
(10) = (Section MAF - II, Exhibit 6) / (2) x 10,000
(11) = (6) / (2) x 10,000

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	26	86	208	392	812	1,248	1,563	1,970	2,398	2,910	3,281	3,766	4,164	4,625	5,088	5,587	6,116	6,521	6,946	7,426	7,945	8,464	8,895	9,256	9,649	10,075	10,326	10,700	11,151	11,478	11,763	12,011
1993	19	400	649	894	1,342	1,726	2,142	2,576	3,054	3,488	3,884	4,413	4,816	5,312	5,808	6,281	6,731	7,205	7,711	8,174	8,639	9,132	9,567	10,052	10,422	10,666	11,039	11,599	11,971	12,269	12,483	
1994	285	1,463	1,861	2,212	2,639	3,101	3,622	4,121	4,604	5,051	5,567	6,058	6,558	7,104	7,677	8,183	8,669	9,179	9,678	10,246	10,772	11,213	11,732	12,178	12,471	12,912	13,493	13,893	14,189	14,464		
1995	786	3,564	4,334	4,783	5,619	6,211	6,907	7,475	8,082	8,755	9,366	10,115	10,842	11,568	12,191	12,860	13,541	14,167	14,890	15,528	16,089	16,771	17,297	17,660	18,259	18,998	19,537	19,926	20,255			
1996	1,619	4,839	5,478	6,082	6,729	7,418	8,106	8,771	9,481	10,243	11,100	11,943	12,736	13,505	14,206	15,077	15,843	16,666	17,393	18,012	18,646	19,341	19,717	20,388	21,225	21,740	22,250	22,634				
1997	676	2,379	3,117	3,596	4,098	4,574	5,061	5,645	6,237	6,893	7,579	8,373	9,059	9,584	10,322	11,062	11,875	12,626	13,093	13,840	14,502	14,928	15,569	16,366	16,941	17,420	17,788					
1998	538	2,804	3,718	4,236	4,658	5,148	5,803	6,468	7,195	7,924	8,723	9,487	10,101	10,950	11,774	12,671	13,558	14,221	14,948	15,695	16,157	16,987	17,941	18,551	19,134	19,555						
1999	620	2,540	3,345	3,796	4,265	4,795	5,347	5,985	6,696	7,412	8,003	8,552	9,273	10,086	10,802	11,438	12,026	12,767	13,489	13,930	14,698	15,545	16,240	16,841	17,312							
2000	555	2,560	3,582	4,130	4,731	5,187	5,673	6,345	7,079	7,830	8,422	9,095	9,719	10,508	11,310	11,973	12,739	13,405	13,878	14,654	15,690	16,486	17,012	17,504								
2001	369	2,195	3,034	3,589	3,964	4,328	4,812	5,403	6,021	6,530	7,117	7,718	8,372	8,966	9,515	10,174	10,783	11,205	11,848	12,747	13,485	14,013	14,491									
2002	433	1,840	2,738	3,159	3,438	3,757	4,206	4,750	5,302	5,767	6,209	6,773	7,304	7,821	8,325	8,815	9,208	9,772	10,528	11,052	11,520	11,964										
2003	497	1,835	2,335	2,674	2,883	3,194	3,717	4,161	4,703	5,037	5,473	6,076	6,526	7,088	7,541	7,844	8,412	9,181	9,741	10,184	10,570											
2004	591	1,777	2,212	2,417	2,639	3,022	3,504	3,992	4,384	4,768	5,198	5,667	6,213	6,739	7,055	7,564	8,270	8,793	9,293	9,643												
2005	607	1,576	1,922	2,093	2,303	2,565	3,139	3,551	3,996	4,352	4,690	5,263	5,678	5,989	6,528	7,104	7,671	8,084	8,411													
2006	370	995	1,289	1,526	1,713	1,964	2,371	2,794	3,143	3,431	3,793	4,212	4,472	4,911	5,472	5,827	6,281	6,615														
2007	326	1,056	1,406	1,616	1,793	2,070	2,571	2,951	3,225	3,553	3,940	4,235	4,694	5,190	5,620	5,957	6,255															
2008	364	1,136	1,435	1,663	1,875	2,155	2,635	2,952	3,374	3,690	3,986	4,394	4,974	5,403	5,746	6,103																
2009	556	1,663	2,242	2,567	2,838	3,231	3,891	4,449	4,916	5,263	5,717	6,556	7,168	7,648	8,109																	
2010	526	1,449	1,809	2,068	2,297	2,613	3,243	3,658	3,943	4,340	4,847	5,476	5,907	6,303																		
2011	585	1,427	1,729	1,949	2,141	2,477	3,038	3,347	3,757	4,302	4,691	5,218	5,563																			
2012	540	1,293	1,505	1,669	1,882	2,158	2,502	2,975	3,554	3,884	4,156	4,577																				
2013	480	1,172	1,458	1,693	1,921	2,203	2,596	3,239	3,619	3,843	4,146																					
2014	477	1,288	1,651	1,893	2,170	2,481	3,251	3,724	4,038	4,383																						
2015	461	1,365	1,691	1,953	2,182	2,640	3,368	3,770	4,148																							
2016	642	1,567	1,905	2,200	2,441	2,939	3,658	4,114																								
2017	730	1,514	1,852	2,119	2,284	2,708	3,399																									
2018	626	1,577	1,990	2,219	2,422	2,921																										
2019	672	1,645	1,891	2,133	2,407																											
2020	853	1,581	1,901	2,171																												
2021	656	1,363	1,654																													
2022	588	1,361																														
2023	539																															

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Reported Claim Count Development Method

Data evaluated as of @06/30/23

Hearing Loss Claims

Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							679	783	902	1048	1,113	1,179	1,244	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309	1,309
1993						700	813	931	1072	1124	1,175	1,225	1,276	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	
1994					830	932	1062	1207	1270	1353	1,390	1,427	1,464	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501		
1995				1403	1535	1650	1815	1869	1964	2054	2,072	2,091	2,109	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127	2,127			
1996			1638	1756	1891	2045	2104	2217	2330	2373	2,378	2,383	2,387	2,392	2,392	2,392	2,392	2,392	2,392	2,392	2,392	2,391	2,391	2,391	2,391	2,391	2,391	2,391				
1997		960	1180	1337	1500	1567	1663	1757	1807	1813	1,816	1,819	1,821	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824					
1998	332	1202	1461	1629	1690	1791	1902	1947	1960	1966	1,967	1,969	1,970	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,972	1,972	1,972						
1999	344	1032	1312	1373	1476	1578	1626	1648	1651	1658	1,659	1,660	1,661	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662	1,662							
2000	345	1210	1324	1453	1587	1651	1659	1665	1677	1683	1,683	1,684	1,684	1,684	1,684	1,684	1,684	1,685	1,685	1,685	1,685	1,685	1,685	1,685								
2001	291	660	907	1062	1134	1149	1167	1175	1184	1184	1,183	1,183	1,182	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181									
2002	101	511	762	854	882	893	899	908	910	910	910	909	909	908	908	908	908	908	908	908	908	908										
2003	120	498	625	674	690	698	707	711	711	711	710	709	707	706	706	706	706	706	706	706	706											
2004	185	515	622	648	660	668	672	672	672	671	671	671	670	670	670	669	669	670	670	670												
2005	169	451	528	553	564	567	567	567	567	567	567	568	570	570	571	571	571	571	571													
2006	91	253	315	340	342	344	345	346	347	344	345	345	345	345	345	345	345	345														
2007	88	276	346	368	371	374	374	375	375	375	375	375	376	376	376	376	376															
2008	73	271	358	381	381	381	381	381	381	381	381	382	382	382	382	382																
2009	116	435	560	596	598	598	596	596	596	596	597	597	597	597	597																	
2010	119	372	464	480	482	483	483	484	484	484	485	485	485	485																		
2011	133	387	447	459	458	458	458	458	459	459	459	459	459																			
2012	131	318	365	377	379	380	381	382	383	385	385	385																				
2013	106	287	346	353	353	354	354	353	353	353	353																					
2014	98	321	389	401	405	406	407	407	407	408																						
2015	113	338	399	411	412	412	413	413	413																							
2016	148	353	407	420	421	422	422	422																								
2017	156	330	382	392	392	392	392																									
2018	142	360	417	427	428	428																										
2019	138	359	381	390	393																											
2020	183	337	394	404																												
2021	136	296	326																													
2022	104	228																														
2023	50																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.153	1.152	1.162	1.062	1.059	1.055	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.161	1.145	1.151	1.049	1.045	1.043	1.041	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.123	1.139	1.137	1.052	1.065	1.027	1.027	1.026	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.094	1.075	1.100	1.030	1.051	1.046	1.009	1.009	1.009	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.072	1.077	1.081	1.029	1.054	1.051	1.018	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.229	1.133	1.122	1.045	1.061	1.057	1.028	1.003	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	3.620	1.215	1.115	1.037	1.060	1.062	1.024	1.007	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000							
1999	3.000	1.271	1.046	1.075	1.069	1.030	1.014	1.002	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	3.507	1.094	1.097	1.092	1.040	1.005	1.004	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
2001	2.268	1.374	1.171	1.068	1.013	1.016	1.007	1.008	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	5.059	1.491	1.121	1.033	1.012	1.007	1.010	1.002	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	4.150	1.255	1.078	1.024	1.012	1.013	1.006	1.000	1.000	0.998	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2004	2.784	1.208	1.042	1.019	1.012	1.006	1.000	1.000	0.999	1.000	1.000	0.999	1.000	1.000	0.999	1.000	1.001	1.000	1.000													
2005	2.669	1.171	1.047	1.020	1.005	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.000	1.002	1.000	1.000	1.000	1.000														
2006	2.780	1.245	1.079	1.006	1.006	1.003	1.003	1.003	0.991	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	3.136	1.254	1.064	1.008	1.008	1.000	1.003	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000																
2008	3.712	1.321	1.064	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000																	
2009	3.750	1.287	1.064	1.003	1.000	0.997	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000																		
2010	3.126	1.247	1.034	1.004	1.002	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000																			
2011	2.910	1.155	1.027	0.998	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000																				
2012	2.427	1.148	1.033	1.005	1.003	1.003	1.003	1.003	1.005	1.000	1.000																					
2013	2.708	1.206	1.020	1.000	1.003	1.000	0.997	1.000	1.000	1.000																						
2014	3.276	1.212	1.031	1.010	1.002	1.002	1.000	1.000	1.002																							
2015	2.991	1.180	1.030	1.002	1.000	1.002	1.000	1.000																								
2016	2.385	1.153	1.032	1.002	1.002	1.000	1.000																									
2017	2.115	1.158	1.026	1.000	1.000	1.000																										
2018	2.535	1.158	1.024	1.002	1.000																											
2019	2.601	1.061	1.024	1.008																												
2020	1.842	1.169	1.025																													
2021	2.176	1.101																														
2022	2.192																															
2023																																
Wtd 3 yr avg	2.035	1.110	1.024	1.003	1.001	1.001	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Wtd 5 yr avg	2.248	1.130	1.026	1.003	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
Wtd 7 yr avg	2.247	1.140	1.027	1.004	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
Wtd 10 yr avg	2.424	1.154	1.027	1.003	1.001	1.000	1.000	1.001	1.000																							
Prior Selected	2.336	1.139	1.027	1.003	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	2.248	1.140	1.027	1.004	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	2.654	1.181	1.036	1.008	1.004	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Paid Loss Severity

Data evaluated as of @06/30/23
Paid Loss Per Reported Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							2,302	2,516	2,658	2,776	2,947	3,195	3,348	3,533	3,887	4,268	4,672	4,981	5,306	5,673	6,070	6,466	6,795	7,071	7,372	7,697	7,889	8,174	8,518	8,768	8,986	9,176
1993						2,466	2,634	2,766	2,848	3,103	3,307	3,603	3,776	4,006	4,380	4,737	5,076	5,434	5,815	6,165	6,515	6,887	7,215	7,581	7,860	8,044	8,325	8,747	9,028	9,253	9,414	
1994					3,180	3,327	3,410	3,414	3,625	3,733	4,005	4,245	4,479	4,733	5,115	5,451	5,776	6,115	6,448	6,826	7,177	7,471	7,816	8,113	8,309	8,603	8,990	9,256	9,453	9,637		
1995				3,409	3,660	3,764	3,806	3,999	4,115	4,263	4,520	4,839	5,142	5,438	5,732	6,046	6,366	6,661	7,001	7,301	7,564	7,885	8,132	8,303	8,585	8,932	9,185	9,368	9,523			
1996			3,344	3,463	3,559	3,627	3,853	3,956	4,069	4,317	4,668	5,013	5,335	5,646	5,939	6,303	6,623	6,967	7,271	7,530	7,795	8,089	8,246	8,527	8,877	9,093	9,306	9,466				
1997		2,478	2,641	2,690	2,732	2,919	3,043	3,213	3,451	3,802	4,174	4,605	4,974	5,254	5,659	6,065	6,510	6,922	7,178	7,588	7,951	8,184	8,536	8,973	9,288	9,551	9,752					
1998	1,620	2,332	2,545	2,600	2,756	2,874	3,051	3,322	3,671	4,031	4,434	4,820	5,128	5,555	5,974	6,429	6,879	7,215	7,584	7,963	8,197	8,618	9,102	9,407	9,703	9,917						
1999	1,804	2,461	2,550	2,765	2,889	3,039	3,288	3,631	4,055	4,470	4,824	5,152	5,583	6,069	6,499	6,882	7,236	7,682	8,116	8,382	8,844	9,353	9,771	10,133	10,417							
2000	1,608	2,116	2,705	2,842	2,981	3,142	3,419	3,811	4,221	4,653	5,003	5,402	5,772	6,240	6,716	7,110	7,564	7,955	8,236	8,696	9,311	9,784	10,096	10,388								
2001	1,267	3,325	3,345	3,380	3,496	3,767	4,124	4,598	5,086	5,515	6,015	6,526	7,084	7,592	8,056	8,614	9,131	9,488	10,032	10,794	11,418	11,866	12,270									
2002	4,287	3,601	3,593	3,699	3,898	4,208	4,679	5,231	5,826	6,338	6,827	7,451	8,039	8,613	9,169	9,708	10,141	10,762	11,595	12,172	12,687	13,176										
2003	4,138	3,686	3,736	3,967	4,178	4,576	5,257	5,852	6,615	7,085	7,711	8,576	9,228	10,039	10,681	11,111	11,915	13,004	13,797	14,426	14,971											
2004	3,197	3,450	3,557	3,730	3,999	4,523	5,215	5,940	6,524	7,106	7,749	8,452	9,273	10,058	10,530	11,307	12,362	13,124	13,869	14,393												
2005	3,592	3,494	3,640	3,785	4,082	4,524	5,536	6,264	7,047	7,675	8,268	9,265	9,962	10,506	11,432	12,442	13,435	14,158	14,731													
2006	4,070	3,932	4,092	4,489	5,009	5,710	6,873	8,076	9,058	9,974	10,994	12,208	12,962	14,235	15,860	16,891	18,207	19,174														
2007	3,708	3,826	4,064	4,391	4,833	5,535	6,873	7,869	8,600	9,476	10,508	11,292	12,485	13,803	14,947	15,842	16,636															
2008	4,980	4,190	4,008	4,366	4,920	5,657	6,917	7,748	8,855	9,685	10,461	11,502	13,022	14,143	15,041	15,976																
2009	4,789	3,824	4,004	4,308	4,746	5,403	6,529	7,464	8,248	8,831	9,576	10,982	12,007	12,811	13,583																	
2010	4,418	3,894	3,900	4,308	4,766	5,411	6,715	7,558	8,146	8,968	9,994	11,291	12,180	12,996																		
2011	4,398	3,687	3,869	4,246	4,675	5,409	6,634	7,307	8,184	9,373	10,221	11,368	12,120																			
2012	4,119	4,065	4,123	4,428	4,965	5,679	6,566	7,787	9,280	10,089	10,795	11,889																				
2013	4,528	4,083	4,213	4,796	5,441	6,222	7,334	9,177	10,253	10,886	11,744																					
2014	4,865	4,012	4,245	4,720	5,359	6,112	7,988	9,151	9,921	10,744																						
2015	4,082	4,040	4,238	4,751	5,297	6,407	8,154	9,127	10,043																							
2016	4,341	4,439	4,680	5,238	5,797	6,965	8,669	9,748																								
2017	4,677	4,589	4,849	5,405	5,826	6,908	8,672																									
2018	4,408	4,379	4,772	5,197	5,659	6,824																										
2019	4,870	4,582	4,964	5,468	6,124																											
2020	4,663	4,691	4,825	5,375																												
2021	4,826	4,604	5,074																													
2022	5,652	5,969																														
2023	10,776																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992																																
1993							1.144	1.100	1.072	1.118	1.122	1.128	1.128	1.134	1.127	1.110	1.087	1.091	1.096	1.087	1.073	1.065	1.062	1.072	1.066	1.045	1.055	1.070	1.060	1.055	1.048	
1994						1.349	1.295	1.234	1.273	1.203	1.211	1.178	1.186	1.181	1.168	1.151	1.138	1.125	1.109	1.107	1.102	1.085	1.083	1.070	1.057	1.069	1.080	1.058	1.047	1.042		
1995					1.151	1.131	1.116	1.171	1.135	1.142	1.129	1.140	1.148	1.149	1.121	1.109	1.102	1.089	1.086	1.070	1.054	1.055	1.040	1.023	1.033	1.038	1.022	1.012	1.007			
1996				1.016	0.972	0.964	1.012	0.989	0.989	1.013	1.033	1.036	1.038	1.038	1.036	1.043	1.040	1.046	1.039	1.031	1.031	1.026	1.014	1.027	1.034	1.018	1.013	1.010				
1997			0.790	0.777	0.768	0.805	0.790	0.812	0.848	0.881	0.894	0.919	0.932	0.931	0.953	0.962	0.983	0.993	0.987	1.008	1.020	1.012	1.035	1.052	1.046	1.050	1.048					
1998		0.941	0.964	0.967	1.009	0.985	1.003	1.034	1.064	1.060	1.062	1.047	1.031	1.057	1.056	1.060	1.057	1.042	1.057	1.049	1.031	1.053	1.066	1.048	1.045	1.038						
1999	1.114	1.055	1.002	1.063	1.048	1.057	1.078	1.093	1.105	1.109	1.088	1.069	1.089	1.092	1.088	1.071	1.052	1.065	1.070	1.053	1.079	1.085	1.073	1.077	1.074							
2000	0.892	0.860	1.061	1.028	1.032	1.034	1.040	1.049	1.041	1.041	1.037	1.049	1.034	1.028	1.033	1.033	1.045	1.036	1.015	1.038	1.053	1.046	1.033	1.025								
2001	0.788	1.572	1.236	1.189	1.173	1.199	1.206	1.207	1.205	1.185	1.202	1.208	1.227	1.217	1.200	1.212	1.207	1.193	1.218	1.241	1.226	1.213	1.215									
2002	3.384	1.083	1.074	1.094	1.115	1.117	1.135	1.138	1.146	1.149	1.135	1.142	1.135	1.135	1.138	1.127	1.111	1.134	1.156	1.128	1.111	1.110										
2003	0.965	1.024	1.040	1.073	1.072	1.088	1.124	1.119	1.135	1.118	1.130	1.151	1.148	1.166	1.165	1.145	1.175	1.208	1.190	1.185	1.180											
2004	0.773	0.936	0.952	0.940	0.957	0.989	0.992	1.015	0.986	1.003	1.005	0.986	1.005	1.002	0.986	1.018	1.037	1.009	1.005	0.998												
2005	1.123	1.013	1.023	1.015	1.021	1.000	1.062	1.055	1.080	1.080	1.067	1.096	1.074	1.045	1.086	1.100	1.087	1.079	1.062													
2006	1.133	1.125	1.124	1.186	1.227	1.262	1.241	1.289	1.285	1.300	1.330	1.318	1.301	1.355	1.387	1.358	1.355	1.354														
2007	0.911	0.973	0.993	0.978	0.965	0.969	1.000	0.974	0.949	0.950	0.956	0.925	0.963	0.970	0.942	0.938	0.914															
2008	1.343	1.095	0.986	0.994	1.018	1.022	1.006	0.985	1.030	1.022	0.996	1.019	1.043	1.025	1.006	1.008																
2009	0.962	0.913	0.999	0.987	0.965	0.955	0.944	0.963	0.931	0.912	0.915	0.955	0.922	0.906	0.903																	
2010	0.923	1.018	0.974	1.000	1.004	1.001	1.029	1.013	0.988	1.015	1.044	1.028	1.014	1.014																		
2011	0.996	0.947	0.992	0.986	0.981	1.000	0.988	0.967	1.005	1.045	1.023	1.007	0.995																			
2012	0.936	1.102	1.066	1.043	1.062	1.050	0.990	1.066	1.134	1.076	1.056	1.046																				
2013	1.099	1.004	1.022	1.083	1.096	1.096	1.117	1.178	1.105	1.079	1.088																					
2014	1.075	0.983	1.007	0.984	0.985	0.982	1.089	0.997	0.968	0.987																						
2015	0.839	1.007	0.998	1.006	0.988	1.048	1.021	0.997	1.012																							
2016	1.063	1.099	1.104	1.103	1.095	1.087	1.063	1.068																								
2017	1.077	1.034	1.036	1.032	1.005	0.992	1.000																									
2018	0.943	0.954	0.984	0.962	0.971	0.988																										
2019	1.105	1.046	1.040	1.052	1.082																											
2020	0.957	1.024	0.972	0.983																												
2021	1.035	0.981	1.051																													
2022	1.171	1.297																														
2023	1.906																															
Indicated Exp. Trend	1.046	1.028	1.024	1.027	1.030	1.039	1.051	1.057	1.061	1.065																						

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Active Hearing Loss Claims: Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Estimated paid @ 384 Mon. and subsequent	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)
1992	12,011	0	12,011	2,962	14,973
1993	12,483	303	12,786	3,289	16,075
1994	14,464	650	15,115	3,548	18,663
1995	20,255	1,212	21,467	4,428	25,895
1996	22,634	1,848	24,482	5,087	29,569
1997	17,788	2,354	20,142	5,196	25,337
1998	19,555	3,394	22,949	6,283	29,232
1999	17,312	3,997	21,309	6,386	27,695
2000	17,504	4,811	22,315	6,789	29,104
2001	14,491	4,934	19,426	6,274	25,700
2002	11,964	4,781	16,744	5,466	22,210
2003	10,570	5,167	15,737	5,342	21,079
2004	9,643	5,205	14,848	4,908	19,757
2005	8,411	5,855	14,267	5,089	19,356
2006	6,615	5,694	12,309	4,603	16,912
2007	6,255	6,009	12,265	4,537	16,802
2008	6,103	6,628	12,731	4,700	17,431
2009	8,109	9,705	17,814	6,523	24,337
2010	6,303	8,350	14,653	5,366	20,019
2011	5,563	8,724	14,287	5,429	19,716
2012	4,577	8,619	13,196	5,097	18,293
2013	4,146	9,460	13,606	5,242	18,848
2014	4,383	11,478	15,862	5,990	21,851
2015	4,148	12,553	16,700	6,195	22,895
2016	4,114	14,631	18,745	6,878	25,622
2017	3,399	15,047	18,446	6,762	25,208
2018	2,921	17,768	20,689	7,552	28,241
2019	2,407	19,338	21,744	7,982	29,727
2020	2,171	20,335	22,506	8,307	30,814
2021	1,654	18,724	20,378	7,799	28,177
2022	1,361	22,624	23,985	9,282	33,267
2023	539	26,247	26,786	9,909	36,695
Totals	283,855	286,447	570,302	189,199	759,501

(2) Section MAF - II, Exhibit 5
(3) Section MAF - II, Exhibit 9
(4) = (2) + (3)
(5) Based on Incremental Paid on prior years
(6) = (4) + (5)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Incremental Paid to Active Hearing Loss Claims

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992										512	371	485	398	461	463	499	528	405	425	480	519	519	430	361	393	426	251	374	451	327	285	248
1993									478	434	396	529	403	496	496	473	450	474	505	464	464	493	434	486	370	244	373	559	372	298	214	303
1994								499	483	447	516	491	500	546	573	506	487	510	499	568	526	441	519	446	293	441	581	400	295	276	336	314
1995							696	568	607	673	611	749	727	725	624	668	682	626	723	638	561	682	526	363	600	738	539	389	329	429	404	379
1996						688	689	665	710	763	856	843	793	769	701	872	766	823	728	618	635	695	376	670	838	515	510	384	501	475	449	423
1997					501	476	487	584	592	657	686	794	685	525	738	740	813	750	467	747	662	427	641	797	575	479	368	518	495	471	447	423
1998				518	422	489	655	665	727	729	799	764	613	849	825	897	887	663	728	747	462	830	954	610	583	421	629	605	580	554	527	500
1999			805	451	469	531	552	638	711	716	591	549	721	813	716	636	588	741	722	441	768	847	694	601	472	640	619	597	573	548	523	497
2000		2,005	1,022	548	602	455	486	672	734	751	592	673	624	790	801	663	766	666	474	775	1,036	796	527	492	677	659	639	617	593	568	542	515
2001	369	1,826	839	555	375	364	484	591	619	508	587	601	655	594	548	659	610	422	643	899	738	528	478	618	605	590	573	554	533	511	487	463
2002	433	1,407	898	421	280	319	449	544	552	465	442	564	531	517	504	489	393	564	757	524	467	444	538	529	519	506	492	476	459	440	421	402
2003	497	1,339	500	339	209	311	523	444	542	334	435	603	451	561	453	304	568	769	560	444	385	525	519	511	501	490	477	462	446	430	412	394
2004	591	1,185	436	205	222	382	483	487	392	384	430	470	546	526	316	509	706	523	499	351	480	477	472	465	457	447	436	423	410	395	380	364
2005	607	969	346	171	210	263	574	412	444	356	339	573	415	310	539	577	567	413	327	493	491	488	484	477	469	460	449	437	424	409	394	379
2006	370	624	294	237	187	251	407	423	349	288	362	419	260	439	561	356	454	334	439	439	438	436	433	427	421	413	404	393	382	370	356	342
2007	326	730	350	210	177	277	500	380	274	328	387	294	460	496	430	337	299	426	428	429	429	427	424	419	413	405	397	387	376	363	350	337
2008	364	772	299	229	211	281	480	317	422	316	296	408	581	428	343	357	435	438	441	442	442	440	437	432	426	418	409	399	387	375	361	347
2009	556	1,108	579	325	271	393	660	557	467	348	453	839	612	480	461	590	597	603	606	608	608	606	601	595	586	576	563	549	532	514	495	475
2010	526	923	361	259	229	316	630	415	285	398	507	629	431	396	473	480	485	490	493	495	495	493	489	484	476	467	457	444	431	416	400	383
2011	585	842	302	220	192	336	561	308	410	545	389	527	345	461	469	476	482	487	490	492	491	489	485	479	471	462	451	438	424	408	392	375
2012	540	753	212	164	212	276	343	473	580	330	272	421	425	434	441	448	454	458	461	462	461	459	455	450	442	433	423	411	398	383	369	354
2013	480	692	286	235	228	282	394	643	380	224	303	444	444	453	460	467	473	477	480	481	481	479	475	470	462	453	443	431	418	404	390	374
2014	477	811	363	242	277	311	770	473	314	345	500	515	513	523	533	541	547	552	555	557	557	555	551	544	537	527	515	502	488	472	456	438
2015	461	904	325	262	230	458	728	402	378	494	525	540	538	549	559	567	574	579	582	584	584	582	578	572	564	554	542	529	514	498	481	462
2016	642	924	338	296	240	498	719	455	535	554	588	606	604	616	626	636	643	649	654	656	656	654	649	643	634	623	610	596	579	561	541	520
2017	730	785	338	267	165	424	692	494	533	553	587	602	601	613	623	633	640	646	650	652	652	650	646	639	631	620	607	592	575	556	536	515
2018	626	951	413	229	203	499	920	552	596	618	656	676	674	687	699	709	718	724	729	731	732	729	724	717	707	694	679	662	643	621	598	573
2019	672	973	246	241	274	563	975	585	632	654	695	716	714	728	740	751	760	767	772	774	774	771	766	757	746	732	716	696	675	652	626	600
2020	853	728	320	270	259	593	1,019	612	662	686	728	744	744	759	772	783	792	799	803	805	804	800	794	784	771	756	737	716	693	667	640	612
2021	656	706	291	297	236	537	930	558	602	624	662	683	681	694	706	716	724	729	733	734	732	727	719	709	695	679	661	640	617	593	567	541
2022	588	773	434	353	282	642	1,108	665	718	745	791	813	811	826	840	851	860	866	869	869	866	860	850	836	819	799	777	751	724	696	666	636
2023	539	1,255	478	389	311	707	1,222	733	792	821	871	896	894	910	925	937	947	954	957	957	954	947	937	923	905	885	861	835	807	777	746	714

Incremental Paid Based On Active Hearing Loss Claims

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992										1,954	1,587	2,028	1,778	2,123	2,023	2,600	2,308	1,468	1,534	1,617	1,841	1,767	1,548	1,635	1,652	1,961	1,309	1,946	2,423	1,901	1,877	1,761
1993									1,927	1,856	1,673	2,472	1,890	2,041	2,482	2,030	1,642	1,888	1,620	1,639	1,786	1,629	1,914	1,760	1,630	1,172	1,857	2,992	1,900	1,896	1,307	2,441
1994								1,739	1,909	1,839	2,469	2,023	2,023	2,276	2,283	1,839	1,616	1,619	1,702	1,758	1,591	1,653	1,741	1,858	1,326	1,901	2,779	1,913	1,547	1,692	2,441	2,563
1995							1,803	1,603	1,828	2,330	2,043	2,401	2,308	2,134	1,681	1,679	1,671	1,487	1,751	1,440	1,640	1,894	1,659	1,230	2,229	2,775	1,932	1,706	1,561	2,441	2,563	2,691
1996						1,425	1,643	1,778	1,843	2,044	2,184	2,279	1,998	1,764	1,517	1,816	1,572	1,707	1,464	1,685	1,526	1,882	1,060	2,050	2,712	1,694	2,178	1,487	2,441	2,563	2,691	2,825
1997					1,282	1,506	1,727	1,994	2,048	2,189	2,722	2,513	1,848	1,438	1,674	1,721	1,883	1,554	1,243	1,905	1,919	1,329	1,907	2,962	1,855	1,718	1,388	2,441	2,563	2,691	2,825	2,967
1998				1,338	1,295	1,832	2,652	2,287	2,368	2,523	2,251	1,841	1,631	1,743	1,722	1,797	1,697	1,552	1,535	1,876	1,232	2,145	2,962	1,779	1,893	1,342	2,441	2,563	2,691	2,825	2,967	3,115
1999			2,321	1,803	1,937	2,220	2,270	2,540	2,694	2,461	1,836	1,569	1,849	1,840	1,672	1,348	1,616	1,842	1,867	1,285	1,980	2,506	2,085	1,933	1,493	2,441	2,563	2,691	2,825	2,967	3,115	3,271
2000		3,741	4,259	2,263	2,825	2,033	2,017	2,961	2,567	2,140	1,815	1,739	1,482	1,907	1,712	1,710	1,863	1,841	1,393	2,061	2,847	2,094	1,615	1,431	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434
2001	1,027	6,970	3,085	3,035	2,205	1,709	2,521	2,637	2,325	1,758	1,829	1,707	2,071	1,601	1,810	1,961	1,876	1,309	1,955	2,792	2,050	1,682	1,537	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606
2002	1,610	5,135	4,988	2,612	1,705	2,156	2,349	2,408	2,289	1,832	1,635	2,022	1,629	2,239	1,664	1,826	1,592	2,043	3,052	2,095	1,939	1,756	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786
2003	1,571	5,847	3,202	2,230	1,560	1,967	2,550	2,324	2,187	1,371	1,755	1,984	1,733	1,890	1,722	1,168	2,103	3,004	2,050	1,826	1,572	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975
2004	1,878	6,079	2,904	1,441	1,453	2,196	2,476	1,972	1,736	1,621	1,586	1,965	1,984	2,078	1,202	1,879	2,812	2,117	2,098	1,624	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174
2005	2,317	5,181	2,219	1,295	1,286	1,837	2,645	1,945	1,829	1,317	1,459	2,347	1,745	1,262	2,247	2,334	2,304	1,757	1,454	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383
2006	1,991	4,163	2,411	1,541	1,427	1,365	2,165	2,015	1,630	1,714	1,616	2,073	1,209	1,996	2,560	1,625	2,182	1,470	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602
2007	2,065	5,365	2,433	1,509	1,106	1,507	2,540	1,811	1,558	1,542	1,887	1,532	2,109	2,666	2,250	1,692	1,370	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832
2008	2,126	4,242	1,813	1,411	1,257	1,670	2,287	1,809	2,219	1,739	1,540	2,039	3,009	1,992	1,795	1,743	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074
2009	2,222	4,165	2,235	1,401	1,106	1,499	2,947	2,072	1,939	1,396	1,724	3,215	2,126	1,765	1,707	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327
2010	2,137	4,253	1,718	1,225	1,009	1,630	3,014	1,993	1,389	1,768	2,367	2,834	2,094	1,884	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594
2011	2,241	3,793	1,512	985	1,137	1,500	3,017	1,556	1,872	2,573	1,707	2,620	1,534	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873
2012	2,366	3,944	1,001	1,061	1,062	1,470	2,133	2,389	3,133	1,461	1,386	2,025	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167
2013	2,264	3,443	2,000	1,344	1,389	1,740	2,139	3,495	1,938	1,222	1,619	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476
2014	1,907	4,662	1,853	1,381	1,452	1,502	3,631	2,094	1,515	1,542	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799
2015	2,366	4,685	1,652	1,504	1,408	2,016	3,676	2,094	1,844	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139
2016	2,560	4,280	1,797	1,394	1,145	2,103	3,652	2,188	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496
2017	3,105	4,264	1,699	1,577	916	2,425	3,698	2,441	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871
2018	2,555	4,463	1,988	1,281	1,039	2,020	4,393	2,563	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265
2019	2,732	5,559	1,376	1,364	1,304	2,565	4,613	2,691	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265	8,678
2020	3,455	3,694	1,685	1,518	1,316	2,693	4,843	2,825	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265	8,678	9,112
2021	2,679	4,307	1,868	1,771	1,382	2,828	5,086	2,967	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265	8,678	9,112	9,567
2022	2,491	4,658	2,275	1,859	1,451	2,969	5,340	3,115	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265	8,678	9,112	9,567	10,046
2023	2,343	6,410	2,389	1,952	1,524	3,117	5,607	3,271	3,434	3,606	3,786	3,975	4,174	4,383	4,602	4,832	5,074	5,327	5,594	5,873	6,167	6,476	6,799	7,139	7,496	7,871	8,265	8,678	9,112	9,567	10,046	10,548
Selection Based On Incremental Paid to Active Time Loss Claims																																
Latest Diag	2,343	4,658	1,868	1,518	1,304	2,020	3,698	2,188	1,844	1,542	1,619	2,025	1,534	1,884	1,707	1,743	1,370	1,470	1,454	1,624	1,572	1,756	1,537	1,431	1,493	1,342	1,388	1,487	1,561	1,692	1,307	1,761
4 Year Trended Avg.	3,580	5,759	2,044	1,591	1,183	2,304	3,947	2,685	2,300	1,853	1,924	2,906	2,390	2,255	2,259	2,003	2,364	2,282	2,363	2,271	2,291	2,183	2,240	2,213	2,166	2,056	2,255	2,213	2,021	1,926	1,639	1,761
Indicated Trend	1.017	1.011	1.021	1.035	1.002	1.049	1.046	1.030	1.012	1.001	1.005	1.029	1.020	1.008	1.020	1.015	1.017	1.018	1.042	1.023	1.026	1.016	1.012									
Sel. Severity	3,795	6,105	2,167	1,687	1,254	2,443	4,184	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324	2,324
Sel. Historical Trend	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
Sel. Future Trend		1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050

FY10 Fee Sch Adj	0.984		
FY 11 Fee Sch Adj	0.981		
FY 12 Fee Sch Adj	0.983		
FY 13 Fee Sch Adj	0.988	Selected Trend	1.05
FY 14 Fee Sch Adj	0.993	WAS 296-20-1101 Legislation Trend	1.06

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Projection of Active Hearing Loss Claims

Data evaluated as of @06/30/23
Active Hearing Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992										262	234	239	224	217	229	192	229	276	277	297	282	294	278	221	238	217	192	192	186	172	152	141
1993									248	234	237	214	213	243	200	233	274	251	312	283	260	303	227	276	227	208	201	187	196	157	164	124
1994								287	253	243	209	243	247	240	251	275	301	315	293	323	331	267	298	240	221	232	209	209	191	163	138	122
1995							386	354	332	289	299	312	315	340	371	398	408	421	413	443	342	360	317	295	269	266	279	228	211	176	158	141
1996						483	419	374	385	373	392	370	397	436	462	480	487	482	497	367	416	369	355	327	309	304	234	258	205	185	167	150
1997					391	316	282	293	289	300	252	316	371	365	441	430	432	483	376	392	345	321	336	269	310	279	265	212	193	175	158	143
1998				387	326	267	247	291	307	289	355	415	376	487	479	499	523	427	474	398	375	387	322	343	308	314	258	236	215	196	178	160
1999			347	250	242	239	243	251	264	291	322	350	390	442	428	472	364	402	387	343	388	338	333	311	316	262	242	222	203	185	168	152
2000		536	240	242	213	224	241	227	286	351	326	387	421	414	468	388	411	362	340	376	364	380	326	344	277	257	238	218	200	182	166	150
2001	359	262	272	183	170	213	192	224	266	289	321	352	316	371	303	336	325	322	329	322	360	314	311	253	236	219	203	187	171	156	142	129
2002	269	274	180	161	164	148	191	226	241	254	270	279	326	231	303	268	247	276	248	250	241	253	220	207	193	179	166	153	140	128	117	106
2003	316	229	156	152	134	158	205	191	248	244	248	304	260	297	263	260	270	256	273	243	245	215	203	190	177	165	153	141	130	119	109	99
2004	315	195	150	142	153	174	195	247	226	237	271	239	275	253	263	271	251	247	238	216	197	186	175	165	154	143	133	123	114	104	96	87
2005	262	187	156	132	163	143	217	212	243	270	232	244	238	246	240	247	246	235	225	202	192	182	171	161	151	141	131	121	112	103	94	86
2006	186	150	122	154	131	184	188	210	214	168	224	202	215	220	219	219	208	227	180	171	163	154	146	137	129	120	112	104	96	89	81	74
2007	158	136	144	139	160	184	197	210	176	213	205	192	218	186	191	199	218	175	167	160	152	144	136	128	120	112	105	97	90	83	76	70
2008	171	182	165	162	168	168	210	175	190	182	192	200	193	215	191	205	178	171	164	156	149	141	134	126	118	110	103	96	88	81	75	68
2009	250	266	259	232	245	262	224	269	241	249	263	261	288	272	270	242	233	224	215	205	195	185	175	165	155	145	135	125	116	106	98	89
2010	246	217	210	211	227	194	209	208	205	225	214	222	206	210	194	187	180	173	166	159	151	143	136	128	120	112	104	97	89	82	75	69
2011	261	222	200	223	169	224	186	198	219	212	228	201	225	189	183	177	171	164	157	150	143	136	128	121	113	105	98	91	83	77	70	64
2012	228	191	212	155	200	188	161	198	185	226	196	208	174	169	164	159	153	147	141	134	128	121	115	108	101	94	87	81	75	69	63	57
2013	212	201	143	175	164	162	184	184	196	183	187	182	173	168	163	158	152	146	140	134	127	120	114	107	100	94	87	81	75	69	63	58
2014	250	174	196	175	191	207	212	226	207	224	205	201	191	185	180	174	167	161	154	147	140	133	126	118	111	104	97	90	83	77	70	64
2015	195	193	197	174	163	227	198	192	205	203	205	201	191	185	179	173	167	161	154	147	140	133	126	118	111	104	97	90	83	77	71	65
2016	251	216	188	212	210	237	197	208	219	216	219	214	204	198	192	185	178	172	164	157	150	142	134	127	119	111	104	97	89	82	76	69
2017	235	184	199	169	180	175	187	202	208	206	208	203	193	187	182	175	169	163	156	149	142	135	127	120	113	106	98	91	85	78	72	65
2018	245	213	208	179	195	247	209	216	221	219	221	217	206	200	194	187	181	174	166	159	151	144	136	128	120	113	105	97	90	83	76	69
2019	246	175	179	177	210	220	211	217	224	221	223	219	208	202	196	189	182	175	168	160	153	145	137	129	121	113	105	98	90	83	76	69
2020	247	197	190	178	197	220	210	217	223	220	223	217	206	200	194	188	181	174	166	159	151	143	135	127	119	111	103	96	88	81	74	67
2021	245	164	156	167	171	190	183	188	193	191	193	189	180	175	169	163	157	151	144	138	131	124	117	109	102	95	88	81	75	68	62	57
2022	236	166	191	190	194	216	207	214	220	217	219	215	204	198	192	185	178	171	163	155	147	139	131	123	115	107	99	91	83	76	70	63
2023	230	196	200	199	204	227	218	224	231	228	230	225	214	208	201	194	187	179	171	163	155	146	138	129	121	112	104	96	89	81	74	68

Active Hearing Loss Claims / Ultimate Hearing Loss Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992										20%	18%	18%	17%	17%	17%	15%	17%	21%	21%	23%	22%	22%	21%	17%	18%	17%	15%	15%	14%	13%	12%	11%
1993									19%	18%	18%	16%	16%	18%	15%	18%	21%	19%	24%	21%	20%	23%	17%	21%	17%	16%	15%	14%	15%	12%	12%	9%
1994								19%	17%	16%	14%	16%	16%	16%	17%	18%	20%	21%	20%	22%	22%	18%	20%	16%	15%	15%	14%	14%	13%	11%	9%	8%
1995							18%	17%	16%	14%	14%	15%	15%	16%	17%	19%	19%	20%	19%	21%	16%	17%	15%	14%	13%	13%	13%	11%	10%	8%	7%	7%
1996						20%	18%	16%	16%	16%	16%	15%	17%	18%	19%	20%	20%	20%	21%	15%	17%	15%	15%	14%	13%	13%	10%	11%	9%	8%	7%	6%
1997					21%	17%	15%	16%	16%	16%	14%	17%	20%	20%	24%	24%	24%	26%	21%	21%	19%	18%	18%	15%	17%	15%	15%	12%	11%	10%	9%	8%
1998				20%	17%	14%	13%	15%	16%	15%	18%	21%	19%	25%	24%	25%	27%	22%	24%	20%	19%	20%	16%	17%	16%	16%	13%	12%	11%	10%	9%	8%
1999			21%	15%	15%	14%	15%	15%	16%	18%	19%	21%	23%	27%	26%	28%	22%	24%	23%	21%	23%	20%	20%	19%	19%	16%	15%	13%	12%	11%	10%	9%
2000		32%	14%	14%	13%	13%	14%	13%	17%	21%	19%	23%	25%	25%	28%	23%	24%	21%	20%	22%	22%	23%	19%	20%	16%	15%	14%	13%	12%	11%	10%	9%
2001	30%	22%	23%	15%	14%	18%	16%	19%	23%	24%	27%	30%	27%	31%	26%	28%	28%	27%	28%	27%	30%	27%	26%	21%	20%	19%	17%	16%	14%	13%	12%	11%
2002	30%	30%	20%	18%	18%	16%	21%	25%	27%	28%	30%	31%	36%	25%	33%	30%	27%	30%	27%	28%	27%	28%	24%	23%	21%	20%	18%	17%	15%	14%	13%	12%
2003	45%	32%	22%	22%	19%	22%	29%	27%	35%	35%	35%	43%	37%	42%	37%	37%	38%	36%	39%	34%	35%	30%	29%	27%	25%	23%	22%	20%	18%	17%	15%	14%
2004	47%	29%	22%	21%	23%	26%	29%	37%	34%	35%	40%	36%	41%	38%	39%	40%	37%	37%	36%	32%	29%	28%	26%	25%	23%	21%	20%	18%	17%	16%	14%	13%
2005	46%	33%	27%	23%	29%	25%	38%	37%	43%	47%	41%	43%	42%	43%	42%	43%	43%	41%	39%	35%	34%	32%	30%	28%	26%	25%	23%	21%	20%	18%	17%	15%
2006	54%	43%	35%	45%	38%	53%	54%	61%	62%	49%	65%	59%	62%	64%	63%	63%	60%	66%	52%	50%	47%	45%	42%	40%	37%	35%	32%	30%	28%	26%	24%	22%
2007	42%	36%	38%	37%	43%	49%	52%	56%	47%	57%	55%	51%	58%	49%	51%	53%	58%	46%	44%	42%	40%	38%	36%	34%	32%	30%	28%	26%	24%	22%	20%	19%
2008	45%	48%	43%	42%	44%	44%	55%	46%	50%	48%	50%	52%	51%	56%	50%	54%	47%	45%	43%	41%	39%	37%	35%	33%	31%	29%	27%	25%	23%	21%	20%	18%
2009	42%	45%	43%	39%	41%	44%	38%	45%	40%	42%	44%	44%	48%	46%	45%	41%	39%	38%	36%	34%	33%	31%	29%	28%	26%	24%	23%	21%	19%	18%	16%	15%
2010	51%	45%	43%	44%	47%	40%	43%	43%	42%	46%	44%	46%	42%	43%	40%	39%	37%	36%	34%	33%	31%	30%	28%	26%	25%	23%	21%	20%	18%	17%	15%	14%
2011	57%	48%	44%	49%	37%	49%	41%	43%	48%	46%	50%	44%	49%	41%	40%	39%	37%	36%	34%	33%	31%	30%	28%	26%	25%	23%	21%	20%	18%	17%	15%	14%
2012	59%	50%	55%	40%	52%	49%	42%	51%	48%	59%	51%	54%	45%	44%	43%	41%	40%	38%	37%	35%	33%	32%	30%	28%	26%	24%	23%	21%	19%	18%	16%	15%
2013	60%	57%	41%	50%	46%	46%	52%	52%	56%	52%	53%	52%	49%	48%	46%	45%	43%	41%	40%	38%	36%	34%	32%	30%	28%	27%	25%	23%	21%	19%	18%	16%
2014	61%	43%	48%	43%	47%	51%	52%	55%	51%	55%	50%	49%	47%	45%	44%	43%	41%	39%	38%	36%	34%	33%	31%	29%	27%	25%	24%	22%	20%	19%	17%	16%
2015	47%	47%	48%	42%	39%	55%	48%	46%	50%	49%	50%	49%	46%	45%	43%	42%	40%	39%	37%	36%	34%	32%	30%	29%	27%	25%	23%	22%	20%	19%	17%	16%
2016	59%	51%	44%	50%	50%	56%	47%	49%	52%	51%	52%	51%	48%	47%	45%	44%	42%	41%	39%	37%	35%	34%	32%	30%	28%	26%	25%	23%	21%	20%	18%	16%
2017	60%	47%	51%	43%	46%	45%	48%	52%	53%	52%	53%	52%	49%	48%	46%	45%	43%	41%	40%	38%	36%	34%	32%	31%	29%	27%	25%	23%	22%	20%	18%	17%
2018	57%	50%	48%	42%	45%	58%	49%	50%	52%	51%	52%	51%	48%	47%	45%	44%	42%	40%	39%	37%	35%	33%	32%	30%	28%	26%	24%	23%	21%	19%	18%	16%
2019	62%	44%	45%	45%	53%	56%	54%	55%	57%	56%	57%	55%	53%	51%	50%	48%	46%	44%	42%	41%	39%	37%	35%	33%	31%	29%	27%	25%	23%	21%	19%	18%
2020	61%	48%	47%	44%	48%	54%	52%	53%	55%	54%	55%	53%	51%	49%	48%	46%	44%	43%	41%	39%	37%	35%	33%	31%	29%	27%	25%	23%	22%	20%	18%	16%
2021	73%	49%	46%	50%	51%	56%	54%	56%	57%	56%	57%	56%	53%	52%	50%	48%	47%	45%	43%	41%	39%	37%	35%	32%	30%	28%	26%	24%	22%	20%	18%	17%
2022	74%	52%	60%	60%	61%	68%	65%	67%	69%	68%	69%	68%	64%	62%	60%	58%	56%	54%	51%	49%	47%	44%	41%	39%	36%	34%	31%	29%	26%	24%	22%	20%
2023	71%	61%	62%	62%	63%	70%	68%	70%	72%	71%	72%	70%	67%	65%	62%	60%	58%	56%	53%	51%	48%	45%	43%	40%	38%	35%	32%	30%	28%	25%	23%	21%
Wtd 3 yr avg	73%	50%	46%	43%	48%	53%	47%	50%	52%	55%	51%																					
Wtd 5 yr avg	68%	49%	48%	45%	47%	53%	49%	51%	50%	51%	48%																					
Wtd 7 yr avg	65%	49%	47%	44%	47%	51%	47%	48%	47%	49%	49%																					
Wtd 10 yr avg	62%	49%	47%	45%	46%	49%	46%	48%	48%	49%	48%																					

Assumes that the % of Active Hearing Loss Claims will decay with mortality assumptions

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Projection of Active Hearing Loss Claims

Data evaluated as of 06/30/23

Active Hearing Loss Claims

Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1941																														1	0	0	0	0	0	0	0	0	0	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1942																													0	1	1	0	1	1	2	3	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1943																												1	0	0	0	0	0	1	1	2	2	3	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1944																											1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1945																										2	1	0	2	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1946																									3	1	1	0	2	1	1	3	3	3	3	2	2	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1947																								1	0	1	3	2	2	2	3	4	4	4	3	4	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1948																							2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1949																						0	2	1	0	0	1	0	0	2	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1950																					1	2	2	1	1	1	2	3	2	3	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1951																				4	2	3	2	5	2	2	4	2	2	2	4	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1952																			4	5	5	4	6	3	4	3	3	6	5	3	3	2	1	2	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1953																		0	0	2	1	2	2	1	1	2	3	2	3	1	1	2	2	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1954																	3	4	1	2	2	3	3	6	4	4	4	3	2	3	3	2	2	1	1	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
1955															3	6	2	7	6	1	4	4	3	3	3	3	3	2	2	3	1	1	0	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1956															6	6	9	5	6	6	9	8	8	7	5	5	5	5	1	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1957														11	10	12	5	10	7	7	7	5	6	1	4	5	5	2	3	2	1	0	1	0	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1958													5	7	4	3	8	2	5	4	2	4	2	1	4	5	4	5	3	2	3	1	1	1	1	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1959												12	5	7	9	7	9	4	8	6	6	11	9	8	4	4	5	6	5	5	4	5	3	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1960											11	12	11	6	11	8	3	8	6	7	6	6	9	11	5	6	5	5	5	2	1	3	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1961										10	7	6	2	10	6	5	7	10	13	12	14	13	10	13	14	5	11	7	7	6	6	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1962									16	10	8	13	15	17	10	11	15	16	20	13	15	19	12	7	9	10	7	11	5	7	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1963								11	13	9	11	8	17	15	19	19	21	20	14	13	12	6	12	6	8	10	7	5	6	4	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1964							13	12	8	11	12	10	8	6	11	15	14	14	15	18	9	10	11	10	5	7	6	9	10	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1965						18	7	11	8	12	13	13	12	13	12	16	10	9	7	5	11	8	8	7	8	6	7	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1966					19	11	20	18	15	17	19	20	22	18	26	15	11	23	17	16	12	15	15	9	12	10	9	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1967					18	15	14	17	23	19	17	14	18	24	24	17	13	18	8	12	9	11	7	4	1	6	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1968			21	18	16	15	15	17	14	18	13	11	16	18	12	18	12	15	13	8	9	12	13	10	2	4	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1969		34	24	28	15	20	22	15	25	26	12	21	22	22	23	13	17	11	12	19	12	12	9	11	5	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	36	33	39	35	46	27	25	25	37	33	31	35	32	34	27	25	22	27	26	25	25	20	20	6	4	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	24	30	32	24	26	25	25	28	37	39	33	33	32	32	16	14	17	22	16	17	15	11	7	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	35	41	38	55	39	47	40	43	43	46	42	39	32	36	33	24	27	24	23	14	11	7	5	4	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	25	41	34	34	33	40	34	46	44	37	46	33	37	32	30	28	26	30	20	28	8	6	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	45	40	38	38	33	33	39	42	39	39	28	37	31	27	30	26	20	26	20	10	7	5	4	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	57	40	38	55	45	51	49	34	36	27	26	29	19	25	21	28	16	16	11	8	6	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1976	60	61	67	59	65	63	55	70	57	47	37	39	37	29	32	23	33	12	9	7	5	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	53	55	53	48	59	50	55	42	39	27	38	35	30	39	34	29	14	10	7	6	4	4	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	56	68	68	64	65	66	47	51	46	44	36	39	35	31	28	16	12	9	7	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	90	101	97	93	81	68	66	59	51	49	47	44	46	39	19	14	10	8	6	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	121	103	115	111	85	82	63	61	62	52	54	51	49	22	16	12	10	8	6	5	4	4	3	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	108	98	92	73	69	70	67	57	52	43	35	43	25	19	15	12	9	8	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	112	121	98	101	77	73	69	58	62	53	45	29	22	17	14	11	9	8	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	145	103	106	92	69	82	76	67	52	63	33	26	21	17	14	11	9	8	7	6	5	4	3	3	2	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	123	110	89	79	83	80	81	63	58	38	30	24	20	16	14	11	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	150	127	107	104	92	96	80	55	50	40	33	27	22	19	16	13	11	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	120	110	95	89	88	70	66	47	38	32	26	22	18	15	13	11	9	8	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	110	125	96	106	92	80	57	47	39	33	27	23	19	16	14	12	10	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	120	106	96	80	88	57	48	40	34	28	24	20	17	15	13	11	10	8	7	6	5	5	4	3	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	116	125	107	103	76	65	55	46	39	34	29	25	21	18	16	14	12	10	9	8	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	156	129	130	95	82	70	60	51	44	37	32	28	24	21	18	16	14	12	11	9	8	7	6	5	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	132	122	98	83	72	62	53	46	40	34	30	26	23	20	17	15	13	12	10	9	8	7	6	5	5	4	3	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	141	107	94	82	71	62	53	47	41	35	31	27	24	21	18	16	14	12	11	9	8	7	6	5	5	4	4	3	3	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	124	109	96	84	74	65	57	50	43	38	33	29	26	22	20	17	15	13	12	10	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	122	109	96	85	75	66	58	51	45	39	35	30	27	23	21	18	16	14	12	11	9	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	141	126	112	99	88	78	69	61	54	47	41	36	32	28	25	22	19	17	15	13	11	10	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	150	134	120	107	95	84	75	66	58	52	45	40	35	31	27	24	21	18	16	14	12	11	9	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1997	143	128	115	103	91	81	72	64	57	50	44	39	34	30	27	24	21	18	16	14	12	11	9	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1998	160	144	130	116	104	92	82	73	65	57	51	45	40	35	31	27	24	21	19	16	14	13	11	10	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1999	152	137	123	110	99	88	78	70	62	55	49	43	38	34	30	27	24	21	18	16	14	12	11	10	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
2000	150	135	122	109	98	87	78	70	62	55	49	44	39	35	31	27	24	21	19	17	15	13	11	10	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
2001	129	116	105	94	84	76	68	61	54	48	43	39	34	31	27	24	22	19	17	15	13	12	10	9	8	7	6	5	5	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
2002	106	96	87	78	70	63	57	51	46	41	36	32	29	26	23	20	18	16	14	12	11	10	8	7	6	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
2003	99	90	82	74	67	60	54	48	43	39	34	31	27	24	21	19	17	15	13	11	10	9	8	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0
2004	87	79	72	65	59	53	48	43	38	34	30	27	24	21	19	17	15	13	11	10	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0
2005	86	79	72	65	58	53	47	42	38	34	30	27	24	21	18	16	14	13	11	10	8	7	6	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0
2006	74	68	62	56	50	45	41	36	33	29	26	23	20	18	16	14	12	11	10	8	7	6	6	5	4	4	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0
2007	70	63	58	52	47	42	38	34	30	27	24	21	19	17	15	13	12	10	9	8	7	6	6	5	5	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0
2008	68	62	56	51	46	41	37	33	30	27	24	21	19	17	15	13	11	10	9	8	7	6	5	5	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0
2009	89	81	74	67	60	54	49	44	39	35	31	28	25	22	19	17	15	13	12	10	9	8	7	6	5	5	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0
2010	69	62	57	51	46	42	37	34	30	27	24	22	19	17	15	14	12	11	9	8	7	7	6	5	4	4	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0
2011	64	58	53	48	43	39	35	32	28	26	23	21	18	17	15	13	12	11	9	8	7	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012	57	52	47	43	39	35	32	29	26	23	21	19	17	15	13	12	11	9	8	7	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2013	58	53	48	44	39	36	32	29	26	23	21	19	17	15	13	12	10	9	8	7	6	5	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2014	64	59	54	49	44	40	36	32	29	26	23	20	18	16	14	12	11	10	8	7	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2015	65	59	54	49	44	40	36	32	28	25	23	20	18	16	14	12	11	9	8	7	6	5	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2016	69	63	57	52	47	42	38	34	30	27	24	21	19	16	15	13	11	10	9	8	7	6	5	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2017	65	60	54	49	44	40	35	32	28	25	22	20	17	15	14	12	10	9	8	7	6	5	5	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2018	69	63	57	52	46	42	37	33	30	26	23	21	18	16	14	13	11	10	9	8	7	6	5	4	4	3	3	3

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year	Paid Loss @06/30/23	Estimated Future Paid	Indicated Incremental Paid Method	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claim Liabilities Low	Estimated Unpaid Claim Liabilities High	Discount Factor	Estimated Discounted Unpaid Claim Liabilities Low	Estimated Discounted Unpaid Claim Liabilities High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	7	0	7	7	7	0	0	0.993	0	0
1941	4	0	4	4	4	0	0	0.993	0	0
1942	41	0	41	41	41	0	0	0.993	0	0
1943	25	0	25	25	25	0	0	0.993	0	0
1944	10	0	10	10	10	0	0	0.993	0	0
1945	19	0	19	19	19	0	0	0.993	0	0
1946	88	0	88	88	88	0	0	0.993	0	0
1947	56	0	56	56	56	0	0	0.993	0	0
1948	22	0	22	22	22	0	0	0.993	0	0
1949	24	0	24	24	24	0	0	0.993	0	0
1950	36	0	36	36	36	0	0	0.993	0	0
1951	76	0	76	76	76	0	0	0.993	0	0
1952	114	0	114	114	114	0	0	0.993	0	0
1953	77	0	77	77	77	0	0	0.993	0	0
1954	110	0	110	110	110	0	0	0.993	0	0
1955	98	1	99	99	99	1	1	0.993	1	1
1956	181	2	182	182	182	2	2	0.990	2	2
1957	162	2	164	164	164	2	2	0.987	2	2
1958	182	3	185	185	185	2	3	0.985	2	3
1959	308	3	311	311	311	3	3	0.983	3	3
1960	339	4	343	342	343	4	4	0.981	4	4
1961	376	5	381	381	381	4	5	0.980	4	5
1962	550	6	555	555	556	5	6	0.978	5	6
1963	520	7	527	527	528	7	7	0.976	6	7
1964	480	9	488	488	489	8	9	0.973	8	9
1965	564	11	575	574	575	10	11	0.970	10	11
1966	727	14	741	741	742	13	15	0.966	13	14
1967	682	19	701	700	702	19	20	0.960	18	20
1968	762	36	798	796	799	34	37	0.948	32	35
1969	955	54	1,008	1,006	1,011	51	56	0.941	48	53
1970	1,498	65	1,563	1,560	1,566	62	69	0.938	58	64
1971	1,254	77	1,331	1,327	1,335	73	81	0.936	69	76
1972	1,796	90	1,886	1,881	1,890	85	94	0.934	80	88
1973	1,899	104	2,003	1,998	2,008	99	109	0.932	92	102
1974	1,752	120	1,873	1,867	1,879	114	126	0.930	106	117
1975	2,010	139	2,149	2,142	2,156	132	146	0.928	122	135
1976	2,985	160	3,145	3,137	3,153	152	168	0.926	141	156
1977	2,533	186	2,719	2,709	2,728	176	195	0.924	163	180
1978	3,034	223	3,257	3,246	3,268	212	235	0.920	195	216
1979	3,944	271	4,215	4,202	4,229	258	285	0.917	236	261
1980	4,861	329	5,190	5,174	5,207	313	346	0.913	286	316
1981	4,491	399	4,890	4,870	4,910	379	419	0.910	345	381
1982	5,682	480	6,162	6,138	6,186	456	504	0.907	414	457
1983	6,355	578	6,933	6,904	6,962	549	607	0.905	497	549
1984	6,743	696	7,439	7,405	7,474	661	731	0.902	596	659
1985	7,465	962	8,427	8,379	8,475	914	1,010	0.898	821	907
1986	7,536	951	8,486	8,439	8,534	903	998	0.895	808	893
1987	7,920	1,202	9,122	9,062	9,182	1,142	1,262	0.891	1,017	1,124
1988	7,746	1,277	9,023	8,959	9,087	1,213	1,341	0.887	1,076	1,189
1989	8,841	1,804	10,645	10,555	10,735	1,714	1,894	0.882	1,512	1,671
1990	10,173	2,378	12,551	12,432	12,669	2,259	2,496	0.878	1,982	2,191
1991	10,208	2,525	12,734	12,608	12,860	2,399	2,652	0.874	2,096	2,316
Totals	118,319	15,191	133,510	132,751	134,270	14,432	15,951		12,870	14,225

(2) Section MAF - II, Exhibit 13
(3) Based on Incremental Paid Method on Prior Years
(4) = (2) + (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section MAF - II, Exhibit 14
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Cumulative Payments -1992 & Prior

Data evaluated as of: 06/30/23

Amounts in $000s

Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																															0	0	0	0	0	0	0	3	3	3	3	7	7	7	7	7	7	7	7	7	7	7	7
1941																														4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1942																				16	16	16	17	17	27	30	31	32	33	36	36	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41			
1943																			10	10	10	10	10	13	13	16	17	17	24	24	24	25	25	25	25	25	25	25	25	25	25	25	25								
1944																		9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10			
1945																	10	10	10	15	15	15	16	16	17	17	18	18	18	19	19	19	19	19	19	19	19	19	19												
1946																34	37	40	43	44	50	54	55	60	61	69	75	77	77	78	84	84	88	88	88	88	88	88	88												
1947															9	17	18	18	19	19	21	28	35	39	40	44	48	52	55	55	56	56	56	56	56	56	56														
1948														7	12	12	12	16	16	19	19	19	19	19	19	19	19	19	19	19	22	22	22	22	22	22	22														
1949															11	12	12	15	16	16	16	17	17	24	24	24	24	24	24	24	24	24	24	24	24	24															
1950															21	21	24	31	32	32	33	34	36	36	36	36	36	36	36	36	36	36	36	36	36	36															
1951															40	43	52	56	57	58	68	68	72	72	72	76	76	76	76	76	76	76	76																	
1952															56	62	72	74	78	95	96	100	100	101	107	112	113	113	114	114	114	114	114																	
1953															33	39	40	44	45	49	56	65	69	70	71	72	72	77	77	77	77	77																	
1954															67	77	84	87	88	95	99	102	107	108	108	109	109	109	110	110	110																		
1955															75	80	81	85	88	89	94	94	95	97	97	97	97	98	98	98																			
1956															132	146	157	159	163	170	175	178	180	180	181	181	181	181	181																				
1957															132	134	135	136	149	153	157	158	159	159	161	162	162	162																					
1958															125	138	147	151	152	158	163	164	170	177	178	181	182																					
1959															207	217	228	234	246	259	267	276	282	290	298	308																							
1960															254	273	279	301	307	313	318	327	337	338	339																								
1961															275	285	311	316	330	337	351	370	372	376																									
1962															423	445	459	470	484	509	532	539	550																										
1963															435	453	462	493	500	502	514	520																											
1964															391	399	429	451	464	472	480																												
1965															493	502	541	550	554	564																													
1966															667	687	704	724	727																														
1967															666	673	678	682																															
1968															749	762																																	
1969															937	955																																	
1970	331	412	478	549	608	654	736	794	849	904	948	991	1,056	1,105	1,142	1,185	1,224	1,263	1,328	1,384	1,422	1,447	1,498																											
1971	319	390	467	505	560	611	680	728	768	813	867	938	992	1,022	1,049	1,087	1,108	1,143	1,192	1,214	1,237	1,254																											
1972	625	716	780	865	935	1,042	1,118	1,156	1,215	1,297	1,367	1,426	1,476	1,534	1,582	1,617	1,676	1,724	1,756	1,779	1,796																													
1973	741	802	859	951	1,058	1,117	1,167	1,227	1,293	1,370	1,447	1,495	1,586	1,619	1,658	1,733	1,801	1,845	1,870	1,899																															
1974	771	856	912	992	1,044	1,103	1,160	1,228	1,283	1,334	1,385	1,448	1,502	1,535	1,577	1,648	1,702	1,734	1,752																															
1975	1,043	1,118	1,213	1,277	1,345	1,422	1,507	1,572	1,654	1,696	1,730	1,773	1,812	1,862	1,928	1,953	1,982	2,010																																	
1976	1,631	1,746	1,853	1,954	2,070	2,192	2,303	2,392	2,491	2,556	2,624	2,671	2,742	2,852	2,898	2,940	2,985																																	
1977	1,454	1,557	1,632	1,722	1,815	1,908	1,957	2,025	2,109	2,165	2,217	2,286	2,376	2,444	2,490	2,533																																			
1978	1,947	2,035	2,124	2,232	2,364	2,451	2,518	2,615	2,675	2,744	2,812	2,905	2,947	2,994	3,034																																				
1979	2,557	2,712	2,842	2,983	3,125	3,233	3,358	3,452	3,518	3,604	3,740	3,829	3,894	3,944																																					
1980	3,307	3,491	3,667	3,845	3,998	4,133	4,236	4,310	4,431	4,602	4,701	4,788	4,861																																						
1981	3,307	3,451	3,622	3,720	3,856	3,969	4,044	4,162	4,287	4,358	4,431	4,491																																							
1982	4,389	4,561	4,720	4,899	5,028	5,129	5,248	5,411	5,540	5,614	5,682																																								
1983	5,061	5,208	5,387	5,536	5,671	5,821	6,011	6,133	6,222	6,355																																									
1984	5,642	5,810	5,952	6,055	6,222	6,433	6,565	6,678	6,743																																										
1985	6,205	6,399	6,541	6,748	6,993	7,190	7,344	7,465																																											
1986	6,608	6,741	6,918	7,142	7,318	7,447	7,536																																												
1987	6,949	7,215	7,455	7,643	7,803	7,920																																													
1988	7,025	7,301	7,499	7,638	7,746																																														
1989	8,196	8,445	8,655	8,841																																															
1990	9,749	9,977	10,173																																																
1991	10,004	10,208																																																	
1992	12,011																																																		

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Development of Discounted Unpaid Claim Liabilities

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1940	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	1	1.001	0.06%	0.06%	1	0	0	0	0	0	0	0	0	0	1	0.993
1956	2	1.001	0.14%	0.08%	1	0	0	0	0	0	0	0	0	0	2	0.990
1957	2	1.002	0.23%	0.09%	2	0	0	0	0	0	0	0	0	(0)	2	0.987
1958	3	1.003	0.33%	0.11%	2	0	0	0	0	0	0	0	0	0	3	0.985
1959	3	1.005	0.46%	0.12%	2	1	0	0	0	0	0	0	0	(0)	3	0.983
1960	4	1.006	0.60%	0.14%	2	1	0	0	0	0	0	0	0	0	4	0.981
1961	5	1.008	0.76%	0.16%	3	1	1	0	0	0	0	0	0	(0)	5	0.980
1962	6	1.010	0.95%	0.19%	3	1	1	0	0	0	0	0	0	(0)	6	0.978
1963	7	1.012	1.16%	0.21%	4	1	1	0	0	0	0	0	0	(0)	7	0.976
1964	9	1.014	1.40%	0.24%	4	2	1	1	0	0	0	0	0	0	9	0.973
1965	11	1.017	1.66%	0.26%	5	2	1	1	1	0	0	0	0	0	11	0.970
1966	14	1.020	1.95%	0.29%	6	3	2	1	1	1	0	0	0	0	14	0.966
1967	19	1.023	2.28%	0.32%	7	3	2	2	1	1	1	1	0	1	19	0.960
1968	36	1.027	2.63%	0.36%	9	6	4	3	3	2	2	1	1	4	36	0.948
1969	54	1.031	3.02%	0.39%	12	8	6	5	4	3	3	2	2	7	54	0.941
1970	65	1.036	3.45%	0.43%	14	10	8	6	5	4	4	3	3	10	65	0.938
1971	77	1.041	3.92%	0.47%	16	11	9	7	6	5	4	3	3	12	77	0.936
1972	90	1.046	4.42%	0.51%	18	13	10	8	7	6	5	4	3	15	90	0.934
1973	104	1.052	4.97%	0.55%	21	15	12	10	8	7	6	5	4	19	104	0.932
1974	120	1.059	5.57%	0.59%	23	17	13	11	9	7	6	5	5	23	120	0.930
1975	139	1.066	6.21%	0.64%	27	20	15	12	10	8	7	6	5	27	139	0.928
1976	160	1.074	6.90%	0.69%	30	22	18	14	12	10	8	7	6	33	160	0.926
1977	186	1.083	7.64%	0.74%	34	26	20	16	13	11	9	8	7	41	186	0.924
1978	223	1.092	8.44%	0.80%	40	30	24	19	16	13	11	10	9	52	223	0.920
1979	271	1.102	9.30%	0.86%	46	35	28	23	19	16	14	12	10	68	271	0.917
1980	329	1.114	10.21%	0.92%	53	41	33	27	23	20	17	15	13	87	329	0.913
1981	399	1.126	11.19%	0.98%	61	49	40	33	28	24	21	18	16	111	399	0.910
1982	480	1.140	12.24%	1.05%	70	57	47	39	33	29	25	22	19	138	480	0.907
1983	578	1.154	13.36%	1.12%	81	67	56	47	40	35	30	27	24	172	578	0.905
1984	696	1.170	14.55%	1.19%	93	78	66	56	48	42	37	32	29	215	696	0.902
1985	962	1.188	15.82%	1.27%	122	104	89	76	66	58	51	45	40	311	962	0.898
1986	951	1.207	17.17%	1.35%	115	99	85	74	65	57	50	45	40	321	951	0.895
1987	1,202	1.228	18.59%	1.43%	138	120	105	92	81	71	63	57	51	424	1,202	0.891
1988	1,277	1.252	20.10%	1.51%	139	123	108	95	85	75	67	60	54	471	1,277	0.887
1989	1,804	1.277	21.70%	1.59%	186	166	147	131	117	105	94	85	76	697	1,804	0.882
1990	2,378	1.305	23.38%	1.68%	233	209	187	168	151	136	123	111	101	959	2,378	0.878
1991	2,525	1.336	25.15%	1.77%	235	213	193	174	157	142	129	117	107	1,057	2,525	0.874
1992	2,989	1.370	27.00%	1.86%	262	240	219	200	183	167	152	139	127	1,299	2,989	0.871
1993	3,567	1.407	28.95%	1.95%	303	280	258	238	219	201	185	170	156	1,557	3,567	0.868
1994	4,186	1.449	30.98%	2.03%	336	314	292	271	251	233	216	199	184	1,889	4,186	0.865
1995	5,645	1.495	33.10%	2.12%	429	404	379	355	331	309	288	267	248	2,635	5,645	0.861
1996	6,966	1.546	35.30%	2.20%	501	475	449	423	398	374	350	327	304	3,366	6,966	0.857
1997	7,562	1.602	37.57%	2.28%	518	495	471	447	423	399	375	352	329	3,753	7,562	0.853
1998	9,695	1.664	39.92%	2.35%	629	605	580	554	527	500	472	445	418	4,965	9,695	0.848
1999	10,388	1.734	42.33%	2.41%	640	619	597	573	548	523	497	470	444	5,477	10,388	0.843
2000	11,596	1.812	44.80%	2.47%	677	659	639	617	593	568	542	515	488	6,297	11,596	0.838
2001	11,209	1.898	47.31%	2.51%	618	605	590	573	554	533	511	487	463	6,274	11,209	0.832
2002	10,236	1.995	49.87%	2.55%	538	529	519	506	492	476	459	440	421	5,857	10,236	0.829
2003	10,480	2.103	52.45%	2.58%	525	519	511	501	490	477	462	446	430	6,119	10,480	0.826
2004	10,107	2.225	55.05%	2.60%	480	477	472	465	457	447	436	423	410	6,041	10,107	0.823
2005	10,989	2.362	57.66%	2.61%	493	491	488	484	477	469	460	449	437	6,739	10,989	0.819
2006	10,285	2.517	60.26%	2.61%	439	439	438	436	433	427	421	413	404	6,435	10,285	0.814
2007	10,545	2.693	62.86%	2.60%	426	428	429	429	427	424	419	413	405	6,745	10,545	0.809
2008	11,347	2.894	65.44%	2.58%	435	438	441	442	442	440	437	432	426	7,415	11,347	0.804
2009	16,241	3.125	68.00%	2.55%	590	597	603	606	608	608	606	601	595	10,827	16,241	0.798
2010	13,697	3.392	70.52%	2.52%	473	480	485	490	493	495	495	493	489	9,305	13,697	0.792
2011	14,137	3.704	73.00%	2.48%	461	469	476	482	487	490	492	491	489	9,799	14,137	0.785
2012	13,723	4.071	75.43%	2.44%	425	434	441	448	454	458	461	462	461	9,680	13,723	0.781
2013	14,704	4.520	77.88%	2.44%	444	444	453	460	467	473	477	480	481	10,525	14,704	0.778
2014	17,467	5.064	80.25%	2.37%	500	515	513	523	533	541	547	552	555	12,687	17,467	0.774
2015	18,752	5.710	82.49%	2.24%	494	525	540	538	549	559	567	574	579	13,828	18,752	0.770
2016	21,536	6.513	84.65%	2.16%	535	554	588	606	604	616	626	636	643	16,129	21,536	0.765
2017	21,801	7.487	86.64%	2.00%	494	533	553	587	602	601	613	623	633	16,562	21,801	0.760
2018	25,329	9.973	89.97%	3.33%	920	552	596	618	656	676	674	687	699	19,253	25,329	0.758
2019	27,343	12.345	91.90%	1.93%	563	975	585	632	654	695	716	714	728	21,083	27,343	0.751
2020	28,629	13.785	92.75%	0.85%	259	593	1,019	612	662	686	728	744	744	22,581	28,629	0.742
2021	26,496	16.148	93.81%	1.06%	297	236	537	930	558	602	624	662	683	21,368	26,496	0.731
2022	31,939	20.452	95.11%	1.30%	434	353	282	642	1,108	665	718	745	791	26,201	31,939	0.725
2023	36,161	68.107	98.53%	3.42%	1,255	478	389	311	707	1,222	733	792	821	29,453	36,161	0.726
Total	490,936				18,251	17,308	17,165	17,155	17,396	17,240	16,543	16,345	16,115	337,420	490,936	
Discount Rate					0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.713	0.783	
Discounted Unpaid Claim Estimates					18,115	16,926	16,538	16,284	16,268	15,885	15,017	14,618	14,199	240,641	384,490	

Washington Department of Labor & Industries

Medical Hearing Loss Benefits

Deloitte Emergence - Actual Versus Expected Paid Analysis

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected	Actual Less Expected	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(12)	(13)	(14)
1992	15,200	16,000	11,763	3,437	4,237	289	357	248	(41)	(108)	14,700	15,300	(500)	(700)
1993	16,500	17,400	12,269	4,231	5,131	337	409	214	(123)	(194)	15,700	16,400	(800)	(1,000)
1994	19,000	20,100	14,189	4,811	5,911	369	453	276	(93)	(177)	18,200	19,100	(800)	(1,000)
1995	26,500	27,900	19,926	6,574	7,974	474	575	329	(145)	(246)	25,300	26,500	(1,200)	(1,400)
1996	30,100	31,800	22,250	7,850	9,550	536	653	384	(153)	(269)	28,900	30,300	(1,200)	(1,500)
1997	25,900	27,700	17,420	8,480	10,280	551	668	368	(183)	(300)	24,600	26,100	(1,300)	(1,600)
1998	30,100	32,500	19,134	10,966	13,366	675	823	421	(254)	(402)	28,300	30,200	(1,800)	(2,300)
1999	28,200	30,800	16,841	11,359	13,959	663	814	472	(191)	(343)	26,700	28,700	(1,500)	(2,100)
2000	29,800	32,700	17,012	12,788	15,688	707	867	492	(214)	(375)	27,900	30,300	(1,900)	(2,400)
2001	26,300	29,000	14,013	12,287	14,987	645	787	478	(167)	(309)	24,600	26,800	(1,700)	(2,200)
2002	21,900	24,200	11,520	10,380	12,680	518	633	444	(74)	(189)	21,200	23,200	(700)	(1,000)
2003	21,500	24,100	10,184	11,316	13,916	537	661	385	(152)	(276)	20,000	22,100	(1,500)	(2,000)
2004	20,200	22,600	9,293	10,907	13,307	492	600	351	(141)	(249)	18,700	20,800	(1,500)	(1,800)
2005	19,900	22,500	8,084	11,816	14,416	506	618	327	(179)	(290)	18,300	20,500	(1,600)	(2,000)
2006	17,100	19,400	6,281	10,819	13,119	437	530	334	(104)	(197)	15,900	17,900	(1,200)	(1,500)
2007	16,700	19,100	5,957	10,743	13,143	411	502	299	(112)	(204)	15,700	17,900	(1,000)	(1,200)
2008	17,500	20,100	5,746	11,754	14,354	426	521	357	(69)	(164)	16,300	18,600	(1,200)	(1,500)
2009	24,600	28,400	7,648	16,952	20,752	585	716	461	(124)	(255)	22,700	26,000	(1,900)	(2,400)
2010	20,100	23,300	5,907	14,193	17,393	463	568	396	(68)	(172)	18,600	21,400	(1,500)	(1,900)
2011	20,500	23,900	5,218	15,282	18,682	473	578	345	(128)	(233)	18,300	21,100	(2,200)	(2,800)
2012	18,700	21,900	4,156	14,544	17,744	429	523	421	(8)	(102)	16,900	19,700	(1,800)	(2,200)
2013	19,400	22,800	3,843	15,557	18,957	443	540	303	(140)	(237)	17,400	20,300	(2,000)	(2,500)
2014	22,400	26,500	4,038	18,362	22,462	459	562	345	(114)	(216)	20,100	23,600	(2,300)	(2,900)
2015	23,600	28,000	3,770	19,830	24,230	469	573	378	(91)	(195)	21,000	24,800	(2,600)	(3,200)
2016	26,200	31,200	3,658	22,542	27,542	492	601	455	(37)	(146)	23,500	27,800	(2,700)	(3,400)
2017	25,900	31,000	2,708	23,192	28,292	793	968	692	(102)	(276)	23,000	27,400	(2,900)	(3,600)
2018	29,500	35,500	2,422	27,078	33,078	533	651	499	(34)	(152)	25,700	30,800	(3,800)	(4,700)
2019	30,100	36,300	2,133	27,967	34,167	220	268	274	54	6	27,000	32,500	(3,100)	(3,800)
2020	31,100	37,600	1,901	29,199	35,699	293	359	270	(23)	(89)	27,900	33,700	(3,200)	(3,900)
2021	34,000	41,200	1,363	32,637	39,837	370	452	291	(79)	(160)	25,500	30,800	(8,500)	(10,400)
2022	37,200	45,300	588	36,612	44,712	1,025	1,252	773	(252)	(478)	30,100	36,500	(7,100)	(8,800)
2023														
'92 to '22	745,700	850,800	271,233	474,467	579,567	15,622	19,080	12,083	(3,539)	(6,997)	678,700	767,100	(67,000)	(83,700)
'91 and Prior	134,703	136,928	116,474	18,230	20,454	2,130	2,390	1,845	(285)	(545)	132,751	134,270	(1,953)	(2,658)
Total	880,403	987,728	387,707	492,696	600,021	17,752	21,470	13,928	(3,824)	(7,542)	811,451	901,370	(68,953)	(86,358)

% Change in Unpaid Claim Estimate: -14.0% -14.4%

(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) From analysis @06/30/22
(9) = (Section MAF - II, Exhibit 1 Col (6)) - (4)
(10) = (9) - (7)
(11) = (9) - (8)
(11) Section MAF - II, Exhibit 3 Col (4)
(12) Section MAF - II, Exhibit 3 Col (5)
(13) = (11) - (2)
(14) = (12) - (3)

Washington Department of Labor & Industries

Vocational Rehabilitation

Summary of Unpaid Claim Estimates

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Selected Ultimate Loss Low	Selected Ultimate Loss High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Paid Loss	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1992	36,170	36,180	81	91	36,089	0.923	75	84
1993	34,630	34,640	89	99	34,541	0.915	82	91
1994	35,370	35,390	100	120	35,270	0.907	91	109
1995	35,190	35,200	111	121	35,079	0.903	100	110
1996	34,440	34,450	127	137	34,313	0.903	114	123
1997	38,270	38,280	155	165	38,115	0.903	140	149
1998	39,420	39,430	186	196	39,234	0.903	168	177
1999	38,800	38,820	214	234	38,586	0.903	193	211
2000	40,320	40,350	246	276	40,074	0.904	222	249
2001	41,470	41,500	290	320	41,180	0.905	262	289
2002	41,780	41,820	321	361	41,459	0.906	291	327
2003	39,530	39,570	371	411	39,159	0.910	338	374
2004	43,400	43,450	490	540	42,910	0.913	447	493
2005	48,350	48,420	652	722	47,698	0.916	598	662
2006	52,140	52,230	850	940	51,290	0.918	780	862
2007	53,980	54,090	1,074	1,184	52,906	0.919	988	1,089
2008	58,230	58,380	1,397	1,547	56,833	0.923	1,290	1,428
2009	53,300	53,500	1,620	1,820	51,680	0.927	1,503	1,688
2010	46,200	46,500	1,839	2,139	44,361	0.929	1,709	1,987
2011	42,700	43,000	2,207	2,507	40,493	0.931	2,054	2,334
2012	40,000	40,400	2,744	3,144	37,256	0.932	2,556	2,929
2013	41,600	42,100	3,477	3,977	38,123	0.932	3,242	3,708
2014	45,500	46,200	4,563	5,263	40,937	0.934	4,260	4,914
2015	46,600	47,400	5,981	6,781	40,619	0.935	5,591	6,339
2016	49,600	50,700	7,799	8,899	41,801	0.936	7,299	8,328
2017	54,100	55,600	10,278	11,778	43,822	0.937	9,630	11,036
2018	60,600	62,700	13,768	15,868	46,832	0.938	12,918	14,888
2019	67,000	71,000	18,378	22,378	48,622	0.939	17,263	21,020
2020	68,102	73,347	24,294	29,538	43,808	0.940	22,838	27,768
2021	68,233	75,729	31,942	39,438	36,291	0.940	30,037	37,086
2022	71,319	81,501	45,647	55,829	25,672	0.941	42,962	52,546
2023	69,494	83,048	60,240	73,794	9,254	0.943	56,807	69,588
'92 to '22	1,535,838	1,584,925	241,532	290,619	1,294,306		226,845	272,986
'91 and Prior	346,211	346,238	260	287	345,951	0.940	244	270
Total	1,882,049	1,931,163	241,791	290,906	1,640,257		227,090	273,255
(2) Section MAF - III, Exhibit 3 Col (11)			299,651	299,651	<--------L&I Selected-------->		281,079	281,079
(3) Section MAF - III, Exhibit 3 Col (12)			57,860	8,745	<-----L&I Less Deloitte----->		53,989	7,823

(4) = (2) - (6)
(5) = (3) - (6)
(6) Section MAF - III, Exhibit 7 Col (3)
(7) Section MAF - III, Exhibit 19 Col (17)
(8) = (4) x (7)
(9) = (5) x (7)

Washington Department of Labor & Industries

Vocational Rehabilitation

Comparison of Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte: Deloitte Ultimate Loss @06/30/23 Low	Deloitte: Deloitte Ultimate Loss @06/30/23 High	Deloitte: Deloitte Ultimate Loss @06/30/22 Low	Deloitte: Deloitte Ultimate Loss @06/30/22 High	Deloitte: Change in Ultimate Loss Low	Deloitte: Change in Ultimate Loss High	L&I: Ultimate Loss @06/30/23	L&I: Ultimate Loss @06/30/22	L&I: Change In Ultimate Loss	L&I Less Deloitte @06/30/23 Low	L&I Less Deloitte @06/30/23 High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1992	36,170	36,180	36,160	36,170	10	10	36,162	36,157	5	(8)	(18)
1993	34,630	34,640	34,640	34,650	(10)	(10)	34,625	34,636	(12)	(5)	(15)
1994	35,370	35,390	35,390	35,400	(20)	(10)	35,365	35,378	(13)	(5)	(25)
1995	35,190	35,200	35,200	35,210	(10)	(10)	35,180	35,187	(6)	(10)	(20)
1996	34,440	34,450	34,450	34,460	(10)	(10)	34,424	34,439	(14)	(16)	(26)
1997	38,270	38,280	38,270	38,290	0	(10)	38,252	38,260	(8)	(18)	(28)
1998	39,420	39,430	39,430	39,450	(10)	(20)	39,398	39,419	(22)	(22)	(32)
1999	38,800	38,820	38,800	38,830	0	(10)	38,773	38,791	(18)	(27)	(47)
2000	40,320	40,350	40,330	40,360	(10)	(10)	40,299	40,312	(13)	(21)	(51)
2001	41,470	41,500	41,470	41,500	0	0	41,446	41,454	(8)	(24)	(54)
2002	41,780	41,820	41,740	41,780	40	40	41,771	41,741	30	(9)	(49)
2003	39,530	39,570	39,530	39,580	0	(10)	39,514	39,502	12	(16)	(56)
2004	43,400	43,450	43,350	43,410	50	40	43,390	43,363	27	(10)	(60)
2005	48,350	48,420	48,300	48,380	50	40	48,339	48,335	4	(11)	(81)
2006	52,140	52,230	52,120	52,230	20	0	52,142	52,132	10	2	(88)
2007	53,980	54,090	53,890	54,020	90	70	54,074	54,008	66	94	(16)
2008	58,230	58,380	58,000	58,300	230	80	58,430	58,354	77	200	50
2009	53,300	53,500	53,100	53,400	200	100	53,505	53,385	119	205	5
2010	46,200	46,500	46,100	46,500	100	0	46,141	46,192	(51)	(59)	(359)
2011	42,700	43,000	42,600	42,900	100	100	42,814	42,694	119	114	(186)
2012	40,000	40,400	39,900	40,400	100	0	39,644	39,761	(117)	(356)	(756)
2013	41,600	42,100	41,600	42,200	0	(100)	41,521	41,709	(188)	(79)	(579)
2014	45,500	46,200	45,400	46,200	100	0	45,731	45,783	(53)	231	(469)
2015	46,600	47,400	46,300	47,400	300	0	47,136	47,519	(384)	536	(264)
2016	49,600	50,700	49,500	50,900	100	(200)	50,191	50,312	(121)	591	(509)
2017	54,100	55,600	53,500	55,400	600	200	56,206	56,320	(114)	2,106	606
2018	60,600	62,700	59,000	63,000	1,600	(300)	64,227	63,768	459	3,627	1,527
2019	67,000	71,000	65,000	70,000	2,000	1,000	74,118	72,677	1,441	7,118	3,118
2020	68,102	73,347	63,000	69,000	5,102	4,347	73,973	74,251	(278)	5,871	626
2021	68,233	75,729	62,000	71,000	6,233	4,729	77,479	76,574	905	9,246	1,750
2022	71,319	81,501	62,000	74,000	9,319	7,501	82,299	93,533	(11,234)	10,980	798
2023	69,494	83,048					87,171			17,677	4,122
'92 to '22	1,535,838	1,584,925	1,440,070	1,484,320	26,274	17,557	1,593,740	1,515,949	(9,380)	57,902	8,814
'91 and Prior	346,211	346,238	346,228	346,263	(17)	(25)	346,169	346,210	(41)	(42)	(69)
Total	1,882,049	1,931,163	1,786,298	1,830,583	26,257	17,532	1,939,908	1,862,159	(9,421)	57,860	8,745

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Ultimate Loss

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Paid Loss	Methodology Indicated Ultimate Loss: Paid LDF	Paid BF On Freq/Sev	Paid BF On ELR	Frequency x Severity	Expected Loss Rate	4.5% Incr Paid On Claims	1.5% Incr Paid On Exposures	3.0% Incr Paid On Active	Selected	Selected Ultimate Loss Low	Selected Ultimate Loss High	Ultimate Claims	Selected Loss Severity Low	Selected Loss Severity High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)	(12)	(13)	(14)	(15)
1992	36,089	36,172					36,172	36,172	36,172	36,172	36,170	36,180	41,888	863	864
1993	34,541	34,626					34,642	34,643	34,635	34,636	34,630	34,640	39,149	885	885
1994	35,270	35,363					35,388	35,391	35,376	35,380	35,370	35,390	38,350	922	923
1995	35,079	35,182					35,207	35,211	35,195	35,199	35,190	35,200	36,775	957	957
1996	34,313	34,429					34,451	34,459	34,437	34,444	34,440	34,450	35,335	975	975
1997	38,115	38,262					38,280	38,291	38,265	38,275	38,270	38,280	35,599	1,075	1,075
1998	39,234	39,409					39,432	39,445	39,416	39,425	39,420	39,430	35,743	1,103	1,103
1999	38,586	38,782					38,815	38,832	38,802	38,807	38,800	38,820	35,659	1,088	1,089
2000	40,074	40,311					40,342	40,365	40,333	40,338	40,320	40,350	35,205	1,145	1,146
2001	41,180	41,464					41,480	41,510	41,472	41,482	41,470	41,500	33,021	1,256	1,257
2002	41,459	41,791					41,797	41,825	41,796	41,802	41,780	41,820	31,095	1,344	1,345
2003	39,159	39,540					39,546	39,581	39,552	39,555	39,530	39,570	29,841	1,325	1,326
2004	42,910	43,414					43,413	43,440	43,430	43,424	43,400	43,450	30,593	1,419	1,420
2005	47,698	48,383					48,345	48,391	48,405	48,381	48,350	48,420	30,503	1,585	1,587
2006	51,290	52,179					52,145	52,181	52,223	52,182	52,140	52,230	31,708	1,644	1,647
2007	52,906	54,019					54,003	54,035	54,094	54,038	53,980	54,090	31,962	1,689	1,692
2008	56,833	58,335					58,231	58,292	58,364	58,306	58,230	58,380	31,082	1,873	1,878
2009	51,680	53,428					53,309	53,369	53,502	53,402	53,300	53,500	27,593	1,932	1,939
2010	44,361	46,251					46,261	46,304	46,503	46,330	46,200	46,500	24,716	1,869	1,881
2011	40,493	42,666					42,873	42,922	43,038	42,875	42,700	43,000	23,911	1,786	1,798
2012	37,256	39,764					40,235	40,369	40,331	40,175	40,000	40,400	23,062	1,734	1,752
2013	38,123	41,358					41,983	42,192	41,863	41,849	41,600	42,100	23,009	1,808	1,830
2014	40,937	45,393					46,115	46,272	45,770	45,888	45,500	46,200	23,821	1,910	1,939
2015	40,619	46,344					47,290	47,669	46,706	47,002	46,600	47,400	23,689	1,967	2,001
2016	41,801	49,538					50,440	51,007	49,648	50,158	49,600	50,700	23,712	2,092	2,138
2017	43,822	54,653					54,972	55,808	53,895	54,832	54,100	55,600	23,687	2,284	2,347
2018	46,832	62,703					61,355	62,481	60,181	61,680	60,600	62,700	23,556	2,573	2,662
2019	48,622	71,949					67,544	69,080	66,356	68,732	67,000	71,000	23,004	2,912	3,086
2020	43,808	74,832					66,856	69,660	66,186	69,383	68,102	73,347	21,930	3,105	3,345
2021	36,291	76,732	70,695	69,978	65,277	63,917	68,865	69,999	68,401	69,587	68,233	75,729	24,035	2,839	3,151
2022	25,672	79,783	71,245	71,577	67,194	67,683	70,026	72,369	68,908	70,825	71,319	81,501	26,948	2,647	3,024
2023	9,254	86,753	74,305	72,974	72,819	71,329	74,368	75,198	71,750	73,719	69,494	83,048	24,689	2,815	3,364
Totals	1,294,306	1,583,808					1,544,182	1,556,760	1,535,006	1,548,282	1,535,838	1,584,925	944,870		

Covid-19 Provision:				Paid	Ultimate Counts
2020	1,224	1,102	1,347	0	1,181
2021	2,481	2,233	2,729	0	2,479
2022	5,910	5,319	6,501	0	5,715
2023	2,771	2,494	3,048	0	2,670

(2) Section MAF - III, Exhibit 7 Col (3)
(3) Section MAF - III, Exhibit 7 Col (5)
(4) Section MAF - III, Exhibit 4 Col (10)
(5) Section MAF - III, Exhibit 5 Col (10)
(6) Section MAF - III, Exhibit 4 Col (4)
(7) Section MAF - III, Exhibit 5 Col (4)
(8) Section MAF - III, Exhibit 12 Col (6); Applying 4.5% Medical Severity Trend
(9) Section MAF - III, Exhibit 12 Col (10); Applying 1.5% Medical Rate Trend
(10) Section MAF - III, Exhibit 12 Col (14); Applying 3.0% Medical Active Time Loss Severity Trend
(11) Selected by Deloitte
(12) Selected by Deloitte
(13) Section MAF - III, Exhibit 8 Col (6)
(14) = (11) / (13) * 1,000
(15) = (12) / (13) * 1,000

Washington Department of Labor & Industries

Vocational Rehabilitation

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Initial Selected Loss Severity	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Severity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	41,888	845	35,393	99.8%	35,312	36,089	0.2%	82	36,170	864
1993	39,149	883	34,568	99.8%	34,482	34,541	0.2%	86	34,626	884
1994	38,350	923	35,386	99.7%	35,292	35,270	0.3%	94	35,364	922
1995	36,775	964	35,460	99.7%	35,356	35,079	0.3%	104	35,182	957
1996	35,335	1,008	35,604	99.7%	35,485	34,313	0.3%	119	34,433	974
1997	35,599	1,053	37,485	99.6%	37,341	38,115	0.4%	143	38,259	1,075
1998	35,743	1,100	39,330	99.6%	39,156	39,234	0.4%	174	39,408	1,103
1999	35,659	1,150	41,003	99.5%	40,796	38,586	0.5%	207	38,793	1,088
2000	35,205	1,202	42,303	99.4%	42,054	40,074	0.6%	249	40,323	1,145
2001	33,021	1,256	41,464	99.3%	41,180	41,180	0.7%	283	41,464	1,256
2002	31,095	1,312	40,803	99.2%	40,478	41,459	0.8%	324	41,783	1,344
2003	29,841	1,371	40,919	99.0%	40,524	39,159	1.0%	395	39,554	1,325
2004	30,593	1,433	43,838	98.8%	43,329	42,910	1.2%	509	43,419	1,419
2005	30,503	1,497	45,677	98.6%	45,029	47,698	1.4%	647	48,345	1,585
2006	31,708	1,565	49,616	98.3%	48,771	51,290	1.7%	846	52,136	1,644
2007	31,962	1,635	52,265	97.9%	51,188	52,906	2.1%	1,077	53,983	1,689
2008	31,082	1,709	53,113	97.4%	51,744	56,833	2.6%	1,368	58,201	1,873
2009	27,593	1,786	49,273	96.7%	47,661	51,680	3.3%	1,612	53,292	1,931
2010	24,716	1,866	46,121	95.9%	44,237	44,361	4.1%	1,884	46,246	1,871
2011	23,911	1,950	46,628	94.9%	44,254	40,493	5.1%	2,375	42,868	1,793
2012	23,062	2,038	46,996	93.7%	44,032	37,256	6.3%	2,964	40,220	1,744
2013	23,009	2,129	48,997	92.2%	45,165	38,123	7.8%	3,833	41,955	1,823
2014	23,821	2,225	53,009	90.2%	47,805	40,937	9.8%	5,204	46,141	1,937
2015	23,689	2,325	55,088	87.6%	48,282	40,619	12.4%	6,805	47,424	2,002
2016	23,712	2,430	57,623	84.4%	48,623	41,801	15.6%	9,000	50,801	2,142
2017	23,687	2,539	60,151	80.2%	48,231	43,822	19.8%	11,920	55,742	2,353
2018	23,556	2,654	62,512	74.7%	46,689	46,832	25.3%	15,823	62,655	2,660
2019	23,004	2,773	63,794	67.6%	43,111	48,622	32.4%	20,683	69,305	3,013
2020	20,749	2,898	60,130	58.5%	35,202	43,808	41.5%	24,928	68,737	3,313
2021	21,555	3,028	65,277	47.3%	30,873	36,291	52.7%	34,404	70,695	3,280
2022	21,233	3,165	67,194	32.2%	21,621	25,672	67.8%	45,573	71,245	3,355
2023	22,019	3,307	72,819	10.7%	7,768	9,254	89.3%	65,051	74,305	3,375
Totals	932,825		1,559,839		1,301,074	1,294,306		258,765	1,553,071	

(2) Section MAF - III, Exhibit 8 Col (6)
(3) Section MAF - III, Exhibit 6 Col (11)
(4) = (2) x (3) / 1,000
(5) = 1 / Section MAF - III, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section MAF - III, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2) * 1,000

Washington Department of Labor & Industries

Vocational Rehabilitation

Bornhuetter Ferguson Paid Loss Method

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	MAF On-Level EP (000)	Initial Selected Loss Ratio	Initial Expected Loss	Expected Paid Percentage	Expected Paid Loss	Unlimited Paid Loss	Expected Unpaid Percentage	Expected Unpaid Loss	Expected Ultimate Loss	Expected Ultimate Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	434,198	0.061	26,427	99.8%	26,366	36,089	0.2%	61	36,150	0.083
1993	437,906	0.062	27,052	99.8%	26,985	34,541	0.2%	67	34,607	0.079
1994	450,556	0.063	28,251	99.7%	28,176	35,270	0.3%	75	35,345	0.078
1995	459,113	0.064	29,220	99.7%	29,134	35,079	0.3%	85	35,164	0.077
1996	465,698	0.065	30,083	99.7%	29,983	34,313	0.3%	101	34,414	0.074
1997	492,260	0.066	32,276	99.6%	32,153	38,115	0.4%	123	38,239	0.078
1998	509,082	0.067	33,880	99.6%	33,730	39,234	0.4%	150	39,384	0.077
1999	526,217	0.068	35,545	99.5%	35,366	38,586	0.5%	180	38,766	0.074
2000	548,203	0.069	37,586	99.4%	37,365	40,074	0.6%	221	40,295	0.074
2001	541,447	0.070	37,680	99.3%	37,422	41,180	0.7%	258	41,438	0.077
2002	519,209	0.071	36,674	99.2%	36,383	41,459	0.8%	291	41,751	0.080
2003	521,961	0.072	37,421	99.0%	37,060	39,159	1.0%	361	39,520	0.076
2004	533,809	0.073	38,845	98.8%	38,394	42,910	1.2%	451	43,361	0.081
2005	566,091	0.074	41,812	98.6%	41,219	47,698	1.4%	593	48,290	0.085
2006	593,063	0.075	44,461	98.3%	43,704	51,290	1.7%	758	52,048	0.088
2007	612,507	0.076	46,608	97.9%	45,647	52,906	2.1%	960	53,866	0.088
2008	628,372	0.077	48,532	97.4%	47,282	56,833	2.6%	1,250	58,083	0.092
2009	573,813	0.078	44,983	96.7%	43,511	51,680	3.3%	1,472	53,152	0.093
2010	524,554	0.080	41,738	95.9%	40,033	44,361	4.1%	1,705	46,067	0.088
2011	523,551	0.081	42,283	94.9%	40,130	40,493	5.1%	2,153	42,646	0.081
2012	534,823	0.082	43,842	93.7%	41,077	37,256	6.3%	2,765	40,021	0.075
2013	556,132	0.083	46,272	92.2%	42,653	38,123	7.8%	3,620	41,742	0.075
2014	581,443	0.084	49,104	90.2%	44,283	40,937	9.8%	4,821	45,757	0.079
2015	613,497	0.086	52,588	87.6%	46,091	40,619	12.4%	6,497	47,115	0.077
2016	640,532	0.087	55,729	84.4%	47,025	41,801	15.6%	8,704	50,505	0.079
2017	668,163	0.088	59,005	80.2%	47,312	43,822	19.8%	11,693	55,515	0.083
2018	690,563	0.090	61,898	74.7%	46,230	46,832	25.3%	15,668	62,499	0.091
2019	702,744	0.091	63,935	67.6%	43,206	48,622	32.4%	20,729	69,351	0.099
2020	683,572	0.092	63,123	58.5%	36,954	43,808	41.5%	26,169	69,978	0.102
2021	681,933	0.094	63,917	47.3%	30,230	36,291	52.7%	33,687	69,978	0.103
2022	711,448	0.095	67,683	32.2%	21,779	25,672	67.8%	45,904	71,577	0.101
2023	738,688	0.097	71,329	10.7%	7,609	9,254	89.3%	63,720	72,974	0.099
Totals	18,265,147		1,439,783		1,184,493	1,294,306		255,290	1,549,596	

(2) Provided by Client
(3) Section MAF - III, Exhibit 6 Col (16)
(4) = (2) x (3)
(5) = 1 / Section MAF - III, Exhibit 7 Col (4)
(6) = (4) x (5)
(7) Section MAF - III, Exhibit 7 Col (3)
(8) = 100% - (5)
(9) = (4) x (8)
(10) = (7) + (9)
(11) = (10) / (2)

Washington Department of Labor & Industries

Vocational Rehabilitation

Loss Severity Selection & Expected Loss Rate Approach

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Ultimate Claims	Indicated Ultimate Loss: Paid LDF	Incremental Paid On Claims	Incremental Paid On Exposures	Incremental Paid On Active	Initial Selected Ultimate Loss	Medical Fee Schedule Adjustment	Untrended Loss Severity	Trend Factor	Trended Loss Severity	Initial Selected Loss Severity	MAF On-Level EP (000)	Untrended Loss Ratio	Trend Factor	Trended Loss Ratio	Initial Selected Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1992	41,888	36,172	36,172	36,172	36,172	36,172	1.000	864	3.914	3,380	845	434,198	0.083	1.587	0.132	0.061
1993	39,149	34,626	34,642	34,643	34,635	34,636	1.000	885	3.745	3,314	883	437,906	0.079	1.563	0.124	0.062
1994	38,350	35,363	35,388	35,391	35,376	35,380	1.000	923	3.584	3,306	923	450,556	0.079	1.540	0.121	0.063
1995	36,775	35,182	35,207	35,211	35,195	35,199	1.000	957	3.430	3,283	964	459,113	0.077	1.517	0.116	0.064
1996	35,335	34,429	34,451	34,459	34,437	34,444	1.000	975	3.282	3,199	1,008	465,698	0.074	1.495	0.111	0.065
1997	35,599	38,262	38,280	38,291	38,265	38,275	1.000	1,075	3.141	3,377	1,053	492,260	0.078	1.473	0.115	0.066
1998	35,743	39,409	39,432	39,445	39,416	39,425	1.000	1,103	3.005	3,315	1,100	509,082	0.077	1.451	0.112	0.067
1999	35,659	38,782	38,815	38,832	38,802	38,807	1.000	1,088	2.876	3,130	1,150	526,217	0.074	1.430	0.105	0.068
2000	35,205	40,311	40,342	40,365	40,333	40,338	1.000	1,146	2.752	3,153	1,202	548,203	0.074	1.408	0.104	0.069
2001	33,021	41,464	41,480	41,510	41,472	41,482	1.000	1,256	2.634	3,308	1,256	541,447	0.077	1.388	0.106	0.070
2002	31,095	41,791	41,797	41,825	41,796	41,802	1.000	1,344	2.520	3,388	1,312	519,209	0.081	1.367	0.110	0.071
2003	29,841	39,540	39,546	39,581	39,552	39,555	1.000	1,326	2.412	3,197	1,371	521,961	0.076	1.347	0.102	0.072
2004	30,593	43,414	43,413	43,440	43,430	43,424	1.000	1,419	2.308	3,276	1,433	533,809	0.081	1.327	0.108	0.073
2005	30,503	48,383	48,345	48,391	48,405	48,381	1.000	1,586	2.208	3,503	1,497	566,091	0.085	1.307	0.112	0.074
2006	31,708	52,179	52,145	52,181	52,223	52,182	1.000	1,646	2.113	3,478	1,565	593,063	0.088	1.288	0.113	0.075
2007	31,962	54,019	54,003	54,035	54,094	54,038	1.000	1,691	2.022	3,419	1,635	612,507	0.088	1.269	0.112	0.076
2008	31,082	58,335	58,231	58,292	58,364	58,306	1.000	1,876	1.935	3,630	1,709	628,372	0.093	1.250	0.116	0.077
2009	27,593	53,428	53,309	53,369	53,502	53,402	1.000	1,935	1.852	3,584	1,786	573,813	0.093	1.232	0.115	0.078
2010	24,716	46,251	46,261	46,304	46,503	46,330	1.000	1,874	1.772	3,322	1,866	524,554	0.088	1.214	0.107	0.080
2011	23,911	42,666	42,873	42,922	43,038	42,875	1.000	1,793	1.696	3,041	1,950	523,551	0.082	1.196	0.098	0.081
2012	23,062	39,764	40,235	40,369	40,331	40,175	1.000	1,742	1.623	2,827	2,038	534,823	0.075	1.178	0.088	0.082
2013	23,009	41,358	41,983	42,192	41,863	41,849	1.000	1,819	1.553	2,825	2,129	556,132	0.075	1.161	0.087	0.083
2014	23,821	45,393	46,115	46,272	45,770	45,888	1.000	1,926	1.486	2,863	2,225	581,443	0.079	1.143	0.090	0.084
2015	23,689	46,344	47,290	47,669	46,706	47,002	1.000	1,984	1.422	2,822	2,325	613,497	0.077	1.126	0.086	0.086
2016	23,712	49,538	50,440	51,007	49,648	50,158	1.000	2,115	1.361	2,879	2,430	640,532	0.078	1.110	0.087	0.087
2017	23,687	54,653	54,972	55,808	53,895	54,832	1.000	2,315	1.302	3,015	2,539	668,163	0.082	1.093	0.090	0.088
2018	23,556	62,703	61,355	62,481	60,181	61,680	1.000	2,618	1.246	3,263	2,654	690,563	0.089	1.077	0.096	0.090
2019	23,004	71,949	67,544	69,080	66,356	68,732	1.000	2,988	1.193	3,563	2,773	702,744	0.098	1.061	0.104	0.091
2020	20,749	74,832	66,856	69,660	66,186	69,383	1.000	3,344	1.141	3,816	2,898	683,572	0.102	1.046	0.106	0.092
2021	21,555	76,732	68,865	69,999	68,401	68,401	1.000	3,173	1.092	3,465	3,028	681,933	0.100	1.030	0.103	0.094
2022	21,233	79,783	70,026	72,369	68,908	68,908	1.000	3,245	1.045	3,391	3,165	711,448	0.097	1.015	0.098	0.095
2023	22,019	86,753	74,368	75,198	71,750	71,750	1.000	3,259	1.000	3,259	3,307	738,688	0.097	1.000	0.097	0.097
Totals	932,825	1,583,808	1,544,182	1,556,760	1,535,006	1,543,210						18,265,147				

(2) Section MAF - III, Exhibit 8 Col (6)
(3) Section MAF - III, Exhibit 7 Col (5)
(4) Section MAF - III, Exhibit 12 Col (6)
(5) Section MAF - III, Exhibit 12 Col (10)
(6) Section MAF - III, Exhibit 12 Col (14)
(6) Selected by Deloitte
(7) Based on L&I Analysis
(8) = (6) / (2) x (7) * 1,000
(9) Based on (20)
(10) = (8) x (9)
(11) = (21) /(9) / (7)
(12) Provided by Client
(13) = (6) / (12) x (7)
(14) Based on (25)
(15) = (13) x (14)

			Trend	Fitted R-squared	Trended Loss Severity
			(17)	(18)	(19)
5	Year Prior	3	1.124	0.997	3,307
10	Year Prior	3	1.074	0.913	3,091
15	Year Prior	3	1.042	0.747	3,223
30	Year Prior	2	1.044	0.958	3,265
			(20)		(21)
		Selected	1.045		3,307

(17) Exponential Trend based on (8)
(18) Fitted R-squared based on (8)
(19) Averages based on (10)
(20) Selected by Deloitte
(21) Selected by Deloitte

	Trend	Fitted R-squared	Trended Loss Ratio
	(22)	(23)	(24)
	1.072	0.982	0.097
	1.029	0.658	0.093
	1.002	0.006	0.100
	1.006	0.306	0.106
	(25)		(26)
Selected	1.015		0.097

(22) Exponential Trend based on (13)
(23) Fitted R-squared based on (13)
(24) Averages based on (15)
(25) Selected by Deloitte
(26) Selected by Deloitte

Washington Department of Labor & Industries

Vocational Rehabilitation

Loss Development Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Retention	Paid Loss	Paid LDF	LDF Paid Ultimate Loss
(1)	(2)	(3)	(4)	(5)
1992	Unlimited	36,089	1.002	36,172
1993	Unlimited	34,541	1.002	34,626
1994	Unlimited	35,270	1.003	35,363
1995	Unlimited	35,079	1.003	35,182
1996	Unlimited	34,313	1.003	34,429
1997	Unlimited	38,115	1.004	38,262
1998	Unlimited	39,234	1.004	39,409
1999	Unlimited	38,586	1.005	38,782
2000	Unlimited	40,074	1.006	40,311
2001	Unlimited	41,180	1.007	41,464
2002	Unlimited	41,459	1.008	41,791
2003	Unlimited	39,159	1.010	39,540
2004	Unlimited	42,910	1.012	43,414
2005	Unlimited	47,698	1.014	48,383
2006	Unlimited	51,290	1.017	52,179
2007	Unlimited	52,906	1.021	54,019
2008	Unlimited	56,833	1.026	58,335
2009	Unlimited	51,680	1.034	53,428
2010	Unlimited	44,361	1.043	46,251
2011	Unlimited	40,493	1.054	42,666
2012	Unlimited	37,256	1.067	39,764
2013	Unlimited	38,123	1.085	41,358
2014	Unlimited	40,937	1.109	45,393
2015	Unlimited	40,619	1.141	46,344
2016	Unlimited	41,801	1.185	49,538
2017	Unlimited	43,822	1.247	54,653
2018	Unlimited	46,832	1.339	62,703
2019	Unlimited	48,622	1.480	71,949
2020	Unlimited	43,808	1.708	74,832
2021	Unlimited	36,291	2.114	76,732
2022	Unlimited	25,672	3.108	79,783
2023	Unlimited	9,254	9.375	86,753
Totals		1,294,306		1,583,808

(2) Data is Unlimited
(3) Section MAF - III, Exhibit 9
(4) Section MAF - III, Exhibit 9
(5) = (3) x (4)

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Ultimate Claim Count

Data evaluated as of @06/30/23
Compensable Claims

Accident Year Ending June 30	Total On-Level EP (000)	Ultimate Claim Count: Reported Claim DF	Ultimate Claim Count: Expected Claims	Ultimate Claim Count: BF Method	Ultimate Claim Count: Deloitte Selected Ultimate	Reported Claim Count	IBNR Claim Count	Actual Reported Frequency	12 Month Actual Reported Frequency	Selected Ultimate Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1992	1,295,003	41,888			41,888	41,888	0	3.23		3.23
1993	1,300,234	39,149			39,149	39,149	0	3.01		3.01
1994	1,331,912	38,350			38,350	38,350	0	2.88		2.88
1995	1,352,934	36,775			36,775	36,775	0	2.72		2.72
1996	1,369,236	35,335			35,335	35,335	0	2.58		2.58
1997	1,447,184	35,599			35,599	35,599	0	2.46		2.46
1998	1,494,051	35,743			35,743	35,743	0	2.39	1.88	2.39
1999	1,547,522	35,659			35,659	35,659	0	2.30	1.83	2.30
2000	1,614,996	35,205			35,205	35,205	0	2.18	1.73	2.18
2001	1,594,320	33,021			33,021	33,021	0	2.07	1.62	2.07
2002	1,526,157	31,095			31,095	31,095	0	2.04	1.57	2.04
2003	1,533,966	29,841			29,841	29,841	0	1.95	1.49	1.95
2004	1,566,101	30,593			30,593	30,593	0	1.95	1.52	1.95
2005	1,661,223	30,503			30,503	30,503	0	1.84	1.41	1.84
2006	1,745,691	31,708			31,708	31,707	1	1.82	1.42	1.82
2007	1,808,839	31,962			31,962	31,961	1	1.77	1.39	1.77
2008	1,857,093	31,082			31,082	31,079	3	1.67	1.31	1.67
2009	1,681,893	27,593			27,593	27,590	3	1.64	1.31	1.64
2010	1,519,712	24,716			24,716	24,712	4	1.63	1.28	1.63
2011	1,514,351	23,911			23,911	23,907	4	1.58	1.24	1.58
2012	1,545,329	23,062			23,062	23,056	6	1.49	1.14	1.49
2013	1,609,862	23,009			23,009	23,001	8	1.43	1.09	1.43
2014	1,687,537	23,821			23,821	23,810	11	1.41	1.10	1.41
2015	1,782,932	23,689			23,689	23,674	15	1.33	1.05	1.33
2016	1,865,100	23,712			23,712	23,691	21	1.27	1.02	1.27
2017	1,950,175	23,687			23,687	23,655	32	1.21	0.98	1.21
2018	2,018,058	23,556			23,556	23,508	48	1.16	0.95	1.17
2019	2,060,486	23,004			23,004	22,930	74	1.11	0.88	1.12
2020	2,009,174	20,749			20,749	20,626	123	1.03	0.84	1.03
2021	2,017,191	21,555			21,555	21,292	263	1.06	0.95	1.07
2022	2,097,781	21,233			21,233	20,488	745	0.98	0.85	1.01
2023	2,178,594	21,892	22,579	22,019	22,019	17,825	4,194	0.82	0.82	1.01
Totals	53,584,638	932,697			932,825	927,268	5,557		-4%	-0.1%
									Selected:	1.04

OLEP Frequency Change for 2019-2023: -7.2%

(2) Provided by Client
(3) Section MAF - III, Exhibit 10
(4) Selected Ultimate Frequency x (2) / 100
(5) Based on (7) and Section MAF - III, Exhibit 10
(6) Selected by Deloitte
(7) Section MAF - III, Exhibit 10
(8) = (6) - (7)
(9) = (7) / (2) x 100
(10) = (Section MAF - III, Exhibit 10) / (2) x 100
(11) = (6) / (2) x 100

Washington Department of Labor & Industries

Vocational Rehabilitation

Paid Loss Development Method

Data evaluated as of @06/30/23
Amounts in $000s
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	2,651	11,251	18,337	22,970	26,396	28,671	30,467	31,901	32,979	33,834	34,299	34,660	34,930	35,125	35,273	35,387	35,462	35,512	35,556	35,607	35,672	35,730	35,779	35,811	35,843	35,889	35,944	35,986	36,015	36,038	36,067	36,089
1993	3,073	12,149	18,986	23,584	26,482	28,601	30,179	31,421	32,307	32,819	33,176	33,402	33,627	33,792	33,925	34,010	34,064	34,133	34,218	34,285	34,333	34,371	34,410	34,440	34,466	34,494	34,518	34,529	34,534	34,540	34,541	
1994	3,279	13,053	20,372	24,760	27,691	29,640	31,065	32,162	32,856	33,370	33,745	34,036	34,313	34,494	34,638	34,751	34,855	34,949	35,010	35,071	35,126	35,173	35,201	35,222	35,243	35,259	35,267	35,269	35,270	35,270		
1995	3,647	13,612	20,361	24,837	27,676	29,739	31,164	32,100	32,864	33,302	33,683	33,953	34,189	34,384	34,537	34,654	34,767	34,844	34,899	34,946	34,982	34,995	35,012	35,024	35,036	35,049	35,057	35,066	35,079			
1996	3,782	13,324	20,252	24,639	27,457	29,351	30,553	31,445	32,063	32,619	32,995	33,284	33,467	33,605	33,734	33,843	33,956	34,034	34,083	34,117	34,173	34,198	34,224	34,243	34,263	34,286	34,306	34,313				
1997	3,797	15,057	22,334	26,919	29,963	31,941	33,336	34,382	35,147	35,733	36,213	36,569	36,871	37,068	37,241	37,367	37,492	37,595	37,706	37,781	37,840	37,889	37,945	38,014	38,063	38,092	38,115					
1998	4,253	15,099	22,653	27,690	30,607	32,677	34,077	35,091	35,889	36,575	37,098	37,461	37,773	38,049	38,308	38,494	38,699	38,836	38,911	38,983	39,062	39,108	39,144	39,178	39,216	39,234						
1999	3,721	14,433	22,031	26,479	29,617	31,803	33,339	34,494	35,385	36,088	36,575	36,923	37,220	37,506	37,724	37,901	38,046	38,164	38,271	38,369	38,451	38,492	38,531	38,561	38,586							
2000	3,587	14,390	21,862	27,069	30,330	32,535	34,103	35,361	36,327	36,931	37,491	37,922	38,298	38,674	38,958	39,223	39,434	39,583	39,715	39,844	39,939	39,990	40,041	40,074								
2001	3,244	13,605	21,930	27,331	30,773	33,182	34,857	36,064	36,966	37,696	38,401	38,931	39,389	39,742	40,018	40,299	40,512	40,702	40,857	40,983	41,068	41,135	41,180									
2002	3,386	14,432	22,703	27,728	30,922	33,083	34,722	35,873	36,875	37,706	38,477	39,157	39,700	40,086	40,407	40,673	40,876	41,044	41,179	41,285	41,367	41,459										
2003	3,157	13,356	20,853	25,882	29,004	31,073	32,651	33,880	34,936	35,803	36,427	37,041	37,558	37,991	38,325	38,577	38,758	38,895	39,000	39,085	39,159											
2004	3,934	15,352	23,276	28,352	31,590	33,854	35,700	37,139	38,344	39,328	40,138	40,723	41,279	41,663	41,994	42,250	42,490	42,653	42,781	42,910												
2005	5,490	17,675	25,821	31,067	34,509	37,288	39,576	41,270	42,604	43,728	44,598	45,370	45,928	46,380	46,778	47,095	47,360	47,554	47,698													
2006	5,752	18,464	27,023	32,816	37,008	40,216	42,784	44,681	46,309	47,559	48,538	49,244	49,786	50,248	50,615	50,903	51,134	51,290														
2007	5,017	16,350	25,423	31,990	36,872	40,772	43,659	45,797	47,424	48,729	49,762	50,572	51,228	51,778	52,202	52,605	52,906															
2008	3,301	14,469	24,911	32,984	38,868	43,356	46,489	48,855	50,811	52,318	53,516	54,478	55,293	55,904	56,378	56,833																
2009	3,494	14,999	24,757	31,814	36,766	40,302	42,969	45,101	46,762	48,077	49,107	49,999	50,650	51,229	51,680																	
2010	3,458	13,772	22,041	28,117	32,609	35,886	38,192	39,851	41,137	42,100	42,878	43,470	43,961	44,361																		
2011	3,236	12,380	19,658	25,148	29,271	32,200	34,338	35,945	37,232	38,328	39,175	39,908	40,493																			
2012	2,783	10,435	17,442	23,029	26,939	29,828	31,810	33,329	34,708	35,769	36,629	37,256																				
2013	2,168	9,513	17,386	23,330	27,696	30,883	33,267	35,092	36,372	37,363	38,123																					
2014	2,492	11,632	19,904	26,043	30,486	33,821	36,352	38,260	39,780	40,937																						
2015	3,139	12,890	21,118	26,764	31,018	34,438	36,995	39,070	40,619																							
2016	3,995	15,057	23,182	29,106	33,813	37,232	39,857	41,801																								
2017	4,732	16,604	25,247	31,898	36,755	40,733	43,822																									
2018	6,044	19,801	29,647	36,702	42,350	46,832																										
2019	6,809	22,828	33,770	42,048	48,622																											
2020	8,280	24,206	35,596	43,808																												
2021	8,060	24,850	36,291																													
2022	8,433	25,672																														
2023	9,254																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992	4.244	1.630	1.253	1.149	1.086	1.063	1.047	1.034	1.026	1.014	1.011	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	
1993	3.954	1.563	1.242	1.123	1.080	1.055	1.041	1.028	1.016	1.011	1.007	1.007	1.005	1.004	1.003	1.002	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000		
1994	3.981	1.561	1.215	1.118	1.070	1.048	1.035	1.022	1.016	1.011	1.009	1.008	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000			
1995	3.732	1.496	1.220	1.114	1.075	1.048	1.030	1.024	1.013	1.011	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996	3.523	1.520	1.217	1.114	1.069	1.041	1.029	1.020	1.017	1.012	1.009	1.005	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000					
1997	3.965	1.483	1.205	1.113	1.066	1.044	1.031	1.022	1.017	1.013	1.010	1.008	1.005	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001						
1998	3.550	1.500	1.222	1.105	1.068	1.043	1.030	1.023	1.019	1.014	1.010	1.008	1.007	1.007	1.005	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000							
1999	3.879	1.526	1.202	1.119	1.074	1.048	1.035	1.026	1.020	1.014	1.009	1.008	1.008	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001								
2000	4.012	1.519	1.238	1.120	1.073	1.048	1.037	1.027	1.017	1.015	1.012	1.010	1.010	1.007	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001									
2001	4.194	1.612	1.246	1.126	1.078	1.050	1.035	1.025	1.020	1.019	1.014	1.012	1.009	1.007	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001										
2002	4.262	1.573	1.221	1.115	1.070	1.050	1.033	1.028	1.023	1.020	1.018	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002											
2003	4.230	1.561	1.241	1.121	1.071	1.051	1.038	1.031	1.025	1.017	1.017	1.014	1.012	1.009	1.007	1.005	1.004	1.003	1.002	1.002												
2004	3.903	1.516	1.218	1.114	1.072	1.055	1.040	1.032	1.026	1.021	1.015	1.014	1.009	1.008	1.006	1.006	1.004	1.003	1.003													
2005	3.220	1.461	1.203	1.111	1.081	1.061	1.043	1.032	1.026	1.020	1.017	1.012	1.010	1.009	1.007	1.006	1.004	1.003														
2006	3.210	1.464	1.214	1.128	1.087	1.064	1.044	1.036	1.027	1.021	1.015	1.011	1.009	1.007	1.006	1.005	1.003															
2007	3.259	1.555	1.258	1.153	1.106	1.071	1.049	1.036	1.028	1.021	1.016	1.013	1.011	1.008	1.008	1.006																
2008	4.384	1.722	1.324	1.178	1.115	1.072	1.051	1.040	1.030	1.023	1.018	1.015	1.011	1.008	1.008																	
2009	4.293	1.651	1.285	1.156	1.096	1.066	1.050	1.037	1.028	1.021	1.018	1.013	1.011	1.009																		
2010	3.982	1.600	1.276	1.160	1.100	1.064	1.043	1.032	1.023	1.018	1.014	1.011	1.009																			
2011	3.825	1.588	1.279	1.164	1.100	1.066	1.047	1.036	1.029	1.022	1.019	1.015																				
2012	3.749	1.672	1.320	1.170	1.107	1.066	1.048	1.041	1.031	1.024	1.017																					
2013	4.387	1.828	1.342	1.187	1.115	1.077	1.055	1.036	1.027	1.020																						
2014	4.668	1.711	1.308	1.171	1.109	1.075	1.052	1.040	1.029																							
2015	4.107	1.638	1.267	1.159	1.110	1.074	1.056	1.040																								
2016	3.769	1.540	1.256	1.162	1.101	1.070	1.049																									
2017	3.509	1.521	1.263	1.152	1.108	1.076																										
2018	3.276	1.497	1.238	1.154	1.106																											
2019	3.353	1.479	1.245	1.156																												
2020	2.923	1.471	1.231																													
2021	3.083	1.460																														
2022	3.044																															
2023																																
Wtd 3 yr avg	3.017	1.470	1.238	1.154	1.105	1.074	1.052	1.039	1.029	1.022	1.016	1.013	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	
Wtd 5 yr avg	3.119	1.483	1.245	1.156	1.107	1.074	1.052	1.039	1.028	1.021	1.017	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	
Wtd 7 yr avg	3.215	1.504	1.254	1.161	1.108	1.072	1.050	1.037	1.028	1.021	1.017	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
Wtd 10 yr avg	3.380	1.547	1.267	1.162	1.105	1.071	1.050	1.037	1.028	1.021	1.017	1.013	1.010	1.008	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
Prior Selected	3.105	1.481	1.248	1.156	1.106	1.073	1.054	1.039	1.029	1.021	1.017	1.013	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.002
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	3.017	1.470	1.238	1.154	1.105	1.074	1.052	1.039	1.029	1.022	1.016	1.013	1.011	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.002
Cumulative	9.375	3.108	2.114	1.708	1.480	1.339	1.247	1.185	1.141	1.109	1.085	1.067	1.054	1.043	1.034	1.026	1.021	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002
Notes																																

Washington Department of Labor & Industries

Vocational Rehabilitation

Reported Claim Count Development Method

Data evaluated as of @06/30/23
Compensable Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							41,793	41,856	41,874	41,888	41,894	41,899	41,909	41,911	41,909	41,910	41,898	41,894	41,894	41,894	41,894	41,890	41,886	41,886	41,886	41,888	41,888	41,888	41,888	41,888	41,888	41,888
1993						39,039	39,110	39,129	39,145	39,159	39,163	39,169	39,171	39,173	39,173	39,154	39,147	39,149	39,149	39,149	39,150	39,149	39,148	39,148	39,149	39,149	39,149	39,149	39,149	39,149	39,149	
1994					38,181	38,257	38,305	38,337	38,355	38,358	38,366	38,367	38,372	38,373	38,358	38,349	38,349	38,348	38,348	38,346	38,345	38,346	38,346	38,347	38,350	38,350	38,350	38,350	38,350	38,350		
1995				36,504	36,642	36,704	36,733	36,755	36,771	36,780	36,795	36,795	36,801	36,784	36,771	36,771	36,771	36,772	36,773	36,774	36,774	36,774	36,774	36,774	36,774	36,775	36,775	36,775	36,775			
1996			34,888	35,118	35,228	35,293	35,327	35,344	35,351	35,356	35,354	35,360	35,346	35,333	35,333	35,334	35,334	35,336	35,336	35,336	35,335	35,335	35,335	35,335	35,335	35,335	35,335	35,335				
1997		34,239	35,058	35,358	35,475	35,526	35,565	35,587	35,598	35,611	35,616	35,602	35,591	35,594	35,595	35,596	35,596	35,597	35,596	35,598	35,599	35,599	35,599	35,599	35,599	35,599	35,599					
1998	28,142	34,379	35,210	35,496	35,613	35,659	35,690	35,717	35,723	35,734	35,734	35,736	35,736	35,737	35,738	35,740	35,742	35,741	35,742	35,742	35,742	35,743	35,743	35,743	35,743	35,743						
1999	28,316	34,345	35,145	35,400	35,505	35,563	35,589	35,610	35,628	35,636	35,639	35,644	35,647	35,651	35,654	35,653	35,654	35,655	35,657	35,657	35,658	35,658	35,659	35,659	35,659							
2000	27,874	33,880	34,641	34,928	35,061	35,108	35,144	35,163	35,169	35,190	35,192	35,197	35,199	35,198	35,199	35,201	35,203	35,203	35,203	35,204	35,205	35,205	35,205	35,205								
2001	25,769	31,691	32,512	32,766	32,878	32,940	32,974	32,989	33,003	33,006	33,011	33,016	33,018	33,017	33,017	33,018	33,020	33,020	33,020	33,020	33,020	33,019	33,021									
2002	23,999	29,915	30,644	30,866	30,982	31,036	31,043	31,059	31,075	31,083	31,085	31,082	31,085	31,087	31,090	31,091	31,093	31,094	31,094	31,094	31,094	31,095										
2003	22,908	28,743	29,355	29,583	29,698	29,746	29,785	29,803	29,817	29,825	29,828	29,830	29,833	29,834	29,836	29,838	29,839	29,841	29,841	29,841	29,841											
2004	23,823	29,360	30,112	30,360	30,447	30,506	30,544	30,561	30,571	30,580	30,583	30,586	30,588	30,589	30,589	30,590	30,592	30,592	30,593	30,593												
2005	23,468	29,338	30,062	30,245	30,353	30,424	30,448	30,464	30,470	30,477	30,485	30,490	30,494	30,498	30,500	30,500	30,503	30,503	30,503													
2006	24,712	30,602	31,245	31,481	31,581	31,630	31,656	31,681	31,686	31,691	31,694	31,698	31,701	31,701	31,704	31,707	31,707	31,707														
2007	25,101	30,767	31,535	31,755	31,857	31,897	31,923	31,937	31,947	31,952	31,956	31,956	31,956	31,957	31,959	31,960	31,961															
2008	24,389	29,986	30,724	30,904	30,976	31,027	31,053	31,063	31,066	31,072	31,074	31,077	31,078	31,079	31,079	31,079																
2009	21,953	26,582	27,221	27,423	27,490	27,523	27,552	27,570	27,575	27,584	27,584	27,587	27,590	27,591	27,590																	
2010	19,484	23,768	24,401	24,571	24,636	24,666	24,687	24,697	24,703	24,707	24,709	24,710	24,711	24,712																		
2011	18,772	23,086	23,632	23,774	23,831	23,866	23,882	23,895	23,898	23,902	23,905	23,906	23,907																			
2012	17,690	22,180	22,755	22,915	22,981	23,013	23,025	23,041	23,051	23,052	23,054	23,056																				
2013	17,602	22,101	22,692	22,868	22,936	22,968	22,978	22,985	22,995	22,998	23,001																					
2014	18,511	22,971	23,536	23,667	23,747	23,772	23,788	23,799	23,806	23,810																						
2015	18,780	22,902	23,388	23,547	23,611	23,636	23,656	23,665	23,674																							
2016	19,037	22,958	23,476	23,598	23,657	23,668	23,684	23,691																								
2017	19,193	22,910	23,405	23,564	23,622	23,643	23,655																									
2018	19,099	22,808	23,286	23,414	23,468	23,508																										
2019	18,161	22,213	22,726	22,860	22,930																											
2020	16,931	20,113	20,498	20,626																												
2021	19,083	20,974	21,292																													
2022	17,872	20,488																														
2023	17,825																															

Age-to-Age Factors

Link Ratios	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	Tail
1992							1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1993						1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994					1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1995				1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996			1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1997		1.024	1.009	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1998	1.222	1.024	1.008	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1999	1.213	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2000	1.215	1.022	1.008	1.004	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2001	1.230	1.026	1.008	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2002	1.247	1.024	1.007	1.004	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2003	1.255	1.021	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2004	1.232	1.026	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2005	1.250	1.025	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2006	1.238	1.021	1.008	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2007	1.226	1.025	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
2008	1.229	1.025	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
2009	1.211	1.024	1.007	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
2010	1.220	1.027	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
2011	1.230	1.024	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																				
2012	1.254	1.026	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000																					
2013	1.256	1.027	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000																						
2014	1.241	1.025	1.006	1.003	1.001	1.001	1.000	1.000	1.000																							
2015	1.219	1.021	1.007	1.003	1.001	1.001	1.000	1.000																								
2016	1.206	1.023	1.005	1.003	1.000	1.001	1.000																									
2017	1.194	1.022	1.007	1.002	1.001	1.001																										
2018	1.194	1.021	1.005	1.002	1.002																											
2019	1.223	1.023	1.006	1.003																												
2020	1.188	1.019	1.006																													
2021	1.099	1.015																														
2022	1.146																															
2023																																
Wtd 3 yr avg	1.143	1.019	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 5 yr avg	1.170	1.020	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 7 yr avg	1.178	1.021	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Wtd 10 yr avg	1.196	1.022	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
Prior Selected	1.223	1.024	1.006	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	1.185	1.024	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.228	1.036	1.012	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Washington Department of Labor & Industries

Vocational Rehabilitation

Paid Loss Severity

Data evaluated as of @06/30/23
Paid Loss Per Reported Claim
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							729	762	788	808	819	827	833	838	842	844	846	848	849	850	851	853	854	855	856	857	858	859	860	860	861	862
1993						733	772	803	825	838	847	853	858	863	866	869	870	872	874	876	877	878	879	880	880	881	882	882	882	882	882	
1994					725	775	811	839	857	870	880	887	894	899	903	906	909	911	913	915	916	917	918	919	919	919	920	920	920	920		
1995				680	755	810	848	873	894	905	915	923	929	935	939	942	945	948	949	950	951	952	952	952	953	953	953	954	954			
1996			580	702	779	832	865	890	907	923	933	941	947	951	955	958	961	963	965	965	967	968	969	969	970	970	971	971				
1997		440	637	761	845	899	937	966	987	1,003	1,017	1,027	1,036	1,041	1,046	1,050	1,053	1,056	1,059	1,061	1,063	1,064	1,066	1,068	1,069	1,070	1,071					
1998	151	439	643	780	859	916	955	982	1,005	1,024	1,038	1,048	1,057	1,065	1,072	1,077	1,083	1,087	1,089	1,091	1,093	1,094	1,095	1,096	1,097	1,098						
1999	131	420	627	748	834	894	937	969	993	1,013	1,026	1,036	1,044	1,052	1,058	1,063	1,067	1,070	1,073	1,076	1,078	1,079	1,081	1,081	1,082							
2000	129	425	631	775	865	927	970	1,006	1,033	1,049	1,065	1,077	1,088	1,099	1,107	1,114	1,120	1,124	1,128	1,132	1,134	1,136	1,137	1,138								
2001	126	429	675	834	936	1,007	1,057	1,093	1,120	1,142	1,163	1,179	1,193	1,204	1,212	1,221	1,227	1,233	1,237	1,241	1,244	1,246	1,247									
2002	141	482	741	898	998	1,066	1,119	1,155	1,187	1,213	1,238	1,260	1,277	1,289	1,300	1,308	1,315	1,320	1,324	1,328	1,330	1,333										
2003	138	465	710	875	977	1,045	1,096	1,137	1,172	1,200	1,221	1,242	1,259	1,273	1,285	1,293	1,299	1,303	1,307	1,310	1,312											
2004	165	523	773	934	1,038	1,110	1,169	1,215	1,254	1,286	1,312	1,331	1,350	1,362	1,373	1,381	1,389	1,394	1,398	1,403												
2005	234	602	859	1,027	1,137	1,226	1,300	1,355	1,398	1,435	1,463	1,488	1,506	1,521	1,534	1,544	1,553	1,559	1,564													
2006	233	603	865	1,042	1,172	1,271	1,352	1,410	1,461	1,501	1,531	1,554	1,570	1,585	1,596	1,605	1,613	1,618														
2007	200	531	806	1,007	1,157	1,278	1,368	1,434	1,484	1,525	1,557	1,583	1,603	1,620	1,633	1,646	1,655															
2008	135	483	811	1,067	1,255	1,397	1,497	1,573	1,636	1,684	1,722	1,753	1,779	1,799	1,814	1,829																
2009	159	564	909	1,160	1,337	1,464	1,560	1,636	1,696	1,743	1,780	1,812	1,836	1,857	1,873																	
2010	177	579	903	1,144	1,324	1,455	1,547	1,614	1,665	1,704	1,735	1,759	1,779	1,795																		
2011	172	536	832	1,058	1,228	1,349	1,438	1,504	1,558	1,604	1,639	1,669	1,694																			
2012	157	470	767	1,005	1,172	1,296	1,382	1,447	1,506	1,552	1,589	1,616																				
2013	123	430	766	1,020	1,208	1,345	1,448	1,527	1,582	1,625	1,657																					
2014	135	506	846	1,100	1,284	1,423	1,528	1,608	1,671	1,719																						
2015	167	563	903	1,137	1,314	1,457	1,564	1,651	1,716																							
2016	210	656	987	1,233	1,429	1,573	1,683	1,764																								
2017	247	725	1,079	1,354	1,556	1,723	1,853																									
2018	316	868	1,273	1,568	1,805	1,992																										
2019	375	1,028	1,486	1,839	2,120																											
2020	489	1,203	1,737	2,124																												
2021	422	1,185	1,704																													
2022	472	1,253																														
2023	519																															

Trend in Columns

Valuation Age

Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992							8.678	7.939	7.292	6.731	6.202	5.745	5.343	4.989	4.676	4.398	4.149	3.924	3.722	3.541	3.379	3.231	3.095	2.969	2.852	2.746	2.648	2.557	2.471	2.390	2.315	2.244
1993							1.059	1.054	1.048	1.038	1.035	1.031	1.030	1.029	1.029	1.029	1.028	1.029	1.030	1.030	1.030	1.029	1.029	1.029	1.029	1.028	1.028	1.027	1.026	1.025	1.025	
1994						1.058	1.051	1.045	1.038	1.038	1.038	1.040	1.042	1.042	1.043	1.043	1.045	1.045	1.044	1.044	1.045	1.045	1.044	1.044	1.044	1.043	1.043	1.043	1.043	1.042		
1995					1.041	1.046	1.046	1.041	1.043	1.041	1.041	1.040	1.039	1.040	1.040	1.040	1.040	1.040	1.040	1.039	1.038	1.037	1.037	1.037	1.037	1.037	1.037	1.037	1.037			
1996				1.031	1.032	1.026	1.019	1.019	1.015	1.019	1.019	1.020	1.019	1.018	1.017	1.016	1.016	1.016	1.016	1.016	1.017	1.017	1.017	1.018	1.018	1.018	1.018	1.018				
1997			1.097	1.085	1.084	1.081	1.084	1.086	1.089	1.088	1.089	1.091	1.094	1.095	1.096	1.096	1.096	1.097	1.098	1.099	1.099	1.100	1.101	1.102	1.103	1.103	1.103					
1998		0.999	1.010	1.025	1.018	1.019	1.019	1.017	1.018	1.020	1.021	1.021	1.020	1.022	1.025	1.026	1.028	1.029	1.028	1.028	1.028	1.028	1.027	1.026	1.026	1.026						
1999	0.870	0.957	0.974	0.959	0.971	0.976	0.981	0.986	0.989	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.986	0.985	0.986	0.987	0.987	0.987	0.987	0.987	0.986							
2000	0.979	1.011	1.007	1.036	1.037	1.036	1.036	1.038	1.040	1.036	1.038	1.040	1.042	1.044	1.046	1.048	1.050	1.050	1.051	1.052	1.052	1.052	1.053	1.053								
2001	0.978	1.011	1.069	1.076	1.082	1.087	1.089	1.087	1.084	1.088	1.092	1.094	1.096	1.096	1.095	1.095	1.095	1.096	1.097	1.097	1.096	1.097	1.096									
2002	1.121	1.124	1.098	1.077	1.066	1.058	1.058	1.057	1.059	1.062	1.064	1.068	1.071	1.071	1.072	1.072	1.072	1.071	1.070	1.070	1.070	1.070										
2003	0.977	0.963	0.959	0.974	0.979	0.980	0.980	0.984	0.987	0.990	0.987	0.986	0.986	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986											
2004	1.198	1.125	1.088	1.067	1.062	1.062	1.066	1.069	1.070	1.071	1.075	1.072	1.072	1.070	1.069	1.068	1.069	1.070	1.070	1.071												
2005	1.417	1.152	1.111	1.100	1.096	1.104	1.112	1.115	1.115	1.116	1.115	1.118	1.116	1.117	1.117	1.118	1.118	1.118	1.118													
2006	0.995	1.001	1.007	1.015	1.031	1.037	1.040	1.041	1.045	1.046	1.047	1.044	1.043	1.042	1.041	1.040	1.039	1.038														
2007	0.859	0.881	0.932	0.966	0.988	1.005	1.012	1.017	1.016	1.016	1.017	1.019	1.021	1.022	1.023	1.025	1.026															
2008	0.677	0.908	1.006	1.059	1.084	1.093	1.095	1.097	1.102	1.104	1.106	1.108	1.110	1.110	1.111	1.111																
2009	1.176	1.169	1.122	1.087	1.066	1.048	1.042	1.040	1.037	1.035	1.034	1.034	1.032	1.032	1.033																	
2010	1.115	1.027	0.993	0.986	0.990	0.994	0.992	0.986	0.982	0.978	0.975	0.971	0.969	0.967																		
2011	0.971	0.926	0.921	0.924	0.928	0.927	0.929	0.932	0.936	0.941	0.944	0.949	0.952																			
2012	0.913	0.877	0.921	0.950	0.954	0.961	0.961	0.962	0.966	0.968	0.970	0.968																				
2013	0.783	0.915	1.000	1.015	1.030	1.037	1.048	1.055	1.050	1.047	1.043																					
2014	1.093	1.176	1.104	1.079	1.063	1.058	1.056	1.053	1.056	1.058																						
2015	1.242	1.112	1.068	1.033	1.023	1.024	1.023	1.027	1.027																							
2016	1.256	1.165	1.094	1.085	1.088	1.080	1.076	1.069																								
2017	1.175	1.105	1.092	1.098	1.089	1.095	1.101																									
2018	1.284	1.198	1.180	1.158	1.160	1.156																										
2019	1.185	1.184	1.167	1.173	1.175																											
2020	1.304	1.171	1.169	1.155																												
2021	0.864	0.984	0.981																													
2022	1.117	1.058																														
2023	1.100																															
																					Average											
Indicated Exp. Trend	1.048	1.037	1.035	1.034	1.034	1.034	1.035	1.035	1.037	1.038	1.040	1.042	1.045	1.048	1.049	1.048	1.047	1.046	1.045		1.041											
Last 5 years	1.063	1.092	1.130	1.150	1.126	1.088	1.061	1.049	1.030	1.003	0.977	0.976	1.011	1.039	1.054	1.065	1.065	1.060	1.054		1.058											
Last 3 years	1.109	1.020	1.071	1.164	1.167	1.125	1.088	1.048	1.041	1.053	1.006	0.958	0.961	0.999	1.071	1.067	1.033	1.077	1.094		1.061											
Last Year	1.100	1.058	0.981	1.155	1.175	1.156	1.101	1.069	1.027	1.058	1.043	0.968	0.952	0.967	1.033	1.111	1.026	1.038	1.118		1.060											

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid Methods

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Unlimited Paid Loss	Incremental Paid on Ultimate Claims				Incremental Paid on Exposures				Incremental Paid on Active Time Loss Claims			
		Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate	Additional Paid to 384 Mon.	Estimated paid @ 384 Mon.	Tail Factor @384 Mon.	Indicated Ultimate
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1992	36,089	0	36,089	1.002	36,172	0	36,089	1.002	36,172	0	36,089	1.002	36,172
1993	34,541	21	34,562	1.002	34,642	22	34,563	1.002	34,643	14	34,555	1.002	34,635
1994	35,270	37	35,307	1.002	35,388	39	35,309	1.002	35,391	25	35,295	1.002	35,376
1995	35,079	47	35,125	1.002	35,207	51	35,130	1.002	35,211	35	35,114	1.002	35,195
1996	34,313	59	34,372	1.002	34,451	66	34,379	1.002	34,459	45	34,358	1.002	34,437
1997	38,115	77	38,192	1.002	38,280	87	38,203	1.002	38,291	62	38,177	1.002	38,265
1998	39,234	106	39,341	1.002	39,432	120	39,354	1.002	39,445	91	39,325	1.002	39,416
1999	38,586	139	38,725	1.002	38,815	156	38,742	1.002	38,832	127	38,712	1.002	38,802
2000	40,074	174	40,249	1.002	40,342	198	40,272	1.002	40,365	166	40,240	1.002	40,333
2001	41,180	205	41,385	1.002	41,480	234	41,414	1.002	41,510	197	41,377	1.002	41,472
2002	41,459	241	41,700	1.002	41,797	269	41,728	1.002	41,825	240	41,699	1.002	41,796
2003	39,159	296	39,455	1.002	39,546	331	39,489	1.002	39,581	303	39,461	1.002	39,552
2004	42,910	403	43,313	1.002	43,413	429	43,339	1.002	43,440	420	43,330	1.002	43,430
2005	47,698	536	48,234	1.002	48,345	582	48,279	1.002	48,391	596	48,293	1.002	48,405
2006	51,290	735	52,025	1.002	52,145	771	52,061	1.002	52,181	812	52,103	1.002	52,223
2007	52,906	973	53,879	1.002	54,003	1,005	53,910	1.002	54,035	1,064	53,969	1.002	54,094
2008	56,833	1,264	58,097	1.002	58,231	1,325	58,158	1.002	58,292	1,397	58,229	1.002	58,364
2009	51,680	1,507	53,186	1.002	53,309	1,566	53,246	1.002	53,369	1,699	53,379	1.002	53,502
2010	44,361	1,793	46,154	1.002	46,261	1,835	46,197	1.002	46,304	2,035	46,396	1.002	46,503
2011	40,493	2,281	42,774	1.002	42,873	2,330	42,823	1.002	42,922	2,445	42,938	1.002	43,038
2012	37,256	2,887	40,142	1.002	40,235	3,020	40,276	1.002	40,369	2,983	40,238	1.002	40,331
2013	38,123	3,764	41,887	1.002	41,983	3,972	42,095	1.002	42,192	3,644	41,767	1.002	41,863
2014	40,937	5,072	46,009	1.002	46,115	5,229	46,165	1.002	46,272	4,728	45,665	1.002	45,770
2015	40,619	6,562	47,181	1.002	47,290	6,941	47,559	1.002	47,669	5,979	46,598	1.002	46,706
2016	41,801	8,523	50,324	1.002	50,440	9,088	50,889	1.002	51,007	7,733	49,534	1.002	49,648
2017	43,822	11,023	54,845	1.002	54,972	11,857	55,679	1.002	55,808	9,948	53,771	1.002	53,895
2018	46,832	14,382	61,214	1.002	61,355	15,505	62,337	1.002	62,481	13,210	60,042	1.002	60,181
2019	48,622	18,766	67,389	1.002	67,544	20,298	68,921	1.002	69,080	17,580	66,203	1.002	66,356
2020	43,808	22,894	66,702	1.002	66,856	25,691	69,499	1.002	69,660	22,225	66,034	1.002	66,186
2021	36,291	32,415	68,706	1.002	68,865	33,546	69,837	1.002	69,999	31,952	68,243	1.002	68,401
2022	25,672	44,192	69,865	1.002	70,026	46,530	72,203	1.002	72,369	43,077	68,749	1.002	68,908
2023	9,254	64,943	74,197	1.002	74,368	65,770	75,024	1.002	75,198	62,331	71,585	1.002	71,750
Totals	1,294,306	246,316	1,540,622		1,544,182	258,865	1,553,172		1,556,760	237,162	1,531,468		1,535,006

(2) Section MAF - III, Exhibit 9
(3) Section MAF - III, Exhibit 14
(4) = (2) + (3)
(5) Section MAF - III, Exhibit 9
(6) = (4) x (5)
(7) Section MAF - III, Exhibit 14
(8) = (2) + (7)
(9) Section MAF - III, Exhibit 9
(10) = (8) x (9)
(11) Section MAF - III, Exhibit 15
(12) = (2) + (11)
(13) Section MAF - III, Exhibit 9
(14) = (12) x (13)

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid to Ultimate Claims

Data evaluated as of @06/30/23

Periods

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	63	205	169	111	82	54	43	34	26	20	11	9	6	5	4	3	2	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1
1993	78	232	175	117	74	54	40	32	23	13	9	6	6	4	3	2	1	2	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1994	85	255	191	114	76	51	37	29	18	13	10	8	7	5	4	3	3	2	2	2	1	1	1	1	1	0	0	0	0	0	0	1
1995	99	271	184	122	77	56	39	25	21	12	10	7	6	5	4	3	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	1
1996	107	270	196	124	80	54	34	25	18	16	11	8	5	4	4	3	3	2	1	1	2	1	1	1	1	1	1	0	0	0	0	1
1997	107	316	204	129	86	56	39	29	22	16	13	10	8	6	5	4	3	3	3	2	2	1	2	2	1	1	1	0	0	0	0	1
1998	119	303	211	141	82	58	39	28	22	19	15	10	9	8	7	5	6	4	2	2	2	1	1	1	1	1	1	0	0	0	0	1
1999	104	300	213	125	88	61	43	32	25	20	14	10	8	8	6	5	4	3	3	3	2	1	1	1	1	1	1	0	0	0	0	1
2000	102	307	212	148	93	63	45	36	27	17	16	12	11	11	8	8	6	4	4	4	3	1	1	1	1	1	1	0	0	0	1	1
2001	98	314	252	164	104	73	51	37	27	22	21	16	14	11	8	8	6	6	5	4	3	2	1	1	1	1	1	1	0	0	1	1
2002	109	355	266	162	103	70	53	37	32	27	25	22	17	12	10	9	7	5	4	3	3	3	1	1	1	1	1	1	0	0	1	1
2003	106	342	251	169	105	69	53	41	35	29	21	21	17	15	11	8	6	5	4	3	2	2	1	1	1	1	1	1	0	0	1	1
2004	129	373	259	166	106	74	60	47	39	32	26	19	18	13	11	8	8	5	4	4	3	2	1	1	1	1	1	1	0	0	1	1
2005	180	399	267	172	113	91	75	56	44	37	29	25	18	15	13	10	9	6	5	4	3	2	1	1	1	1	1	1	1	0	1	1
2006	181	401	270	183	132	101	81	60	51	39	31	22	17	15	12	9	7	5	5	4	3	2	2	1	1	1	1	1	1	0	1	1
2007	157	355	284	205	153	122	90	67	51	41	32	25	21	17	13	13	9	6	5	4	3	2	2	1	1	1	1	1	1	0	1	1
2008	106	359	336	260	189	144	101	76	63	48	39	31	26	20	15	15	9	7	5	4	3	2	2	1	1	1	1	1	1	0	1	1
2009	127	417	354	256	179	128	97	77	60	48	37	32	24	21	16	12	9	7	5	5	3	2	2	1	1	1	1	1	1	0	1	1
2010	140	417	335	246	182	133	93	67	52	39	32	24	20	16	15	13	10	7	6	5	4	2	2	2	1	1	1	1	1	1	1	1
2011	135	382	304	230	172	123	89	67	54	46	35	31	24	20	16	13	10	7	6	5	4	3	2	2	1	1	1	1	1	1	1	1
2012	121	332	304	242	170	125	86	66	60	46	37	27	25	21	17	14	11	8	6	5	4	3	2	2	1	1	1	1	1	1	1	1
2013	94	319	342	258	190	139	104	79	56	43	33	33	27	21	18	14	11	8	7	5	4	3	2	2	2	1	1	1	1	1	1	1
2014	105	384	347	258	187	140	106	80	64	49	42	34	28	22	18	15	12	8	7	6	4	3	2	2	2	2	1	1	1	1	1	1
2015	133	412	347	238	180	144	108	88	65	55	44	36	29	23	19	16	12	9	7	6	5	3	2	2	2	2	2	1	1	1	1	1
2016	168	467	343	250	199	144	111	82	70	57	46	37	30	24	20	16	13	9	7	6	5	3	2	2	2	2	2	1	1	1	1	1
2017	200	501	365	281	205	168	130	90	73	60	48	39	32	26	21	17	13	10	8	6	5	3	2	2	2	2	2	1	1	1	1	2
2018	257	584	418	299	240	190	124	94	76	62	50	41	33	27	22	18	14	10	8	7	5	4	3	2	2	2	2	1	1	1	1	2
2019	296	696	476	360	286	178	130	98	80	65	52	43	35	28	23	19	14	11	9	7	5	4	3	2	2	2	2	1	1	1	1	2
2020	399	768	549	396	251	186	136	102	83	68	55	45	36	29	24	20	15	11	9	7	6	4	3	2	2	2	2	1	1	1	1	2
2021	374	779	531	351	262	194	142	107	87	71	57	47	38	30	25	21	16	12	9	8	6	4	3	2	2	2	2	1	1	1	1	2
2022	397	812	510	367	274	203	148	112	91	74	60	49	40	32	26	21	16	12	10	8	6	4	3	3	2	2	2	1	1	1	1	2
2023	420	774	533	383	286	212	155	117	95	78	62	51	41	33	27	22	17	13	10	8	6	4	3	3	2	2	2	1	1	1	1	2

Incremental Paid to Net Earned Premium

Periods

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	0.611	1.981	1.632	1.067	0.789	0.524	0.413	0.330	0.248	0.197	0.107	0.083	0.062	0.045	0.034	0.026	0.017	0.012	0.010	0.012	0.015	0.013	0.011	0.007	0.007	0.011	0.013	0.010	0.007	0.005	0.007	0.005
1993	0.702	2.073	1.561	1.050	0.662	0.484	0.360	0.284	0.202	0.117	0.081	0.052	0.051	0.038	0.030	0.020	0.012	0.016	0.020	0.015	0.011	0.009	0.009	0.007	0.006	0.006	0.006	0.002	0.001	0.001	0.000	0.005
1994	0.728	2.169	1.624	0.974	0.650	0.433	0.316	0.244	0.154	0.114	0.083	0.064	0.061	0.040	0.032	0.025	0.023	0.021	0.014	0.014	0.012	0.010	0.006	0.005	0.005	0.004	0.002	0.000	0.000	0.000	0.004	0.005
1995	0.794	2.170	1.470	0.975	0.619	0.449	0.310	0.204	0.167	0.095	0.083	0.059	0.051	0.042	0.034	0.025	0.025	0.017	0.012	0.010	0.008	0.003	0.004	0.003	0.003	0.003	0.002	0.002	0.003	0.002	0.004	0.005
1996	0.812	2.049	1.488	0.942	0.605	0.407	0.258	0.192	0.133	0.119	0.081	0.062	0.039	0.030	0.028	0.023	0.024	0.017	0.010	0.007	0.012	0.005	0.006	0.004	0.004	0.005	0.004	0.002	0.003	0.002	0.004	0.005
1997	0.771	2.287	1.478	0.931	0.618	0.402	0.283	0.212	0.156	0.119	0.097	0.072	0.061	0.040	0.035	0.026	0.025	0.021	0.023	0.015	0.012	0.010	0.012	0.014	0.010	0.006	0.005	0.003	0.003	0.002	0.004	0.005
1998	0.835	2.130	1.484	0.989	0.573	0.407	0.275	0.199	0.157	0.135	0.103	0.071	0.061	0.054	0.051	0.037	0.040	0.027	0.015	0.014	0.015	0.009	0.007	0.007	0.007	0.004	0.005	0.003	0.003	0.002	0.004	0.005
1999	0.707	2.036	1.444	0.845	0.596	0.416	0.292	0.220	0.169	0.134	0.093	0.066	0.057	0.054	0.041	0.034	0.027	0.022	0.020	0.018	0.016	0.008	0.007	0.006	0.005	0.006	0.006	0.004	0.003	0.002	0.004	0.006
2000	0.654	1.971	1.363	0.950	0.595	0.402	0.286	0.230	0.176	0.110	0.102	0.079	0.069	0.069	0.052	0.048	0.038	0.027	0.024	0.023	0.017	0.009	0.009	0.006	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2001	0.599	1.914	1.538	0.997	0.636	0.445	0.309	0.223	0.167	0.135	0.130	0.098	0.085	0.065	0.051	0.052	0.039	0.035	0.029	0.023	0.016	0.012	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2002	0.652	2.127	1.593	0.968	0.615	0.416	0.316	0.222	0.193	0.160	0.149	0.131	0.104	0.074	0.062	0.051	0.039	0.032	0.026	0.020	0.016	0.018	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2003	0.605	1.954	1.436	0.964	0.598	0.397	0.302	0.236	0.202	0.166	0.120	0.118	0.099	0.083	0.064	0.048	0.035	0.026	0.020	0.016	0.014	0.011	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2004	0.737	2.139	1.484	0.951	0.607	0.424	0.346	0.269	0.226	0.184	0.152	0.110	0.104	0.072	0.062	0.048	0.045	0.031	0.024	0.024	0.016	0.011	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2005	0.970	2.152	1.439	0.927	0.608	0.491	0.404	0.299	0.236	0.198	0.154	0.136	0.099	0.080	0.070	0.056	0.047	0.034	0.025	0.021	0.016	0.011	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2006	0.970	2.143	1.443	0.977	0.707	0.541	0.433	0.320	0.274	0.211	0.165	0.119	0.091	0.078	0.062	0.049	0.039	0.026	0.026	0.021	0.017	0.011	0.008	0.007	0.006	0.006	0.006	0.004	0.003	0.003	0.004	0.006
2007	0.819	1.850	1.481	1.072	0.797	0.637	0.471	0.349	0.266	0.213	0.169	0.132	0.107	0.090	0.069	0.066	0.049	0.032	0.026	0.022	0.017	0.011	0.009	0.007	0.007	0.007	0.006	0.004	0.003	0.003	0.004	0.006
2008	0.525	1.777	1.662	1.285	0.936	0.714	0.499	0.377	0.311	0.240	0.191	0.153	0.130	0.097	0.075	0.072	0.044	0.033	0.026	0.022	0.017	0.012	0.009	0.007	0.007	0.007	0.006	0.004	0.003	0.003	0.004	0.006
2009	0.609	2.005	1.700	1.230	0.863	0.616	0.465	0.372	0.289	0.229	0.180	0.155	0.113	0.101	0.078	0.059	0.045	0.033	0.027	0.022	0.017	0.012	0.009	0.007	0.007	0.007	0.006	0.004	0.003	0.003	0.004	0.006
2010	0.659	1.966	1.577	1.158	0.856	0.625	0.440	0.316	0.245	0.183	0.148	0.113	0.094	0.076	0.073	0.060	0.046	0.034	0.027	0.023	0.018	0.012	0.009	0.008	0.007	0.007	0.007	0.004	0.003	0.003	0.005	0.007
2011	0.618	1.746	1.390	1.049	0.788	0.560	0.408	0.307	0.246	0.210	0.162	0.140	0.112	0.090	0.074	0.061	0.046	0.034	0.028	0.023	0.018	0.012	0.009	0.008	0.007	0.007	0.007	0.004	0.004	0.003	0.005	0.007
2012	0.520	1.431	1.310	1.045	0.731	0.540	0.371	0.284	0.258	0.198	0.161	0.117	0.113	0.091	0.075	0.062	0.047	0.035	0.028	0.023	0.018	0.012	0.009	0.008	0.007	0.007	0.007	0.004	0.004	0.003	0.005	0.007
2013	0.390	1.321	1.416	1.069	0.785	0.573	0.429	0.328	0.230	0.178	0.137	0.141	0.115	0.093	0.076	0.063	0.048	0.035	0.028	0.024	0.018	0.013	0.009	0.008	0.007	0.007	0.007	0.004	0.004	0.003	0.005	0.007
2014	0.429	1.572	1.423	1.056	0.764	0.574	0.435	0.328	0.261	0.199	0.174	0.143	0.116	0.094	0.077	0.063	0.049	0.036	0.029	0.024	0.019	0.013	0.009	0.008	0.007	0.007	0.007	0.004	0.004	0.003	0.005	0.007
2015	0.512	1.589	1.341	0.920	0.693	0.558	0.417	0.338	0.252	0.219	0.177	0.145	0.118	0.095	0.078	0.064	0.049	0.036	0.029	0.025	0.019	0.013	0.010	0.008	0.007	0.007	0.007	0.004	0.004	0.003	0.005	0.007
2016	0.624	1.727	1.268	0.925	0.735	0.534	0.410	0.304	0.271	0.222	0.180	0.148	0.120	0.097	0.080	0.065	0.050	0.037	0.030	0.025	0.019	0.013	0.010	0.008	0.008	0.007	0.007	0.005	0.004	0.003	0.005	0.007
2017	0.708	1.777	1.294	0.995	0.727	0.595	0.462	0.334	0.275	0.225	0.182	0.150	0.122	0.098	0.081	0.066	0.051	0.037	0.030	0.025	0.019	0.013	0.010	0.008	0.008	0.008	0.007	0.005	0.004	0.003	0.005	0.007
2018	0.875	1.992	1.426	1.022	0.818	0.649	0.444	0.339	0.279	0.229	0.185	0.152	0.124	0.100	0.082	0.067	0.052	0.038	0.031	0.026	0.020	0.013	0.010	0.009	0.008	0.008	0.007	0.005	0.004	0.003	0.005	0.007
2019	0.969	2.280	1.557	1.178	0.935	0.609	0.451	0.344	0.283	0.232	0.188	0.154	0.125	0.101	0.083	0.068	0.052	0.038	0.031	0.026	0.020	0.014	0.010	0.009	0.008	0.008	0.008	0.005	0.004	0.003	0.005	0.007
2020	1.211	2.330	1.666	1.201	0.827	0.619	0.458	0.350	0.287	0.235	0.191	0.157	0.127	0.103	0.085	0.069	0.053	0.039	0.032	0.026	0.020	0.014	0.010	0.009	0.008	0.008	0.008	0.005	0.004	0.003	0.005	0.008
2021	1.182	2.462	1.678	1.105	0.839	0.628	0.464	0.355	0.291	0.239	0.193	0.159	0.129	0.104	0.086	0.070	0.054	0.040	0.032	0.027	0.021	0.014	0.011	0.009	0.008	0.008	0.008	0.005	0.004	0.003	0.005	0.008
2022	1.185	2.423	1.547	1.121	0.852	0.637	0.471	0.360	0.296	0.243	0.196	0.161	0.131	0.106	0.087	0.072	0.055	0.040	0.033	0.027	0.021	0.014	0.011	0.009	0.008	0.008	0.008	0.005	0.004	0.004	0.005	0.008
2023	1.253	2.265	1.570	1.138	0.864	0.647	0.479	0.366	0.300	0.246	0.199	0.164	0.133	0.108	0.088	0.073	0.055	0.041	0.033	0.028	0.021	0.015	0.011	0.009	0.008	0.008	0.008	0.005	0.004	0.004	0.006	0.008
Selection Based On Incremental Paid to Ultimate Claims																																
Latest Diag. Trended	439	848	555	414	299	199	136	86	68	51	35	28	26	17	17	15	10	5	5	4	3	3	1	1	1	1	1	0	0	0	0	1
7 Year Trended Avg.	376	741	488	336	240	170	119	86	67	52	40	31	24	19	15	12	8	6	5	4	3	2	1	1	1	1	1	0	0	0	0	1
10yr Indicated Trend	1.174	1.114	1.066	1.054	1.046	1.040	1.029	1.021	1.019	1.020	1.027	1.042	1.041	1.061	1.076	1.090	1.069	1.068	1.109	1.149	1.100	1.143	1.056	1.069	1.065	0.947						
Sel. Severity	376	741	488	336	240	170	119	86	67	52	40	31	24	19	15	12	8	6	5	4	3	2	1	1	1	1	1	0	0	0	0	1
Sel. Historical Trend	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
Sel. Future Trend		1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
Selection Based On Incremental Paid to Premium																																
Latest Diag. Trended	1.309	2.532	1.753	1.255	0.978	0.678	0.483	0.317	0.264	0.208	0.143	0.123	0.117	0.080	0.082	0.076	0.051	0.028	0.027	0.025	0.015	0.019	0.009	0.006	0.005	0.004	0.005	0.002	0.003	0.000	0.000	0.005
7 Year Trended Avg.	1.098	2.232	1.524	1.088	0.814	0.600	0.438	0.329	0.267	0.215	0.172	0.139	0.111	0.089	0.072	0.058	0.044	0.032	0.025	0.021	0.016	0.011	0.008	0.007	0.006	0.006	0.005	0.003	0.003	0.002	0.004	0.005
10yr Indicated Trend	1.132	1.072	1.025	1.010	1.004	1.000	0.991	0.984	0.984	0.987	0.993	1.010	1.010	1.031	1.044	1.056	1.034	1.031	1.068	1.105	1.053	1.093	1.006	1.018	1.013	0.898						
Sel. Rate	1.098	2.232	1.524	1.088	0.814	0.600	0.438	0.329	0.267	0.215	0.172	0.139	0.111	0.089	0.072	0.058	0.044	0.032	0.025	0.021	0.016	0.011	0.008	0.007	0.006	0.006	0.005	0.003	0.003	0.002	0.004	0.005
Sel. Historical Trend	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
Sel. Future Trend		1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid Based On Ultimate Claims

Data evaluated as of @06/30/23

Accident Year Ending June 30	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	2,651	8,600	7,086	4,633	3,427	2,275	1,795	1,435	1,078	855	465	361	270	195	149	113	75	50	44	50	66	58	49	32	31	46	55	42	29	23	29	22
1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	21
1994	3,279	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	21	16	9	1	1	0	15	22
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	936	765	437	381	270	235	195	154	116	113	77	55	47	36	13	17	12	12	14	8	9	12	10	15	22
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	12	10	15	22
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	15	13	10	16	23
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	26	16	13	11	17	24
1999	3,721	10,712	7,598	4,448	3,138	2,187	1,536	1,155	890	703	487	347	298	286	217	178	144	118	107	97	82	41	38	30	25	28	27	16	14	11	17	25
2000	3,587	10,803	7,472	5,207	3,261	2,205	1,568	1,258	966	604	560	431	376	376	284	264	211	149	133	128	95	51	50	34	31	29	28	17	14	12	18	26
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	34	30	29	27	17	14	12	18	25
2002	3,386	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	136	106	81	92	40	33	30	28	27	16	14	11	17	25
2003	3,157	10,199	7,497	5,029	3,122	2,070	1,577	1,229	1,056	867	624	614	517	433	334	251	181	137	105	84	74	54	40	33	30	28	27	16	14	11	17	25
2004	3,934	11,418	7,924	5,076	3,238	2,264	1,846	1,439	1,205	984	810	585	556	384	331	256	240	163	128	129	86	58	43	36	32	30	29	18	15	12	19	27
2005	5,490	12,185	8,147	5,246	3,442	2,779	2,288	1,694	1,335	1,123	870	771	558	452	398	317	265	193	144	117	89	61	45	37	33	32	30	18	15	13	19	28
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	288	231	156	152	127	97	66	48	40	36	34	32	20	17	14	21	30
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	199	160	133	102	69	51	43	38	36	34	21	17	15	22	32
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,132	2,366	1,956	1,507	1,198	962	815	612	473	455	275	202	163	135	104	70	52	43	39	37	35	21	18	15	23	32
2009	3,494	11,506	9,757	7,058	4,952	3,535	2,668	2,132	1,661	1,315	1,030	892	651	579	450	334	255	188	151	126	96	65	48	40	36	34	32	20	16	14	21	30
2010	3,458	10,313	8,270	6,076	4,492	3,276	2,306	1,660	1,286	963	779	591	492	400	382	313	239	176	141	118	90	61	45	38	34	32	30	18	15	13	20	28
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	469	386	316	242	178	143	119	91	62	46	38	34	32	30	19	16	13	20	28
2012	2,783	7,652	7,007	5,587	3,910	2,888	1,982	1,519	1,379	1,061	859	627	587	473	389	319	243	179	144	120	92	62	46	38	34	32	31	19	16	13	20	29
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	755	612	493	406	333	254	187	150	125	96	65	48	40	36	34	32	20	16	14	21	30
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	1,000	816	662	533	439	360	275	202	163	135	104	70	52	43	39	37	35	21	18	15	23	32
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,291	1,039	848	688	554	456	374	285	210	169	141	108	73	54	45	40	38	36	22	18	15	23	34
2016	3,995	11,062	8,125	5,924	4,707	3,419	2,625	1,944	1,658	1,351	1,087	887	720	580	477	391	298	219	177	147	113	76	56	47	42	40	38	23	19	16	25	35
2017	4,732	11,872	8,643	6,651	4,856	3,979	3,089	2,126	1,731	1,410	1,135	926	752	605	498	408	312	229	184	153	118	80	59	49	44	42	39	24	20	17	26	37
2018	6,044	13,757	9,845	7,055	5,648	4,482	2,927	2,210	1,799	1,465	1,179	963	781	629	518	424	324	238	192	159	122	83	61	51	45	43	41	25	21	17	27	38
2019	6,809	16,019	10,941	8,279	6,574	4,089	2,987	2,255	1,836	1,495	1,204	982	797	642	529	433	330	243	196	163	125	85	62	52	46	44	42	26	21	18	27	39
2020	8,280	15,926	11,390	8,212	5,205	3,854	2,815	2,125	1,730	1,409	1,134	926	751	605	498	408	311	229	184	153	118	80	59	49	44	42	39	24	20	17	26	37
2021	8,060	16,790	11,441	7,562	5,651	4,184	3,056	2,307	1,878	1,530	1,232	1,005	816	657	541	443	338	249	200	167	128	87	64	53	47	45	43	26	22	18	28	40
2022	8,433	17,240	10,826	7,784	5,817	4,307	3,146	2,375	1,934	1,575	1,268	1,035	840	676	557	456	348	256	206	171	131	89	66	55	49	46	44	27	22	19	29	41
2023	9,254	17,051	11,732	8,435	6,304	4,668	3,409	2,574	2,095	1,707	1,374	1,121	910	733	603	494	377	277	223	186	142	96	71	59	53	50	48	29	24	20	31	44

Incremental Paid Based On Premium

Period	Periods 0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
1992	2,651	8,600	7,086	4,633	3,427	2,275	1,795	1,435	1,078	855	465	361	270	195	149	113	75	50	44	50	66	58	49	32	31	46	55	42	29	23	29	22
1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	22
1994	3,279	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	21	16	9	1	1	0	16	23
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	936	765	437	381	270	235	195	154	116	113	77	55	47	36	13	17	12	12	14	8	9	12	11	17	24
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	13	11	17	25
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	17	14	12	18	26
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	28	18	15	12	19	28
1999	3,721	10,712	7,598	4,448	3,138	2,187	1,536	1,155	890	703	487	347	298	286	217	178	144	118	107	97	82	41	38	30	25	31	29	18	15	13	20	29
2000	3,587	10,803	7,472	5,207	3,261	2,205	1,568	1,258	966	604	560	431	376	376	284	264	211	149	133	128	95	51	50	34	33	32	31	20	16	14	21	31
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	36	33	32	31	20	16	14	21	31
2002	3,386	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	136	106	81	92	41	35	32	32	30	19	16	14	21	30
2003	3,157	10,199	7,497	5,029	3,122	2,070	1,577	1,229	1,056	867	624	614	517	433	334	251	181	137	105	84	74	56	42	36	32	32	31	19	16	14	21	31
2004	3,934	11,418	7,924	5,076	3,238	2,264	1,846	1,439	1,205	984	810	585	556	384	331	256	240	163	128	129	86	58	44	37	34	33	32	20	17	14	22	32
2005	5,490	12,185	8,147	5,246	3,442	2,779	2,288	1,694	1,335	1,123	870	771	558	452	398	317	265	193	144	120	92	63	47	40	36	36	35	22	18	15	24	34
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	288	231	156	152	127	98	67	50	42	39	38	37	23	19	16	25	36
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	197	159	134	103	70	52	44	40	40	38	24	20	17	27	38
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,132	2,366	1,956	1,507	1,198	962	815	612	473	455	279	205	166	139	107	73	54	46	42	42	40	25	21	18	28	40
2009	3,494	11,506	9,757	7,058	4,952	3,535	2,668	2,132	1,661	1,315	1,030	892	651	579	450	338	259	190	154	129	99	68	51	43	39	39	37	23	20	17	26	37
2010	3,458	10,313	8,270	6,076	4,492	3,276	2,306	1,660	1,286	963	779	591	492	400	382	314	240	176	143	120	92	63	47	40	36	36	34	22	18	15	24	34
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	471	387	318	243	179	144	121	93	64	47	40	37	36	35	22	18	16	24	35
2012	2,783	7,652	7,007	5,587	3,910	2,888	1,982	1,519	1,379	1,061	859	627	604	488	401	330	252	185	150	126	97	66	49	42	38	38	36	23	19	16	25	36
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	785	638	515	424	348	266	195	158	133	102	70	52	44	40	40	38	24	20	17	26	38
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	1,013	833	677	547	450	369	282	207	168	141	108	74	55	47	43	42	41	25	21	18	28	40
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,341	1,085	892	725	586	482	395	302	222	180	151	116	79	59	50	46	45	43	27	23	19	30	43
2016	3,995	11,062	8,125	5,924	4,707	3,419	2,625	1,944	1,733	1,421	1,150	945	768	620	510	419	320	235	190	160	123	84	63	53	48	48	46	29	24	21	32	46
2017	4,732	11,872	8,643	6,651	4,856	3,979	3,089	2,234	1,835	1,504	1,218	1,000	813	657	540	444	339	249	202	169	130	89	66	56	51	51	49	31	26	22	34	48
2018	6,044	13,757	9,845	7,055	5,648	4,482	3,067	2,344	1,925	1,578	1,277	1,049	853	689	567	465	356	261	212	177	137	93	70	59	54	53	51	32	27	23	35	51
2019	6,809	16,019	10,941	8,279	6,574	4,283	3,168	2,421	1,988	1,630	1,319	1,084	881	712	585	481	367	270	218	183	141	96	72	61	55	55	53	33	28	24	36	52
2020	8,280	15,926	11,390	8,212	5,650	4,228	3,128	2,390	1,963	1,609	1,303	1,070	870	703	578	475	363	267	216	181	139	95	71	60	55	54	52	33	27	23	36	52
2021	8,060	16,790	11,441	7,533	5,721	4,282	3,168	2,420	1,988	1,629	1,319	1,084	881	712	585	481	367	270	218	183	141	96	72	61	55	55	53	33	28	24	36	52
2022	8,433	17,240	11,007	7,977	6,058	4,534	3,354	2,563	2,105	1,725	1,397	1,148	933	754	620	509	389	286	231	194	149	102	76	64	59	58	56	35	29	25	39	55
2023	9,254	16,734	11,600	8,406	6,384	4,778	3,535	2,701	2,218	1,818	1,472	1,209	983	794	653	536	410	301	244	204	157	107	80	68	62	61	59	37	31	26	41	58

Washington Department of Labor & Industries

Vocational Rehabilitation

Incremental Paid to Active Time Loss Claims

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
	Periods																															
1992	2,651	8,600	7,086	4,633	3,427	2,275	1,795	1,435	1,078	855	465	361	270	195	149	113	75	50	44	50	66	58	49	32	31	46	55	42	29	23	29	22
1993	3,073	9,077	6,837	4,598	2,899	2,119	1,578	1,242	886	512	357	227	225	165	132	86	54	68	86	67	48	39	38	31	26	28	24	11	5	6	1	14
1994	3,279	9,774	7,319	4,389	2,931	1,949	1,425	1,097	694	514	375	290	277	182	144	113	104	94	61	61	55	46	29	21	21	16	9	1	1	0	10	15
1995	3,647	9,965	6,749	4,476	2,840	2,062	1,425	936	765	437	381	270	235	195	154	116	113	77	55	47	36	13	17	12	12	14	8	9	12	10	10	15
1996	3,782	9,542	6,928	4,386	2,819	1,893	1,202	892	618	556	375	289	183	138	129	109	113	78	49	34	57	25	26	19	20	24	20	7	9	10	10	15
1997	3,797	11,259	7,277	4,585	3,044	1,978	1,395	1,045	766	586	480	356	302	197	174	126	124	103	111	75	58	49	57	69	49	28	24	14	10	10	11	16
1998	4,253	10,846	7,554	5,037	2,917	2,070	1,401	1,013	798	687	523	363	312	276	259	186	205	137	75	72	78	46	36	34	38	19	26	15	11	11	12	17
1999	3,721	10,712	7,598	4,448	3,138	2,187	1,536	1,155	890	703	487	347	298	286	217	178	144	118	107	97	82	41	38	30	25	31	27	16	11	11	12	18
2000	3,587	10,803	7,472	5,207	3,261	2,205	1,568	1,258	966	604	560	431	376	376	284	264	211	149	133	128	95	51	50	34	34	32	28	16	12	12	13	19
2001	3,244	10,361	8,326	5,401	3,442	2,409	1,675	1,207	903	730	705	530	458	354	276	281	213	190	156	125	85	67	45	32	34	32	28	16	12	12	13	19
2002	3,386	11,045	8,271	5,025	3,194	2,161	1,639	1,151	1,003	830	771	680	542	387	321	265	204	167	136	106	81	92	45	32	34	31	28	16	12	12	13	19
2003	3,157	10,199	7,497	5,029	3,122	2,070	1,577	1,229	1,056	867	624	614	517	433	334	251	181	137	105	84	74	59	45	32	34	32	28	16	12	12	13	19
2004	3,934	11,418	7,924	5,076	3,238	2,264	1,846	1,439	1,205	984	810	585	556	384	331	256	240	163	128	129	92	64	49	35	37	34	31	18	13	13	14	20
2005	5,490	12,185	8,147	5,246	3,442	2,779	2,288	1,694	1,335	1,123	870	771	558	452	398	317	265	193	144	154	97	68	52	37	39	36	32	19	13	14	15	22
2006	5,752	12,711	8,560	5,793	4,192	3,207	2,568	1,897	1,628	1,251	979	705	542	462	367	288	231	156	159	169	107	74	57	40	43	40	35	20	15	15	16	24
2007	5,017	11,333	9,072	6,567	4,882	3,900	2,887	2,138	1,628	1,305	1,033	809	656	550	424	403	301	199	169	180	113	79	60	43	45	42	38	22	16	16	17	25
2008	3,301	11,169	10,441	8,074	5,884	4,488	3,132	2,366	1,956	1,507	1,198	962	815	612	473	455	305	204	173	184	117	81	62	44	47	44	39	22	16	16	17	26
2009	3,494	11,506	9,757	7,058	4,952	3,535	2,668	2,132	1,661	1,315	1,030	892	651	579	450	390	285	192	163	173	109	76	58	41	44	41	36	21	15	15	16	24
2010	3,458	10,313	8,270	6,076	4,492	3,276	2,306	1,660	1,286	963	779	591	492	400	428	369	270	181	154	163	103	72	55	39	41	39	34	20	14	14	15	23
2011	3,236	9,144	7,278	5,490	4,123	2,930	2,138	1,607	1,286	1,097	847	733	584	418	426	368	269	181	153	163	103	72	55	39	41	38	34	20	14	14	15	23
2012	2,783	7,652	7,007	5,587	3,910	2,888	1,982	1,519	1,379	1,061	859	627	553	415	424	365	267	179	152	162	102	71	54	39	41	38	34	19	14	14	15	23
2013	2,168	7,344	7,873	5,945	4,366	3,187	2,384	1,825	1,280	990	760	579	569	426	435	376	275	184	156	166	105	73	56	40	42	39	35	20	14	15	16	23
2014	2,492	9,140	8,272	6,139	4,443	3,335	2,530	1,908	1,520	1,157	842	617	606	455	464	400	293	197	167	177	112	78	60	42	45	42	37	21	15	16	17	25
2015	3,139	9,751	8,228	5,646	4,254	3,421	2,557	2,075	1,549	1,136	863	632	621	466	475	410	300	201	171	182	115	80	61	43	46	43	38	22	16	16	17	25
2016	3,995	11,062	8,125	5,924	4,707	3,419	2,625	1,944	1,568	1,172	890	652	640	480	490	423	309	208	176	187	118	82	63	45	47	44	39	23	16	17	18	26
2017	4,732	11,872	8,643	6,651	4,856	3,979	3,089	1,992	1,613	1,205	915	671	659	494	504	435	318	214	181	193	122	85	65	46	49	45	40	23	17	17	18	27
2018	6,044	13,757	9,845	7,055	5,648	4,482	3,020	2,041	1,653	1,235	938	687	675	506	517	446	326	219	186	197	125	87	66	47	50	47	41	24	17	17	19	28
2019	6,809	16,019	10,941	8,279	6,574	4,293	3,037	2,053	1,662	1,242	943	691	679	509	520	448	328	220	187	198	125	87	67	47	50	47	41	24	17	18	19	28
2020	8,280	15,926	11,390	8,212	5,893	3,988	2,822	1,907	1,544	1,154	876	642	631	473	483	416	305	204	173	184	117	81	62	44	47	44	39	22	16	16	17	26
2021	8,060	16,790	11,441	8,171	6,305	4,267	3,019	2,040	1,652	1,235	938	687	675	506	517	446	326	219	186	197	125	87	66	47	50	47	41	24	17	17	19	28
2022	8,433	17,240	10,659	8,290	6,397	4,330	3,063	2,070	1,676	1,253	951	697	685	513	524	452	331	222	188	200	126	88	67	48	51	47	42	24	17	18	19	28
2023	9,254	16,318	11,385	8,855	6,833	4,625	3,272	2,211	1,791	1,338	1,016	745	731	548	560	483	353	237	201	214	135	94	72	51	54	50	45	26	18	19	20	30

Incremental Paid Based On Active Time Loss Claims

Period	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384
	Periods																															
1992	170	1,941	2,673	2,698	2,813	2,377	2,299	2,160	2,065	2,112	1,461	1,426	1,336	1,210	1,031	969	914	738	729	952	1,260	1,312	1,478	1,245	1,365	2,095	2,891	2,814	2,431	1,914	2,448	2,159
1993	219	2,228	2,894	2,976	2,538	2,493	2,203	2,275	2,141	1,586	1,462	1,213	1,480	1,286	1,227	1,130	819	1,099	1,561	1,416	1,221	1,380	1,595	1,795	1,835	2,787	2,424	1,807	829	1,511	156	2,224
1994	236	2,328	3,148	2,934	2,856	2,365	2,254	2,412	1,766	1,649	1,524	1,474	1,730	1,327	1,346	1,150	1,284	1,214	954	1,094	1,317	1,405	1,258	1,042	1,368	1,581	1,102	274	145	129	1,379	2,291
1995	272	2,579	3,086	3,115	2,687	2,703	2,474	1,913	2,056	1,467	1,519	1,275	1,323	1,412	1,304	1,152	1,330	1,146	1,004	1,205	1,166	549	886	705	892	1,137	730	905	1,126	1,276	1,420	2,360
1996	292	2,479	3,219	3,067	2,853	2,708	2,058	1,894	1,653	1,795	1,544	1,476	1,220	1,117	1,304	1,281	1,508	1,394	1,213	1,089	2,363	1,542	1,602	1,607	1,653	2,620	2,811	1,440	1,239	1,314	1,463	2,431
1997	290	2,835	3,196	3,215	3,044	2,476	2,176	2,120	1,777	1,669	1,689	1,576	1,635	1,404	1,509	1,353	1,728	1,665	2,314	1,985	1,947	1,745	2,272	2,866	2,229	1,487	1,401	1,608	1,276	1,353	1,507	2,503
1998	323	2,605	3,251	3,367	2,572	2,366	2,042	1,846	1,698	1,774	1,725	1,470	1,546	1,548	1,649	1,549	2,228	2,020	1,505	1,848	2,530	1,777	1,892	2,114	2,701	1,445	2,121	1,656	1,314	1,394	1,552	2,579
1999	285	2,633	3,366	2,803	2,487	2,264	1,987	1,897	1,667	1,749	1,486	1,346	1,366	1,564	1,658	1,760	1,758	1,766	2,024	2,374	2,425	1,594	1,825	1,890	1,916	2,135	2,184	1,706	1,354	1,436	1,599	2,656
2000	274	2,550	2,908	2,824	2,330	2,078	1,806	1,813	1,827	1,333	1,652	1,443	1,434	2,077	1,935	2,223	2,267	2,099	2,139	2,790	2,648	1,891	2,018	1,687	2,009	2,199	2,250	1,757	1,394	1,479	1,647	2,736
2001	262	2,348	3,033	2,811	2,352	2,167	1,882	1,726	1,584	1,601	1,837	1,676	1,846	1,890	1,945	2,483	2,371	2,632	2,595	2,845	2,135	2,320	1,661	1,895	2,069	2,265	2,318	1,810	1,436	1,523	1,696	2,818
2002	281	2,431	2,983	2,589	2,168	1,935	1,933	1,605	1,641	1,585	1,706	1,922	2,016	1,868	2,072	2,287	2,288	2,147	2,262	2,408	2,395	3,554	1,945	1,952	2,131	2,333	2,387	1,864	1,479	1,569	1,747	2,902
2003	278	2,322	2,889	2,738	2,318	2,033	1,867	1,754	1,818	1,787	1,714	2,201	2,440	2,503	2,695	2,733	2,551	2,367	2,631	3,000	2,964	2,289	2,003	2,010	2,195	2,403	2,459	1,920	1,524	1,616	1,799	2,989
2004	329	2,597	2,922	2,709	2,383	2,013	1,989	1,826	1,892	2,029	2,172	1,919	2,288	2,087	2,381	2,286	2,553	2,200	2,095	2,440	2,733	2,358	2,063	2,071	2,261	2,475	2,532	1,978	1,569	1,664	1,853	3,079
2005	459	2,750	3,008	2,799	2,257	2,185	2,177	1,995	2,102	2,233	2,255	2,615	2,386	2,528	2,783	2,855	2,706	2,615	2,521	2,839	2,815	2,428	2,125	2,133	2,329	2,550	2,608	2,037	1,616	1,714	1,909	3,171
2006	464	2,851	3,117	2,843	2,489	2,424	2,341	2,275	2,390	2,462	2,530	2,440	2,522	3,078	2,803	2,797	2,655	2,113	2,613	2,924	2,900	2,501	2,189	2,197	2,398	2,626	2,687	2,098	1,665	1,766	1,966	3,266
2007	416	2,426	2,909	2,784	2,579	2,637	2,615	2,375	2,359	2,452	2,425	2,569	2,829	3,053	2,829	3,173	2,838	2,605	2,692	3,012	2,987	2,576	2,254	2,263	2,470	2,705	2,767	2,161	1,715	1,819	2,025	3,364
2008	275	2,163	2,931	2,998	2,873	2,955	2,680	2,578	2,774	2,791	3,011	3,248	3,438	2,998	2,736	3,298	2,882	2,683	2,772	3,102	3,076	2,653	2,322	2,331	2,544	2,786	2,850	2,226	1,766	1,873	2,086	3,465
2009	323	2,344	3,120	3,058	2,857	2,797	2,762	2,965	2,945	3,057	3,122	3,405	3,177	3,271	2,982	3,108	2,969	2,763	2,855	3,195	3,169	2,733	2,392	2,400	2,621	2,870	2,936	2,293	1,819	1,930	2,149	3,569
2010	359	2,462	3,162	3,178	3,039	3,034	3,018	2,917	2,936	2,831	2,995	2,775	2,876	2,963	3,086	3,202	3,058	2,846	2,941	3,291	3,264	2,815	2,463	2,472	2,699	2,956	3,024	2,361	1,874	1,987	2,213	3,676
2011	348	2,397	3,036	3,162	3,239	3,071	3,103	3,050	3,240	3,493	3,256	3,543	3,359	3,198	3,179	3,298	3,150	2,932	3,029	3,390	3,362	2,900	2,537	2,547	2,780	3,044	3,115	2,432	1,930	2,047	2,279	3,787
2012	316	2,056	3,014	3,464	3,297	3,398	3,234	3,310	3,737	3,537	3,906	3,756	3,297	3,294	3,274	3,397	3,244	3,020	3,120	3,491	3,462	2,986	2,613	2,623	2,864	3,136	3,208	2,505	1,988	2,108	2,348	3,900
2013	248	1,956	3,357	3,562	3,498	3,593	3,596	3,732	3,343	3,380	3,289	3,475	3,396	3,393	3,372	3,499	3,341	3,110	3,214	3,596	3,566	3,076	2,692	2,702	2,950	3,230	3,304	2,580	2,047	2,172	2,418	4,017
2014	282	2,413	3,525	3,811	3,747	3,816	3,935	3,863	3,927	3,697	3,523	3,580	3,497	3,495	3,474	3,604	3,442	3,203	3,310	3,704	3,673	3,168	2,773	2,783	3,038	3,327	3,403	2,658	2,109	2,237	2,491	4,138
2015	380	2,758	3,861	3,851	3,906	4,213	3,909	3,952	3,787	3,651	3,628	3,687	3,602	3,600	3,578	3,712	3,545	3,299	3,410	3,815	3,784	3,263	2,856	2,866	3,129	3,426	3,505	2,737	2,172	2,304	2,566	4,262
2016	482	3,286	3,935	4,229	4,466	4,032	4,193	3,850	3,830	3,760	3,737	3,798	3,710	3,708	3,685	3,823	3,651	3,398	3,512	3,929	3,897	3,361	2,941	2,952	3,223	3,529	3,611	2,819	2,237	2,373	2,643	4,390
2017	593	3,753	4,365	4,714	4,256	4,382	4,273	3,949	3,945	3,873	3,849	3,911	3,822	3,819	3,796	3,938	3,761	3,500	3,617	4,047	4,014	3,462	3,030	3,041	3,320	3,635	3,719	2,904	2,304	2,444	2,722	4,522
2018	778	4,334	4,977	4,569	4,607	4,573	4,199	4,068	4,063	3,989	3,965	4,029	3,936	3,933	3,910	4,056	3,874	3,605	3,726	4,169	4,134	3,566	3,121	3,132	3,419	3,744	3,831	2,991	2,374	2,518	2,803	4,657
2019	934	4,976	4,878	4,824	4,702	4,486	4,325	4,190	4,185	4,109	4,084	4,150	4,054	4,051	4,027	4,178	3,990	3,714	3,838	4,294	4,258	3,673	3,214	3,226	3,522	3,856	3,945	3,081	2,445	2,593	2,888	4,797
2020	1,260	5,131	5,401	5,217	4,673	4,620	4,455	4,315	4,311	4,232	4,206	4,274	4,176	4,173	4,148	4,303	4,109	3,825	3,953	4,423	4,386	3,783	3,311	3,323	3,628	3,972	4,064	3,173	2,518	2,671	2,974	4,941
2021	1,173	5,492	5,576	4,997	4,813	4,759	4,589	4,445	4,440	4,359	4,332	4,402	4,301	4,298	4,272	4,432	4,233	3,940	4,071	4,555	4,518	3,897	3,410	3,423	3,737	4,091	4,186	3,269	2,594	2,751	3,063	5,089
2022	1,264	5,707	5,273	5,147	4,958	4,902	4,727	4,578	4,573	4,490	4,462	4,534	4,430	4,427	4,400	4,565	4,360	4,058	4,193	4,692	4,653	4,014	3,512	3,525	3,849	4,214	4,311	3,367	2,671	2,834	3,155	5,242
2023	1,371	5,209	5,431	5,301	5,106	5,049	4,868	4,716	4,710	4,625	4,596	4,670	4,563	4,560	4,532	4,702	4,491	4,180	4,319	4,833	4,793	4,134	3,618	3,631	3,964	4,340	4,441	3,468	2,752	2,919	3,250	5,399
Selection Based On Incremental Paid to Active Time Loss Claims																																
Latest Diag. Trended	1,412	5,878	5,743	5,374	4,843	4,711	4,401	3,965	3,901	3,807	3,388	3,869	3,460	3,052	3,072	3,397	2,923	2,176	2,597	2,513	3,053	3,660	1,711	1,737	1,974	1,488	1,443	1,484	1,160	133	161	2,224
7 Year Trended Avg.	1,137	5,057	5,120	4,851	4,537	4,355	4,077	3,834	3,718	3,544	3,420	3,374	3,201	3,105	2,996	3,018	2,798	2,529	2,537	2,756	2,654	2,222	1,888	1,840	1,950	2,073	2,059	1,561	1,203	1,239	1,339	2,159
30yr Indicated Trend	1.051	1.022	1.017	1.018	1.021	1.025	1.029	1.030	1.036	1.041	1.048	1.058	1.055	1.063	1.065	1.083	1.079	1.077	1.087	1.099	1.085	1.097	1.044	1.072	1.079	0.936						
Sel. Severity	1,137	5,057	5,120	4,851	4,537	4,355	4,077	3,834	3,718	3,544	3,420	3,374	3,201	3,105	2,996	3,018	2,798	2,529	2,537	2,756	2,654	2,222	1,888	1,840	1,950	2,073	2,059	1,561	1,203	1,239	1,339	2,159
Sel. Historical Trend	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030
Sel. Future Trend		1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030

Washington Department of Labor & Industries

Vocational Rehabilitation

Projection of Active Time Loss Claims

Data evaluated as of @06/30/23
Active Time Loss Claims
Months of Development

Accident Year Ending June 30	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	15,586	4,431	2,651	1,717	1,218	957	781	664	522	405	318	253	202	161	144	117	82	68	61	53	52	44	33	26	23	22	19	15	12	12	12	10
1993	14,054	4,074	2,362	1,545	1,142	850	716	546	414	323	244	187	152	128	108	76	66	62	55	47	39	28	24	17	14	10	10	6	6	4	5	6
1994	13,909	4,199	2,325	1,496	1,026	824	632	455	393	312	246	197	160	137	107	98	81	77	64	56	42	33	23	20	15	10	8	5	5	3	7	6
1995	13,420	3,864	2,187	1,437	1,057	763	576	489	372	298	251	212	178	138	118	101	85	67	55	39	31	24	19	17	13	12	11	10	11	7	7	6
1996	12,944	3,850	2,152	1,430	988	699	584	471	374	310	243	196	150	124	99	85	75	56	40	31	24	16	16	12	12	9	7	5	8	7	7	6
1997	13,095	3,972	2,277	1,426	1,000	799	641	493	431	351	284	226	185	140	115	93	72	62	48	38	30	28	25	24	22	19	17	9	8	8	7	6
1998	13,187	4,164	2,324	1,496	1,134	875	686	549	470	387	303	247	202	178	157	120	92	68	50	39	31	26	19	16	14	13	12	9	8	8	8	7
1999	13,069	4,068	2,257	1,587	1,262	966	773	609	534	402	328	258	218	183	131	101	82	67	53	41	34	26	21	16	13	14	12	9	8	8	8	7
2000	13,068	4,237	2,569	1,844	1,400	1,061	868	694	529	453	339	299	262	181	147	119	93	71	62	46	36	27	25	20	17	15	13	9	8	8	8	7
2001	12,391	4,413	2,745	1,921	1,463	1,112	890	699	570	456	384	316	248	187	142	113	90	72	60	44	40	29	27	17	16	14	12	9	8	8	7	7
2002	12,036	4,544	2,773	1,941	1,473	1,117	848	717	611	524	452	354	269	207	155	116	89	78	60	44	34	26	23	16	16	13	12	9	8	7	7	6
2003	11,337	4,393	2,595	1,837	1,347	1,018	845	701	581	485	364	279	212	173	124	92	71	58	40	28	25	26	23	16	16	13	11	8	8	7	7	6
2004	11,970	4,397	2,712	1,874	1,359	1,125	928	788	637	485	373	305	243	184	139	112	94	74	61	53	34	27	24	17	16	14	12	9	8	8	7	7
2005	11,948	4,431	2,708	1,874	1,525	1,272	1,051	849	635	503	386	295	234	179	143	111	98	74	57	54	35	28	24	17	17	14	12	9	8	8	8	7
2006	12,396	4,458	2,746	2,038	1,684	1,323	1,097	834	681	508	387	289	215	150	131	103	87	74	61	58	37	30	26	18	18	15	13	10	9	8	8	7
2007	12,052	4,671	3,119	2,359	1,893	1,479	1,104	900	690	532	426	315	232	180	150	127	106	76	63	60	38	31	27	19	18	16	14	10	9	9	8	7
2008	12,001	5,163	3,563	2,693	2,048	1,519	1,169	918	705	540	398	296	237	204	173	138	106	76	63	59	38	31	27	19	18	16	14	10	9	9	8	7
2009	10,808	4,909	3,127	2,308	1,733	1,264	966	719	564	430	330	262	205	177	151	126	96	69	57	54	34	28	24	17	17	14	12	9	8	8	8	7
2010	9,646	4,189	2,615	1,912	1,478	1,080	764	569	438	340	260	213	171	135	139	115	88	64	52	50	32	26	22	16	15	13	11	8	8	7	7	6
2011	9,299	3,815	2,397	1,736	1,273	954	689	527	397	314	260	207	174	131	134	112	85	62	51	48	31	25	22	15	15	13	11	8	7	7	7	6
2012	8,809	3,721	2,325	1,613	1,186	850	613	459	369	300	220	167	168	126	129	108	82	59	49	46	30	24	21	15	14	12	11	8	7	7	7	6
2013	8,739	3,755	2,345	1,669	1,248	887	663	489	383	293	231	167	167	126	129	107	82	59	49	46	29	24	21	15	14	12	11	8	7	7	7	6
2014	8,849	3,788	2,347	1,611	1,186	874	643	494	387	313	239	172	173	130	134	111	85	61	50	48	30	25	21	15	15	13	11	8	7	7	7	6
2015	8,254	3,536	2,131	1,466	1,089	812	654	525	409	311	238	172	172	129	133	111	85	61	50	48	30	24	21	15	15	13	11	8	7	7	7	6
2016	8,281	3,366	2,065	1,401	1,054	848	626	505	409	312	238	172	173	130	133	111	85	61	50	48	30	24	21	15	15	13	11	8	7	7	7	6
2017	7,981	3,163	1,980	1,411	1,141	908	723	504	409	311	238	172	172	129	133	110	85	61	50	48	30	24	21	15	15	13	11	8	7	7	7	6
2018	7,771	3,174	1,978	1,544	1,226	980	719	502	407	310	236	171	171	129	132	110	84	61	50	47	30	24	21	15	15	12	11	8	7	7	7	6
2019	7,288	3,219	2,243	1,716	1,398	957	702	490	397	302	231	167	167	126	129	107	82	59	49	46	29	24	21	15	14	12	11	8	7	7	7	6
2020	6,570	3,104	2,109	1,574	1,261	863	633	442	358	273	208	150	151	113	116	97	74	53	44	42	27	21	19	13	13	11	9	7	6	6	6	5
2021	6,872	3,057	2,052	1,635	1,310	897	658	459	372	283	216	156	157	118	121	101	77	56	46	43	28	22	19	14	13	11	10	7	7	6	6	5
2022	6,669	3,021	2,021	1,611	1,290	883	648	452	367	279	213	154	155	116	119	99	76	55	45	43	27	22	19	14	13	11	10	7	6	6	6	5
2023	6,749	3,133	2,096	1,670	1,338	916	672	469	380	289	221	159	160	120	124	103	79	57	47	44	28	23	20	14	14	12	10	7	7	6	6	6

Active Time Loss Claims / Ultimate Compensable Claims

Link Ratios	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1992	37.209%	10.578%	6.329%	4.099%	2.908%	2.285%	1.864%	1.585%	1.246%	0.967%	0.759%	0.604%	0.482%	0.384%	0.344%	0.279%	0.196%	0.162%	0.146%	0.127%	0.124%	0.105%	0.079%	0.062%	0.055%	0.053%	0.045%	0.036%	0.029%	0.029%	0.029%	0.024%
1993	35.899%	10.406%	6.033%	3.946%	2.917%	2.171%	1.829%	1.395%	1.057%	0.825%	0.623%	0.478%	0.388%	0.327%	0.276%	0.194%	0.169%	0.158%	0.140%	0.120%	0.100%	0.072%	0.061%	0.043%	0.036%	0.026%	0.026%	0.015%	0.015%	0.010%	0.013%	**0.017%**
1994	36.269%	10.949%	6.063%	3.901%	2.675%	2.149%	1.648%	1.186%	1.025%	0.814%	0.641%	0.514%	0.417%	0.357%	0.279%	0.256%	0.211%	0.201%	0.167%	0.146%	0.110%	0.086%	0.060%	0.052%	0.039%	0.026%	0.021%	0.013%	0.013%	0.008%	**0.019%**	**0.017%**
1995	36.492%	10.507%	5.947%	3.908%	2.874%	2.075%	1.566%	1.330%	1.012%	0.810%	0.683%	0.576%	0.484%	0.375%	0.321%	0.275%	0.231%	0.182%	0.150%	0.106%	0.084%	0.065%	0.052%	0.046%	0.035%	0.033%	0.030%	0.027%	0.030%	**0.020%**	**0.020%**	**0.017%**
1996	36.632%	10.896%	6.090%	4.047%	2.796%	1.978%	1.653%	1.333%	1.058%	0.877%	0.688%	0.555%	0.425%	0.351%	0.280%	0.241%	0.212%	0.158%	0.113%	0.088%	0.068%	0.045%	0.045%	0.034%	0.034%	0.025%	0.020%	0.014%	**0.022%**	**0.021%**	**0.020%**	**0.018%**
1997	36.785%	11.158%	6.396%	4.006%	2.809%	2.244%	1.801%	1.385%	1.211%	0.986%	0.798%	0.635%	0.520%	0.393%	0.323%	0.261%	0.202%	0.174%	0.135%	0.107%	0.084%	0.079%	0.070%	0.067%	0.062%	0.053%	0.048%	**0.024%**	**0.022%**	**0.021%**	**0.021%**	**0.018%**
1998	36.894%	11.650%	6.502%	4.185%	3.173%	2.448%	1.919%	1.536%	1.315%	1.083%	0.848%	0.691%	0.565%	0.498%	0.439%	0.336%	0.257%	0.190%	0.140%	0.109%	0.087%	0.073%	0.053%	0.045%	0.039%	0.036%	**0.034%**	**0.025%**	**0.023%**	**0.022%**	**0.021%**	**0.019%**
1999	36.650%	11.408%	6.329%	4.450%	3.539%	2.709%	2.168%	1.708%	1.498%	1.127%	0.920%	0.724%	0.611%	0.513%	0.367%	0.283%	0.230%	0.188%	0.149%	0.115%	0.095%	0.073%	0.059%	0.045%	0.036%	**0.040%**	**0.035%**	**0.026%**	**0.023%**	**0.022%**	**0.022%**	**0.019%**
2000	37.120%	12.035%	7.297%	5.238%	3.977%	3.014%	2.466%	1.971%	1.503%	1.287%	0.963%	0.849%	0.744%	0.514%	0.418%	0.338%	0.264%	0.202%	0.176%	0.131%	0.102%	0.077%	0.071%	0.057%	**0.048%**	**0.041%**	**0.036%**	**0.026%**	**0.024%**	**0.023%**	**0.022%**	**0.020%**
2001	37.525%	13.364%	8.313%	5.818%	4.431%	3.368%	2.695%	2.117%	1.726%	1.381%	1.163%	0.957%	0.751%	0.566%	0.430%	0.342%	0.273%	0.218%	0.182%	0.133%	0.121%	0.088%	0.082%	**0.051%**	**0.050%**	**0.042%**	**0.037%**	**0.027%**	**0.024%**	**0.024%**	**0.023%**	**0.020%**
2002	38.707%	14.613%	8.918%	6.242%	4.737%	3.592%	2.727%	2.306%	1.965%	1.685%	1.454%	1.138%	0.865%	0.666%	0.498%	0.373%	0.286%	0.251%	0.193%	0.142%	0.109%	0.084%	**0.074%**	**0.052%**	**0.051%**	**0.043%**	**0.038%**	**0.028%**	**0.025%**	**0.024%**	**0.023%**	**0.021%**
2003	37.991%	14.721%	8.696%	6.156%	4.514%	3.411%	2.832%	2.349%	1.947%	1.625%	1.220%	0.935%	0.710%	0.580%	0.416%	0.308%	0.238%	0.194%	0.134%	0.094%	0.084%	**0.087%**	**0.076%**	**0.054%**	**0.052%**	**0.044%**	**0.038%**	**0.028%**	**0.026%**	**0.025%**	**0.024%**	**0.021%**
2004	39.127%	14.373%	8.865%	6.126%	4.442%	3.677%	3.033%	2.576%	2.082%	1.585%	1.219%	0.997%	0.794%	0.601%	0.454%	0.366%	0.307%	0.242%	0.199%	0.173%	**0.110%**	**0.089%**	**0.078%**	**0.055%**	**0.053%**	**0.046%**	**0.039%**	**0.029%**	**0.026%**	**0.025%**	**0.024%**	**0.022%**
2005	39.169%	14.526%	8.878%	6.144%	4.999%	4.170%	3.446%	2.783%	2.082%	1.649%	1.265%	0.967%	0.767%	0.587%	0.469%	0.364%	0.321%	0.243%	0.187%	**0.178%**	**0.113%**	**0.091%**	**0.080%**	**0.057%**	**0.055%**	**0.047%**	**0.040%**	**0.030%**	**0.027%**	**0.026%**	**0.025%**	**0.022%**
2006	39.095%	14.060%	8.660%	6.427%	5.311%	4.172%	3.460%	2.630%	2.148%	1.602%	1.221%	0.911%	0.678%	0.473%	0.413%	0.325%	0.274%	0.233%	**0.192%**	**0.182%**	**0.116%**	**0.094%**	**0.082%**	**0.058%**	**0.056%**	**0.048%**	**0.041%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2007	37.707%	14.614%	9.758%	7.381%	5.923%	4.627%	3.454%	2.816%	2.159%	1.664%	1.333%	0.986%	0.726%	0.563%	0.469%	0.397%	0.332%	**0.239%**	**0.196%**	**0.187%**	**0.119%**	**0.096%**	**0.084%**	**0.059%**	**0.057%**	**0.049%**	**0.042%**	**0.031%**	**0.028%**	**0.027%**	**0.026%**	**0.023%**
2008	38.611%	16.611%	11.463%	8.664%	6.589%	4.887%	3.761%	2.954%	2.268%	1.737%	1.281%	0.952%	0.763%	0.656%	0.557%	0.444%	**0.340%**	**0.245%**	**0.201%**	**0.191%**	**0.122%**	**0.098%**	**0.086%**	**0.061%**	**0.059%**	**0.050%**	**0.044%**	**0.032%**	**0.029%**	**0.028%**	**0.027%**	**0.024%**
2009	39.169%	17.791%	11.333%	8.364%	6.281%	4.581%	3.501%	2.606%	2.044%	1.558%	1.196%	0.950%	0.743%	0.641%	0.547%	**0.455%**	**0.348%**	**0.251%**	**0.206%**	**0.196%**	**0.125%**	**0.101%**	**0.088%**	**0.062%**	**0.060%**	**0.052%**	**0.045%**	**0.033%**	**0.030%**	**0.029%**	**0.028%**	**0.025%**
2010	39.028%	16.949%	10.580%	7.736%	5.980%	4.370%	3.091%	2.302%	1.772%	1.376%	1.052%	0.862%	0.692%	0.546%	**0.561%**	**0.466%**	**0.357%**	**0.258%**	**0.211%**	**0.201%**	**0.128%**	**0.103%**	**0.090%**	**0.064%**	**0.062%**	**0.053%**	**0.046%**	**0.034%**	**0.031%**	**0.029%**	**0.028%**	**0.025%**
2011	38.889%	15.955%	10.024%	7.260%	5.324%	3.990%	2.881%	2.204%	1.660%	1.313%	1.087%	0.866%	0.728%	**0.546%**	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2012	38.197%	16.135%	10.082%	6.994%	5.143%	3.686%	2.658%	1.990%	1.600%	1.301%	0.954%	0.724%	**0.728%**	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2013	37.981%	16.320%	10.192%	7.254%	5.424%	3.855%	2.881%	2.125%	1.665%	1.273%	1.004%	**0.724%**	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2014	37.148%	15.902%	9.853%	6.763%	4.979%	3.669%	2.699%	2.074%	1.625%	1.314%	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2015	34.843%	14.927%	8.996%	6.189%	4.597%	3.428%	2.761%	2.216%	1.727%	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2016	34.923%	14.195%	8.709%	5.908%	4.445%	3.576%	2.640%	2.130%	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2017	33.694%	13.354%	8.359%	5.957%	4.817%	3.833%	3.052%	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2018	32.989%	13.474%	8.397%	6.555%	5.205%	4.160%	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2019	31.681%	13.993%	9.750%	7.459%	6.077%	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2020	31.664%	14.960%	10.164%	7.586%	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2021	31.881%	14.182%	9.520%	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2022	31.409%	14.228%	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
2023	30.650%	***14.228%***	***9.520%***	***7.586%***	***6.077%***	***4.160%***	***3.052%***	***2.130%***	***1.727%***	***1.314%***	***1.004%***	***0.724%***	***0.728%***	***0.546%***	***0.561%***	***0.466%***	***0.357%***	***0.258%***	***0.211%***	***0.201%***	***0.128%***	***0.103%***	***0.090%***	***0.064%***	***0.062%***	***0.053%***	***0.046%***	***0.034%***	***0.031%***	***0.029%***	***0.028%***	***0.025%***
Wtd 3 yr avg	31.308%	14.451%	9.806%	7.182%	5.360%	3.856%	2.818%	2.140%	1.672%	1.296%	1.016%	0.819%	0.722%	0.619%	0.523%	0.388%	0.309%	0.239%	0.174%	0.137%	0.105%	0.083%	0.070%	0.049%	0.046%	0.038%	0.032%	0.018%	0.019%	0.016%	0.021%	0.024%
Wtd 5 yr avg	31.455%	14.146%	9.206%	6.666%	5.022%	3.733%	2.806%	2.108%	1.655%	1.316%	1.064%	0.878%	0.732%	0.575%	0.489%	0.379%	0.295%	0.233%	0.179%	0.135%	0.103%	0.078%	0.067%	0.050%	0.041%	0.035%	0.029%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 7 yr avg	32.027%	14.035%	9.101%	6.610%	5.072%	3.743%	2.796%	2.150%	1.736%	1.428%	1.147%	0.901%	0.729%	0.581%	0.474%	0.369%	0.290%	0.226%	0.174%	0.128%	0.097%	0.074%	0.061%	0.049%	0.040%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Wtd 10 yr avg	33.161%	14.553%	9.387%	6.779%	5.199%	3.928%	3.025%	2.380%	1.899%	1.501%	1.176%	0.922%	0.748%	0.588%	0.465%	0.353%	0.277%	0.212%	0.160%	0.119%	0.094%	0.074%	0.063%	0.050%	0.042%	0.036%	0.032%	0.021%	0.022%	0.016%	0.021%	0.024%
Freq. Correlation		0.353	0.139	0.059	0.127	0.423	0.635	0.759	0.784																							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
Selected	30.650%	14.228%	9.520%	7.586%	6.077%	4.160%	3.052%	2.130%	1.727%	1.314%	1.004%	0.724%	0.728%	0.546%	0.547%	0.444%	0.332%	0.233%	0.187%	0.173%	0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.024%	0.021%	0.020%	0.019%	0.016%
Duration Growth	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%	2.500%
Notes																																
2009 & Prior	0.5%	3.1%	4.0%	5.0%	5.7%	5.8%	5.6%	5.6%	5.4%	5.1%	<-- Justification for the 2.5% Duration growth adjustment - Over the past 10 years																					
AY 2010+	-2.0%	-1.6%	-1.0%	-0.6%	-0.6%	<-- Duration does not appear to be growing anymore for AY 2012+ so we have not adjusted these years															0.108%	0.085%	0.072%	0.050%	0.047%	0.039%	0.033%	0.019%	0.020%	0.016%	0.021%	0.024%

Washington Department of Labor & Industries

Vocational Rehabilitation

Selected Unpaid Claim Estimates - 1991 & Prior

Data evaluated as of @06/30/23

Accident Year	Paid Loss @06/30/23	Paid LDF	Paid LDF Ultimate	Selected Ultimate Low	Selected Ultimate High	Estimated Unpaid Claims Low	Estimated Unpaid Claims High	Discount Factor	Estimated Discounted Unpaid Claims Low	Estimated Discounted Unpaid Claims High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1940	0	1.000	0	0	0	0	0	0.993	0	0
1941	0	1.000	0	0	0	0	0	0.993	0	0
1942	0	1.000	0	0	0	0	0	0.993	0	0
1943	0	1.000	0	0	0	0	0	0.993	0	0
1944	0	1.000	0	0	0	0	0	0.993	0	0
1945	0	1.000	0	0	0	0	0	0.993	0	0
1946	0	1.000	0	0	0	0	0	0.993	0	0
1947	0	1.000	0	0	0	0	0	0.993	0	0
1948	0	1.000	0	0	0	0	0	0.993	0	0
1949	0	1.000	0	0	0	0	0	0.993	0	0
1950	0	1.000	0	0	0	0	0	0.993	0	0
1951	0	1.000	0	0	0	0	0	0.993	0	0
1952	0	1.000	0	0	0	0	0	0.993	0	0
1953	0	1.000	0	0	0	0	0	0.993	0	0
1954	0	1.000	0	0	0	0	0	0.993	0	0
1955	0	1.000	0	0	0	0	0	0.993	0	0
1956	0	1.000	0	0	0	0	0	0.993	0	0
1957	0	1.000	0	0	0	0	0	0.993	0	0
1958	0	1.000	0	0	0	0	0	0.993	0	0
1959	0	1.000	0	0	0	0	0	0.993	0	0
1960	0	1.000	0	0	0	0	0	0.993	0	0
1961	0	1.000	0	0	0	0	0	0.993	0	0
1962	0	1.000	0	0	0	0	0	0.993	0	0
1963	1,555	1.000	1,555	1,555	1,555	0	0	0.993	0	0
1964	3,235	1.000	3,235	3,235	3,235	0	0	0.993	0	0
1965	3,501	1.000	3,501	3,501	3,501	0	0	0.993	0	0
1966	3,830	1.000	3,830	3,830	3,830	0	0	0.993	0	0
1967	4,160	1.000	4,160	4,160	4,160	0	0	0.993	0	0
1968	4,506	1.000	4,506	4,506	4,506	0	0	0.993	0	0
1969	4,807	1.000	4,807	4,807	4,807	0	0	0.993	0	0
1970	4,991	1.000	4,991	4,991	4,991	0	0	0.993	0	0
1971	5,221	1.000	5,221	5,221	5,221	0	0	0.993	0	0
1972	5,598	1.000	5,598	5,598	5,598	0	0	0.993	0	0
1973	5,967	1.000	5,967	5,967	5,967	0	0	0.993	0	0
1974	6,435	1.000	6,435	6,435	6,435	0	0	0.993	0	0
1975	6,703	1.000	6,703	6,703	6,703	0	0	0.993	0	0
1976	7,472	1.000	7,472	7,472	7,472	0	0	0.993	0	0
1977	8,551	1.000	8,551	8,551	8,551	0	0	0.993	0	0
1978	8,810	1.000	8,810	8,810	8,810	0	0	0.993	0	0
1979	9,982	1.000	9,983	9,983	9,983	1	1	0.988	1	1
1980	12,831	1.000	12,833	12,833	12,834	2	2	0.982	2	2
1981	13,628	1.000	13,632	13,632	13,632	3	4	0.976	3	4
1982	17,872	1.000	17,878	17,878	17,879	6	7	0.970	6	6
1983	22,451	1.000	22,461	22,461	22,462	10	11	0.965	10	11
1984	22,157	1.001	22,171	22,170	22,172	13	15	0.961	13	14
1985	17,256	1.001	17,269	17,268	17,270	13	14	0.957	12	14
1986	17,939	1.001	17,957	17,956	17,957	16	18	0.951	15	17
1987	18,577	1.001	18,598	18,597	18,599	20	22	0.945	19	21
1988	21,112	1.001	21,140	21,138	21,141	27	29	0.941	25	28
1989	24,476	1.002	24,513	24,512	24,515	36	39	0.936	33	37
1990	29,248	1.002	29,300	29,297	29,303	49	54	0.931	46	51
1991	33,080	1.002	33,147	33,143	33,150	64	70	0.927	59	65
Totals	345,951		346,225	346,211	346,238	260	287		244	270
Notes										

(2) Section MAF - III, Exhibit 18
(3) Section MAF - III, Exhibit 18
(4) = (2) x (3)
(5) Selected by Deloitte
(6) Selected by Deloitte
(7) = (5) - (2)
(8) = (6) - (2)
(9) Section MAF - III, Exhibit 19 Col (17)
(10) = (7) x (9)
(11) = (8) x (9)

Washington Department of Labor & Industries

Vocational Rehabilitation

Paid Loss Development Method - 1992 & Prior

Data evaluated as of 6/08/2023

Amounts in $000s

Months of Development

Accident Year	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
1940																																																					
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1963						1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555																						
1964					3.233	3.233	3.233	3.233	3.233	3.233	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235																								
1965				3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501	3.501																								
1966			3.821	3.825	3.825	3.825	3.825	3.825	3.825	3.827	3.827	3.828	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830																								
1967		4.157	4.159	4.159	4.159	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160	4.160																								
1968	4.502	4.502	4.502	4.502	4.505	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506	4.506																								
1969	4.802	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807	4.807																								
1970	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991	4.991																								
1971	5.213	5.218	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221	5.221																								
1972	5.590	5.594	5.594	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598	5.598																									
1973	5.961	5.961	5.961	5.961	5.961	5.961	5.961	5.961	5.964	5.967	5.967	5.967	5.967	5.967	5.967	5.967	5.967	5.967	5.967	5.967																										
1974	6.372	6.375	6.375	6.375	6.380	6.380	6.387	6.396	6.401	6.405	6.414	6.420	6.427	6.431	6.435	6.435	6.435	6.435	6.435																											
1975	6.673	6.674	6.674	6.674	6.674	6.678	6.680	6.683	6.694	6.699	6.703	6.703	6.703	6.703	6.703	6.703	6.703	6.703																												
1976	7.468	7.469	7.470	7.471	7.471	7.471	7.472	7.472	7.472	7.472	7.472	7.472	7.472	7.472	7.472	7.472	7.472																													
1977	8.522	8.525	8.530	8.532	8.534	8.538	8.543	8.544	8.544	8.546	8.546	8.546	8.547	8.548	8.550	8.551																														
1978	8.800	8.802	8.806	8.806	8.806	8.806	8.808	8.810	8.810	8.810	8.810	8.810	8.810	8.810	8.810																															
1979	9.981	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982	9.982																																
1980	12.787	12.794	12.798	12.798	12.800	12.808	12.816	12.818	12.818	12.821	12.831	12.831	12.831																																	
1981	13.611	13.616	13.621	13.624	13.628	13.628	13.628	13.628	13.628	13.628	13.628	13.628																																		
1982	17.862	17.866	17.871	17.872	17.872	17.872	17.872	17.872	17.872	17.872	17.872																																			
1983	22.412	22.423	22.425	22.425	22.426	22.430	22.434	22.437	22.446	22.451																																				
1984	22.140	22.140	22.145	22.147	22.150	22.152	22.152	22.155	22.157																																					
1985	17.221	17.224	17.225	17.228	17.236	17.248	17.253	17.256																																						
1986	17.907	17.919	17.923	17.931	17.937	17.939	17.939																																							
1987	18.550	18.550	18.557	18.581	18.572	18.577																																								
1988	21.095	21.104	21.109	21.111	21.112																																									
1989	24.450	24.462	24.469	24.476																																										
1990	29.232	29.238	29.248																																											
1991	33.072	33.080																																												
1992	36.089																																													

Age-to-Age Factors

Link Ratios	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-540	540-552	552-564	564-576	576-588	588-600	600-612	612-624	624-636	636-648	648-660	660-672	672-684	684-696	696-708	708-720	720-732	732-744	744-756	756-768	768-780	780-792	792-804	804-816	816-828	828-840	840-852	852-864	864-876	876-888	888-900	900-912	912-924	924-936	936-948	948-960	960-972	972-984	984-996	996-1008	Tail
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1963						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1964					1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1965				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1966			1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1967		1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1968	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1969	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
1971	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
1972	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
1974	1.000	1.000	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000																													
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																														
1977	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																															
1978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																
1979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																		
1980	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000																																		
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																			
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																				
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																					
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																						
1985	1.000	1.000	1.000	1.001	1.001	1.000	1.000																																							
1986	1.001	1.000	1.000	1.000	1.000	1.000																																								
1987	1.000	1.000	1.000	1.001	1.000																																									
1988	1.000	1.000	1.000	1.000																																										
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1990	1.000	1.000																																												
1991	1.000																																													
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Wtd 3 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
Wtd 5 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
Wtd 7 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
Wtd 10 yr avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
Prior Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	384	396	408	420	432	444	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720	732	744	756	768	780	792	804	816	828	840	852	864	876	888	900	912	924	936	948	960	972	984	996	1008
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Notes																																																					

Washington Department of Labor & Industries

Vocational Rehabilitation

Development of Discounted Unpaid Claim Liabilities

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Mid-Point Undiscounted Liability	Exclude at	Paid LDF	Expected Unpaid Percentage @06/30/23	Expected Incremental Paid	Expected Paid in CY 2024	Expected Paid in CY 2025	Expected Paid in CY 2026	Expected Paid in CY 2027	Expected Paid in CY 2028	Expected Paid in CY 2029	Expected Paid in CY 2030	Expected Paid in CY 2031	Expected Paid in CY 2032	Expected Paid in CY 2033+	Mid-Point Undiscounted Liability	Discount Factor @ 1.5%
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1940	0	-1	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1941	0	-2	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1942	0	-3	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1943	0	-4	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1944	0	-5	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1945	0	-6	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1946	0	-7	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1947	0	-8	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1948	0	-9	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1949	0	-10	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1950	0	-11	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1951	0	-12	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1952	0	-13	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1953	0	-14	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1954	0	-15	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1955	0	-16	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1956	0	-17	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1957	0	-18	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1958	0	-19	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1959	0	-20	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1960	0	-21	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1961	0	-22	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1962	0	-23	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1963	0	-24	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1964	0	-25	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1965	0	-26	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1966	0	-27	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1967	0	-28	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1968	0	-29	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1969	0	-30	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1970	0	-31	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1971	0	-32	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1972	0	-33	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1973	0	-34	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1974	0	-35	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1975	0	-36	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1976	0	-37	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1977	0	-38	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1978	0	-39	1.000	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0	0	0.993
1979	1	-40	1.000	0.01%	0.01%	1	0	0	0	0	0	0	0	0	0	1	0.988
1980	2	-41	1.000	0.02%	0.01%	1	1	0	0	0	0	0	0	0	0	2	0.982
1981	3	-42	1.000	0.03%	0.01%	1	1	1	0	0	0	0	0	0	0	3	0.976
1982	6	-43	1.000	0.04%	0.01%	2	2	1	1	0	0	0	0	0	0	6	0.970
1983	10	-44	1.000	0.05%	0.01%	2	2	2	2	2	1	0	0	0	0	10	0.965
1984	14	-45	1.001	0.06%	0.02%	4	2	2	2	2	2	1	0	0	0	14	0.961
1985	14	-46	1.001	0.08%	0.02%	3	3	2	2	2	1	1	0	0	0	14	0.957
1986	17	-47	1.001	0.10%	0.02%	3	3	3	2	2	2	1	1	0	0	17	0.951
1987	21	-48	1.001	0.11%	0.02%	3	3	3	3	2	2	2	1	1	1	21	0.945
1988	28	-49	1.001	0.13%	0.02%	4	4	3	3	3	2	2	2	1	2	28	0.941
1989	38	-50	1.002	0.15%	0.02%	5	5	4	4	4	4	3	2	2	4	38	0.936
1990	52	-51	1.002	0.18%	0.02%	7	6	6	5	5	5	5	3	3	7	52	0.931
1991	67	-52	1.002	0.20%	0.03%	8	8	7	7	6	5	5	5	4	12	67	0.927
1992	86	-53	1.002	0.23%	0.03%	11	9	9	8	8	6	6	6	6	17	86	0.923
1993	94	-54	1.002	0.25%	0.02%	6	11	10	9	8	8	6	6	6	24	94	0.915
1994	110	-55	1.003	0.26%	0.02%	7	7	12	11	10	9	8	7	7	33	110	0.907
1995	116	-56	1.003	0.29%	0.03%	11	7	7	11	10	9	8	8	7	38	116	0.903
1996	132	-57	1.003	0.33%	0.04%	17	11	7	7	11	10	9	8	8	44	132	0.903
1997	160	-58	1.004	0.38%	0.05%	20	18	12	7	7	12	11	10	9	55	160	0.903
1998	191	-59	1.004	0.44%	0.06%	26	21	18	12	7	7	12	11	10	66	191	0.903
1999	224	-60	1.005	0.51%	0.06%	28	26	21	19	12	8	7	13	11	78	224	0.903
2000	261	-61	1.006	0.59%	0.08%	37	28	26	21	19	12	8	7	13	90	261	0.904
2001	305	-62	1.007	0.68%	0.10%	43	37	28	27	21	19	12	8	7	103	305	0.905
2002	341	-63	1.008	0.79%	0.11%	48	41	35	27	26	20	18	12	7	106	341	0.906
2003	391	-64	1.010	0.97%	0.17%	69	45	39	33	26	24	19	17	11	107	391	0.910
2004	515	-65	1.012	1.16%	0.20%	87	76	49	43	37	28	26	21	19	130	515	0.913
2005	687	-66	1.014	1.42%	0.26%	124	95	83	54	47	40	31	29	23	162	687	0.916
2006	895	-67	1.017	1.70%	0.29%	151	134	103	90	58	50	43	33	31	201	895	0.918
2007	1,129	-68	1.021	2.06%	0.36%	195	157	140	108	93	61	53	45	35	242	1,129	0.919
2008	1,472	-69	1.026	2.58%	0.52%	295	204	164	146	112	97	63	55	47	289	1,472	0.923
2009	1,720	-70	1.034	3.27%	0.70%	366	271	187	151	135	103	90	58	50	309	1,720	0.927
2010	1,989	-71	1.043	4.09%	0.81%	396	339	251	173	140	125	96	83	54	333	1,989	0.929
2011	2,357	-72	1.054	5.09%	1.01%	466	377	322	239	165	133	118	91	79	368	2,357	0.931
2012	2,944	-73	1.067	6.31%	1.21%	566	470	380	325	241	166	134	120	92	451	2,944	0.932
2013	3,727	-74	1.085	7.82%	1.52%	722	578	480	388	332	246	170	137	122	553	3,727	0.932
2014	4,913	-75	1.109	9.82%	2.00%	998	759	607	504	407	349	258	178	144	709	4,913	0.934
2015	6,381	-76	1.141	12.35%	2.54%	1,310	1,031	783	627	520	420	360	266	184	880	6,381	0.935
2016	8,349	-77	1.185	15.62%	3.26%	1,745	1,356	1,066	810	649	538	435	372	276	1,101	8,349	0.936
2017	11,028	-78	1.247	19.82%	4.20%	2,336	1,817	1,412	1,110	844	675	560	453	388	1,433	11,028	0.937
2018	14,818	-79	1.339	25.31%	5.50%	3,217	2,458	1,911	1,485	1,168	887	710	590	476	1,916	14,818	0.938
2019	20,378	-80	1.480	32.42%	7.11%	4,469	3,454	2,639	2,052	1,594	1,254	953	763	633	2,568	20,378	0.939
2020	26,916	-81	1.708	41.46%	9.04%	5,867	4,616	3,568	2,726	2,119	1,647	1,295	984	788	3,307	26,916	0.940
2021	35,690	-82	2.114	52.70%	11.25%	7,616	6,119	4,814	3,721	2,843	2,211	1,718	1,351	1,027	4,271	35,690	0.940
2022	50,738	-83	3.108	67.82%	15.12%	11,310	8,414	6,760	5,319	4,111	3,141	2,442	1,898	1,492	5,852	50,738	0.941
2023	67,017	-84	9.375	89.33%	21.51%	16,137	11,341	8,437	6,779	5,334	4,123	3,149	2,449	1,903	7,365	67,017	0.943
Total	266,349					58,740	44,365	34,416	27,070	21,139	16,462	12,850	10,104	7,976	33,227	266,349	
Discount Rate						0.993	0.978	0.963	0.949	0.935	0.921	0.908	0.894	0.881	0.811	0.939	
Discounted Unpaid Claim Estimates						58,304	43,385	33,158	25,696	19,769	15,167	11,665	9,037	7,028	26,963	250,172	

Washington Department of Labor & Industries

Vocational Rehabilitation

Deloitte Emergence - Actual Versus Expected Analysis

Data evaluated as of @06/30/23
Amounts in $000s

Accident Year Ending June 30	Deloitte Ultimate Loss Low @06/30/22	Deloitte Ultimate Loss High @06/30/22	Paid Loss @06/30/22	Deloitte Unpaid Claims Low @06/30/22	Deloitte Unpaid Claims High @06/30/22	Paid Loss LDFs @06/30/22	Interpolated Paid Loss LDFs @06/30/23	Deloitte Expected Paid Low	Deloitte Expected Paid High	Actual Paid	Actual Less Expected Low	Actual Less Expected High	Current Selected Ultimate Low	Current Selected Ultimate High	Change in Ultimate Low	Change in Ultimate High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1992	36,160	36,170	36,067	93	103	1.003	1.002	7	8	22	14	14	36,170	36,180	10	10
1993	34,640	34,650	34,540	100	110	1.003	1.003	11	12	1	(10)	(12)	34,630	34,640	(10)	(10)
1994	35,390	35,400	35,270	120	130	1.003	1.003	13	14	0	(12)	(13)	35,370	35,390	(20)	(10)
1995	35,200	35,210	35,066	134	144	1.004	1.003	13	14	12	(0)	(1)	35,190	35,200	(10)	(10)
1996	34,450	34,460	34,306	144	154	1.004	1.004	13	14	7	(6)	(7)	34,440	34,450	(10)	(10)
1997	38,270	38,290	38,092	178	198	1.005	1.004	20	22	24	4	1	38,270	38,280	0	(10)
1998	39,430	39,450	39,216	214	234	1.005	1.005	25	28	19	(7)	(9)	39,420	39,430	(10)	(20)
1999	38,800	38,830	38,561	239	269	1.006	1.005	37	42	25	(13)	(17)	38,800	38,820	0	(10)
2000	40,330	40,360	40,041	289	319	1.007	1.006	43	47	34	(9)	(13)	40,320	40,350	(10)	(10)
2001	41,470	41,500	41,135	335	365	1.008	1.007	46	50	45	(1)	(5)	41,470	41,500	0	0
2002	41,740	41,780	41,367	373	413	1.010	1.008	52	57	92	41	35	41,780	41,820	40	40
2003	39,530	39,580	39,085	445	495	1.012	1.010	81	90	74	(7)	(16)	39,530	39,570	0	(10)
2004	43,350	43,410	42,781	569	629	1.014	1.012	102	113	129	27	16	43,400	43,450	50	40
2005	48,300	48,380	47,554	746	826	1.018	1.014	128	142	144	16	2	48,350	48,420	50	40
2006	52,120	52,230	51,134	986	1,096	1.021	1.018	177	196	156	(20)	(40)	52,140	52,230	20	0
2007	53,890	54,020	52,605	1,285	1,415	1.027	1.021	252	277	301	49	24	53,980	54,090	90	70
2008	58,000	58,300	56,378	1,622	1,922	1.034	1.027	324	384	455	131	71	58,230	58,380	230	80
2009	53,100	53,400	51,229	1,871	2,171	1.042	1.034	357	414	450	94	36	53,300	53,500	200	100
2010	46,100	46,500	43,961	2,139	2,539	1.054	1.042	442	525	400	(42)	(125)	46,200	46,500	100	0
2011	42,600	42,900	39,908	2,692	2,992	1.067	1.054	528	587	584	57	(2)	42,700	43,000	100	100
2012	39,900	40,400	36,629	3,271	3,771	1.086	1.067	646	745	627	(19)	(118)	40,000	40,400	100	0
2013	41,600	42,200	37,363	4,237	4,837	1.109	1.086	833	951	760	(74)	(192)	41,600	42,100	0	(100)
2014	45,400	46,200	39,780	5,620	6,420	1.141	1.109	1,159	1,324	1,157	(2)	(167)	45,500	46,200	100	0
2015	46,300	47,400	39,070	7,230	8,330	1.186	1.141	1,526	1,758	1,549	23	(209)	46,600	47,400	300	0
2016	49,500	50,900	39,857	9,643	11,043	1.250	1.186	2,099	2,404	1,944	(155)	(460)	49,600	50,700	100	(200)
2017	53,500	55,400	40,733	12,767	14,667	1.342	1.250	2,732	3,138	3,089	357	(49)	54,100	55,600	600	200
2018	59,000	63,000	42,350	16,650	20,650	1.485	1.342	3,660	4,539	4,482	822	(57)	60,600	62,700	1,600	(300)
2019	65,000	70,000	42,048	22,952	27,952	1.716	1.485	4,993	6,081	6,574	1,581	493	67,000	71,000	2,000	1,000
2020	63,000	69,000	35,596	27,404	33,404	2.141	1.716	5,955	7,259	8,212	2,257	953	68,102	73,347	5,102	4,347
2021	62,000	71,000	24,850	37,150	46,150	3.172	2.141	8,235	10,230	11,441	3,206	1,211	68,233	75,729	6,233	4,729
2022	62,000	74,000	8,433	53,567	65,567	9.849	3.172	12,744	15,598	17,240	4,496	1,641	71,319	81,501	9,319	7,501
2023																
'92 to '22	1,440,070	1,484,320	1,225,002	215,068	259,318			47,253	57,065	60,050	12,797	2,985	1,466,344	1,501,877	26,274	17,557
'91 and Prior	346,228	346,263	345,908	319	355			50	55	43	(7)	(13)	346,211	346,238	(17)	(25)
Total	1,786,298	1,830,583	1,570,911	215,387	259,672			47,303	57,120	60,093	12,790	2,973	1,812,555	1,848,115	26,257	17,532

% Change in Unpaid Claim Estimate: 12.2% 6.8%

(2) From analysis @06/30/22
(3) From analysis @06/30/22
(4) From analysis @06/30/22
(5) = (2) - (4)
(6) = (3) - (4)
(7) From analysis @06/30/22
(8) Based on (7)
(9) = (5) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(10) = (6) x [1 / (8) - 1 / (7)] / [1 - 1 / (7)]
(11) = (Section MAF - III, Exhibit 7 Col (3)) - (4)
(12) = (11) - (9)
(13) = (11) - (10)
(14) Section MAF - III, Exhibit 3 Col (11)
(15) Section MAF - III, Exhibit 3 Col (12)
(16) = (14) - (2)
(17) = (15) - (3)