

Data Call for Direct California Workers' Compensation Experience
Third Quarter Calendar Year 2022 (CA-QT-3Q22)

Due Date: October 28, 2022

I. Premium Exhibit

a. Direct Written Premium Calendar Period 7/1/22 – 9/30/22

	1	2
	Premium at Insurer Level	Pure Premium at Advisory Pure Premium Rate Level
i. 2019 and prior policies	0	
ii. 2020 policies		
1. January 2020 policies	0	0
2. February 2020 policies	0	0
3. March 2020 policies	0	0
4. April 2020 policies	0	0
5. May 2020 policies	0	0
6. June 2020 policies	0	0
7. July 2020 policies	0	0
8. August 2020 policies	0	0
9. September 2020 policies	0	0
10. October 2020 policies	0	0
11. November 2020 policies	0	0
12. December 2020 policies	0	0
13. Total PY2020 in Calendar Period 7/1/22 – 9/30/22	0	0
iii. 2021 policies		
1. January 2021 policies	0	0
2. February 2021 policies	0	0
3. March 2021 policies	0	0
4. April 2021 policies	0	0
5. May 2021 policies	0	0
6. June 2021 policies	0	0
7. July 2021 policies	0	0
8. August 2021 policies	0	0
9. September 2021 policies	0	0
10. October 2021 policies	0	0
11. November 2021 policies	0	0
12. December 2021 policies	0	0
13. Total PY2021 in Calendar Period 7/1/22 – 9/30/22	0	0

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I. Premium Exhibit (Continued)

a. Direct Written Premium Calendar Period 7/1/22 – 9/30/22

	1	2
	Premium at Insurer Level	Pure Premium at Advisory Pure Premium Rate Level
iv. 2022 policies		
1. January 2022 policies	0	0
2. February 2022 policies	0	0
3. March 2022 policies	0	0
4. April 2022 policies	0	0
5. May 2022 policies	0	0
6. June 2022 policies	0	0
7. July 2022 policies	0	0
8. August 2022 policies	0	0
9. September 2022 policies	0	0
10. October 2022 policies	0	0
11. November 2022 policies	0	0
12. December 2022 policies	0	0
13. Total PY2022 in Calendar Period 7/1/22 – 9/30/22	0	0
Total Written Premium in Calendar Period 7/1/22 – 9/30/22	0	

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I. Premium Exhibit (Continued)

b. Direct Earned Premium Calendar Period 7/1/22 – 9/30/22

	1	2
	Premium at Insurer Level	Pure Premium at Advisory Pure Premium Rate Level
i. 2019 and prior policies	0	
ii. 2020 policies		
1. January 2020 policies	0	0
2. February 2020 policies	0	0
3. March 2020 policies	0	0
4. April 2020 policies	0	0
5. May 2020 policies	0	0
6. June 2020 policies	0	0
7. July 2020 policies	0	0
8. August 2020 policies	0	0
9. September 2020 policies	0	0
10. October 2020 policies	0	0
11. November 2020 policies	0	0
12. December 2020 policies	0	0
13. Total PY2020 in Calendar Period 7/1/22 – 9/30/22	0	0
iii. 2021 policies		
1. January 2021 policies	0	0
2. February 2021 policies	0	0
3. March 2021 policies	0	0
4. April 2021 policies	0	0
5. May 2021 policies	0	0
6. June 2021 policies	0	0
7. July 2021 policies	0	0
8. August 2021 policies	0	0
9. September 2021 policies	0	0
10. October 2021 policies	0	0
11. November 2021 policies	0	0
12. December 2021 policies	0	0
13. Total PY2021 in Calendar Period 7/1/22 – 9/30/22	0	0

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I. Premium Exhibit (Continued)

b. Direct Earned Premium Calendar Period 7/1/22 – 9/30/22

	1	2
	Premium at Insurer Level	Pure Premium at Advisory Pure Premium Rate Level
iv. 2022 policies		
1. January 2022 policies	0	0
2. February 2022 policies	0	0
3. March 2022 policies	0	0
4. April 2022 policies	0	0
5. May 2022 policies	0	0
6. June 2022 policies	0	0
7. July 2022 policies	0	0
8. August 2022 policies	0	0
9. September 2022 policies	0	0
10. October 2022 policies	0	0
11. November 2022 policies	0	0
12. December 2022 policies	0	0
13. Total PY2022 in Calendar Period 7/1/22 – 9/30/22	0	0
Total Earned Premium in Calendar Period 7/1/22 – 9/30/22	0	

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Premium Verification Worksheet

This worksheet serves to verify the procedure(s) used by the insurer in the derivation of the Pure Premium at Advisory Pure Premium Rate Level reported in Part I, column (2). Please complete the following.

The Pure Premium at Advisory Pure Premium Rate Level (Part I, column (2)) was computed using the following methodology:¹

2020
Policies

2021
Policies

2022
Policies

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1. By summing <div style="margin-left: 40px;"> $\left[\begin{array}{c} \text{Exposure written} \\ \text{(or earned) for} \\ \text{all 2020 (2021 or} \\ \text{2022) policies} \end{array} \right] \times \left[\begin{array}{c} \text{Approved advisory} \\ \text{pure premium} \\ \text{rates} \end{array} \right] \times \left[\begin{array}{c} \text{Experience} \\ \text{Modification} \end{array} \right]$ </div> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2. By applying a consistent multiplicative factor (removing company expenses and deviations) across all classifications to your company's premium for 2020 (2021 or 2022) policies. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 3. By applying a weighted average rate departure factor (removing company expenses and deviations) across all classifications to your company's premium for 2020 (2021 or 2022) policies. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 4. By applying a ratio of insurer rates to pure premium rates by classification to your company's premium by classification for 2020 (2021 or 2022) policies. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 5. By a method not described above. ² |

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1. Check one only for each policy year. If more than one method applies for a policy year, please select Method 5 and explain how the different methods were used.
 2. Please explain fully and in detail the procedures used to convert Premium at Insurer Level (Part I, column (1)) to Pure Premium at Advisory Pure Premium Rate Level (Part I, column (2)). Include all factors necessary for reconciliation and clearly define all figures shown.
If necessary, email any additional supporting information to eSCAD@wcirb.com. Be sure to clearly indicate your reporting group/company name and code, data call code (shown in header of this page) and version # of the submission (search for this call in the Data Calls section after submission) in the email or in the attachment.
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**Data Call for Direct California Workers' Compensation Experience
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Premium Verification Worksheet (Continued)

Please read the instructions prior to completing. If 2, 3, 4 or 5 is checked on Page 2, please answer (a) and (b) below.

- a. The Pure Premium at Advisory Pure Premium Rate Level should be computed based on the Premium at Insurer Level (Part I, column (1)) excluding the average overall impact on premium of all rating plans except for the California Experience Rating Plan, such as schedule rating, merit rating, minimum premiums, surcharge plans, premium discount, expense and loss constants. Were all premium adjustments, other than adjustments due to experience modifications, removed or excluded from the premium to which the factor(s) or ratios was applied?

No

If "NO", please explain in detail below:

What was the combined percentage change to the Premium at Insurer Level (Part I, column (1)) of all the premium adjustments? (If this figure is different for written and earned premium, please report the figure pertaining to earned premium.)

i. 2020 policies	0.00 %
ii. 2021 policies	0.00 %
iii. 2022 policies	0.00 %

- b. What was the multiplicative factor (if 2 was checked), weighted average rate departure factor (if 3 was checked), or average ratio of insurer rates to pure premium rates (if 4 was checked) used? (If this figure is different for written and earned premium, please report the figure pertaining to earned premium.)

i. 2020 policies	0.0000
ii. 2021 policies	0.0000
iii. 2022 policies	0.0000

If reporting as a combined insurer group basis, the factor should be representative for the group. If more than one rate per classification was used, please explain below how the average factor was computed. If the WCIRB standard classification system was not used, please explain below how you adjusted the premium in your insurer classification to the pure premium in the corresponding WCIRB standard classification.

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II. Accident Year Exhibit

Accident Year	Indemnity		Medical		5 IBNR	6 Total Incurred Losses Including IBNR 1+2+3+4+5	7 Paid ALAE	7a Paid Cost of Medical Cost Containment Programs Included in ALAE*
	1 Paid Losses	2 Loss Reserves Excluding IBNR	3 Paid Losses	4 Loss Reserves Excluding IBNR				
Prior to 1983	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0

* Column 7a should be reported as applicable to claims on policies incepting on or after July 1, 2010.

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II. Accident Year Exhibit (continued)

Accident Year	Indemnity		Medical		5 IBNR	6 Total Incurred Losses Including IBNR 1+2+3+4+5	7 Paid ALAE	7a Paid Cost of Medical Cost Containment Programs Included in ALAE*
	1 Paid Losses	2 Loss Reserves Excluding IBNR	3 Paid Losses	4 Loss Reserves Excluding IBNR				
2013	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
a. As of 09/30/2022	0	0	0	0	0	0	0	0
b. As of 06/30/2022	0	0	0	0	0	0	0	0
c. Quarter Change (a) - (b)	0	0	0	0	0	0	0	0

* Column 7a should be reported as applicable to claims on policies incepting on or after July 1, 2010.

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II. Accident Year Exhibit (continued)

Accident Year	8 Paid Medical on Medical-Only Claims	9 Paid Indemnity Losses on Open Indemnity Claims	10 Paid Medical Losses on Open Indemnity Claims	11 Open Indemnity Claim Counts	12 Total Indemnity Claim Counts	13 Total Claim Counts
1989	0	0	0	0	0	0
1990	0	0	0	0	0	0
1991	0	0	0	0	0	0
1992	0	0	0	0	0	0
1993	0	0	0	0	0	0
1994	0	0	0	0	0	0
1995	0	0	0	0	0	0
1996	0	0	0	0	0	0
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	0	0	0	0	0	0
2000	0	0	0	0	0	0
2001	0	0	0	0	0	0
2002	0	0	0	0	0	0
2003	0	0	0	0	0	0
2004	0	0	0	0	0	0
2005	0	0	0	0	0	0
2006	0	0	0	0	0	0
2007	0	0	0	0	0	0
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	0	0	0	0	0	0
2012	0	0	0	0	0	0
2013	0	0	0	0	0	0
2014	0	0	0	0	0	0
2015	0	0	0	0	0	0
2016	0	0	0	0	0	0
2017	0	0	0	0	0	0
2018	0	0	0	0	0	0
2019	0	0	0	0	0	0
2020	0	0	0	0	0	0
2021	0	0	0	0	0	0
2022	0	0	0	0	0	0
a. As of 09/30/2022	0	0	0	0	0	0

Data Call for Direct California Workers' Compensation Experience
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I. Premium Exhibit: COVID-19 Charges

Calendar Period 7/1/22 – 9/30/22		
	1	2
	Premium at Insurer Level	Pure Premium at Advisory Pure Premium Rate Level
a. Direct Written Premium		
i. 2019 and prior policies	0	
ii. 2020 policies	0	
iii. 2021 policies	0	
iv. 2022 policies	0	
Total	0	
b. Direct Earned Premium		
i. 2019 and prior policies	0	
ii. 2020 policies	0	
iii. 2021 policies	0	
iv. 2022 policies	0	
Total	0	

Note: This data is only for premium charges for COVID-19

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II. Accident Year Exhibit: COVID-19 Claims

	Indemnity		Medical									
	(1)	(2)	(3)	(4)								
Accident Year	Paid Losses	Loss Reserves Excluding IBNR	Paid Losses	Loss Reserves Excluding IBNR	Paid ALAE	Paid Cost of Medical Containment Programs Included in ALAE	Paid Medical on Medical-Only Claims	Paid Indemnity Losses on Open Indemnity Claims	Paid Medical Losses on Open Indemnity Claims	Open Indemnity Claim Counts	Total Indemnity Claim Counts	Total Claim Counts
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
As Of 09/30/22	0	0	0	0	0	0	0	0	0	0	0	0

Note: Report data only for claims arising out of diagnosis of COVID-19. For convenience, the column numbers correspond to the column numbers of the related columns on the Accident Year Exhibit of Page 4 and Page 5 of this data call.

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Companies included in the report

Code	Name	Status
9999	Sample Data Call	Active