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Actuarial Committee

Meeting Agenda

Date	Time	Location	Staff Contact
September 13, 2022	9:00 AM	Webinar Teleconference	David M. Bellusci

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Released: September 6, 2022

To Members of the Actuarial Committee, WCIRB Members and All Interested Parties:

This meeting is Open to the Public.

Please use this link to register for the meeting webinar. After registering, you will receive a confirmation email containing information about the meeting.

I. Approval of Minutes

Meeting held on June 28, 2022

II. Working Group Meeting Summaries

Actuarial Research Working Group Meeting held August 1, 2022

III. Unfinished Business

A. AC21-03-03: Review of COVID-19 Claim Diagnostics

IV. New Business

A. AC22-09-01: Third Quarter 2022 Review of Diagnostics

B. AC22-09-02: 6/30/2022 Experience Review

C. AC22-09-03: Pandemic Impact on Classification Relativities

D. AC22-09-04: Medical Characteristics of Cumulative Trauma Claims

E. AC22-09-05: Study of California Claim Duration

F. AC22-09-06: WCIRB Permanent Disability Claim Survey

V. Matters Arising at Time of Meeting

VI. Next Meeting Date: December 6, 2022

VII. Adjournment

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Actuarial Research Working Group

Meeting Summary

To: Participants of the Actuarial Research Working Group
Date: September 2, 2022

RE: Summary of August 1, 2022 Meeting

Discussion Topics
At the meeting, the following topics were discussed.

A. Retrospective Rating Plan Updates

The Working Group was informed that staff had begun the multi-year process to update the advisory Retrospective Rating Plan. The current plan was effective January 1, 2019. Annual updates adjust the claim simulation database for indemnity and medical trend and on-level factors to calculate updated loss elimination ratios, tables of insurance charges, etc.

Staff presented a tentative timeline for this research project. This timeline separates the project into four phases:

1. Incurred development methodology will be investigated for the remainder of 2022.
2. The paid development module (presented to the Working Group at the April 22, 2019 meeting and approved by the Actuarial Committee at the June 14, 2019 meeting) will be coded and tested through early summer 2023.
3. Hazard group selection through fall 2023.
4. Update of all plan files and development of new plan files through February 2024, to be filed as part of the September 1, 2024 Regulatory Filing.

The Working Group reviewed a brief summary of the current process used to create the claim simulation database, adjust the database to the cost level of the effective policy period, adjust the database from a per claim to a per accident basis, smooth extreme simulated values and select classification hazard groups.

Staff presented potential enhancements to the incurred development simulation process and annual update process for the Working Group's consideration.

Staff noted that the current simulation process creates empirical simulation tables from all available calendar years of data and the average of these tables is used for claim simulation. Staff suggested the possibility of re-weighting the calendar years used to reflect that individual calendar year development patterns may be the result of legislative reforms or system changes not necessarily expected to occur with the same magnitude in the future. The Working Group generally supported the idea but was concerned with finding the appropriate weights for individual

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years. Staff agreed to allow for the use of different weights by calendar year and to study potential ways to select calendar year weights, to compare these results to the results of the current approach which relies on equal calendar year weights and to review the stability of calendar year development patterns.

Staff also noted the potential to build a claim simulation process that used a single calendar year's development at each maturity for an individual simulation (currently, each claim is simulated to ultimate 100 times). Staff noted that this approach would likely result in more realistic differences between each of the 100 simulations but was unlikely to have much impact on the overall simulation database. The Working Group felt this approach was interesting but would likely involve a substantial effort that would not change the values in the plan and, as a result, staff agreed that no further action on this approach would be undertaken at this time.

Staff presented potential alternatives to the current starting database which is the most recent three policy years of a data at report levels three, four and five. Staff first suggested re-weighting the simulation database to reflect differences between the classification mix of the starting database and the expected class mix in the effective policy period. The Working Group supported this idea and staff agreed to develop a procedure to re-weight the database and compare results for viable classification weightings (the most obvious weightings would be those underlying classification relativities for the policy period).

Staff noted that the starting database could also be generated or appended by bootstrapping to guarantee each classification would start with a robust claim volume. The Working Group expressed interest in this idea, but complexities in selecting the appropriate sample to bootstrap from were deemed too onerous to move forward with this approach at this time.

The Working Group discussed some options to address the "staleness" of the claim simulation database used in annual updates to the plan tables. Staff suggested that a data-driven update to the starting database and simulation tables could be completed every two to three years with a study of the entire methodology every five or six years. Staff also suggested re-weighting the simulation database for changes in classification mix regardless of whether the starting database and simulation tables were updated. The Working Group was interested in both of these ideas and staff agreed to investigate these options further.

Finally, the Working Group was presented preliminary results of three simulation databases derived using the current starting database with updated simulation tables, an updated starting database with current simulation tables, and updates to both the starting database and the simulation tables. These were compared to the current simulation database (derived using both current starting database and simulation tables). Loss elimination ratios (LERs) are increased by changing from the current starting database to the updated starting database. LERs are reduced by changing from the current simulation tables to the updated simulation tables. The net result is reduced LERs when both the starting database and simulation tables are updated.

B. Classification Ratemaking—Small Classes

The Working Group was advised that, as part of a multi-year comprehensive review of the classification ratemaking process, the WCIRB is exploring the experience of smaller classifications, defined for the purposes of this initial analysis as classifications which are not

considered fully credible under the WCIRB's current classification ratemaking methodology. While the classification ratemaking methodology applies in a uniform manner to all classifications, some classification ratemaking components which help adjust for differing volumes of experience include years of experience used in the calculation, credibility procedures and application of loss limitations.

Staff has explored the accuracy and volatility of the computed classification relativities for smaller classifications over time. Staff assessed accuracy by reviewing the mean squared error (MSE) of the classification relativities for that policy year and the actual loss to payroll ratio relativity based on unit statistical data at first report for policy years 2012 through 2019. The MSE was found to be relatively similar for both fully and partially credible classifications. Staff assessed volatility over time by reviewing the coefficient of variation (CV) of the computed classification relativities for policy years 2012 through 2019. The CV was found to increase as the credibility of the classification decreased, i.e., there is more volatility in the classification relativities for smaller classifications.

Staff reviewed factors which may contribute to the increased volatility of the relativities for smaller classifications using a hierarchical clustering methodology. This methodology was used to sort individual classifications into groups based on the similarity among the included variables. The most significant difference for smaller classifications is that they are more likely to have a higher share of claims which are above $500,000.

Staff shared plans to develop a methodology to simulate a sample of smaller classifications from fully credible classifications to use in testing potential methodology changes. Staff solicited feedback on factors which may differentiate smaller classifications from fully credible classifications.

Working Group members shared several areas in which smaller classifications may differ from larger classifications in ways that affect the performance of the classification ratemaking process. These areas included types of injuries within a classification, the share of policies which are written on a large deductible as compared to a guaranteed cost basis, the share of policies which are single state as compared to multi state, the industry mix, the propensity for litigation and whether or not the class is dominated by a large employer.

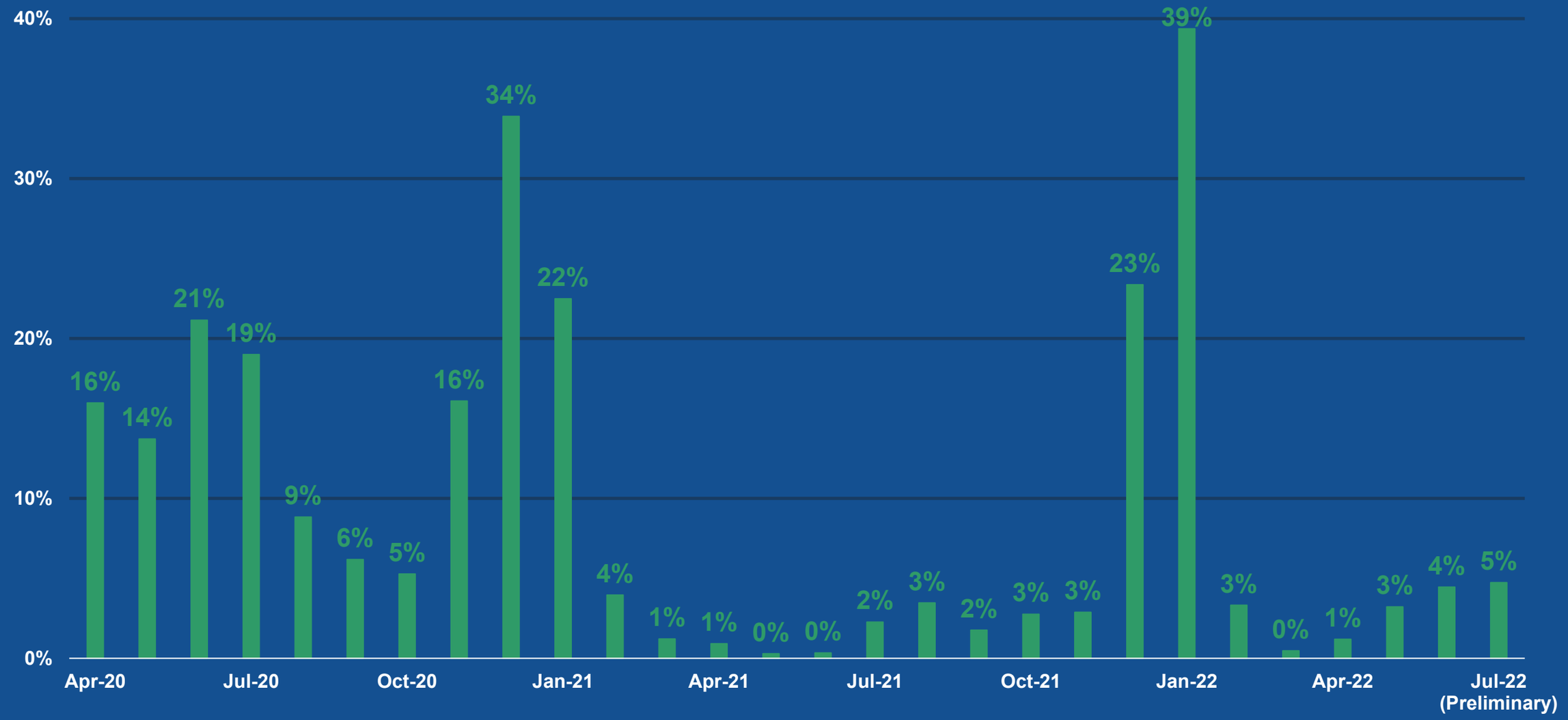
Staff plans to evaluate the performance of the current complement of credibility. Based on these analyses, staff will develop a 2023 plan for the next phase of the comprehensive review of the classification ratemaking process that prioritizes the most important drivers of the accuracy and volatility of classification relativities for smaller classifications.

Item AC21-03-03
Review of COVID-19 Diagnostics

The COVID-19 pandemic has had significant impact on many components of experience emerging in 2020 and 2021. At the meeting, staff will present information on emerging COVID-19 claim experience based on WCIRB aggregate financial calls, unit statistical data and indemnity transaction data. Draft slides summarizing this information are attached for review.

COVID-19 Share of Indemnity Claims

As of August 9, 2022



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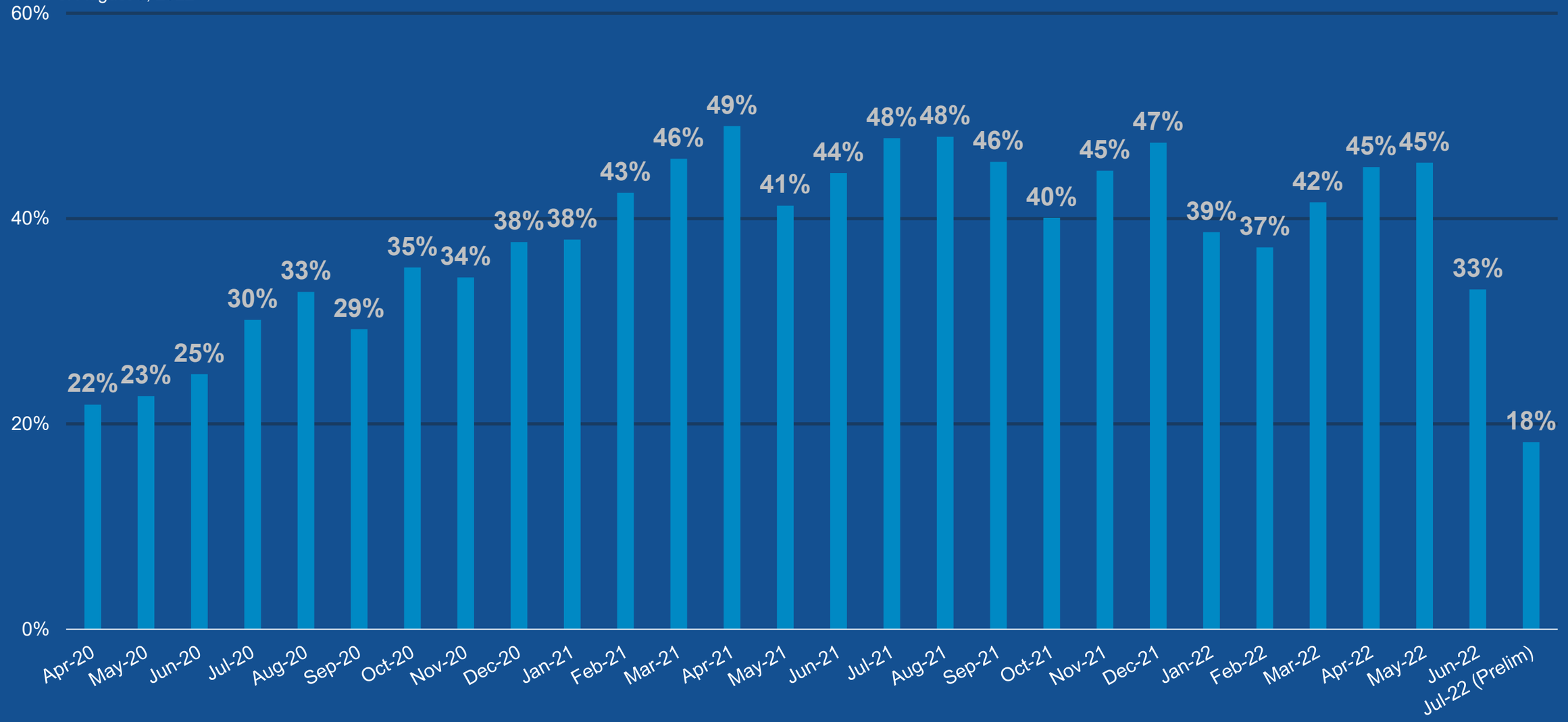
Source: SROI records from WCIRB indemnity transaction data with MTC dates through July 31, 2022

COVID-19 Claim Denial Rates by Accident Month

As of August 9, 2022



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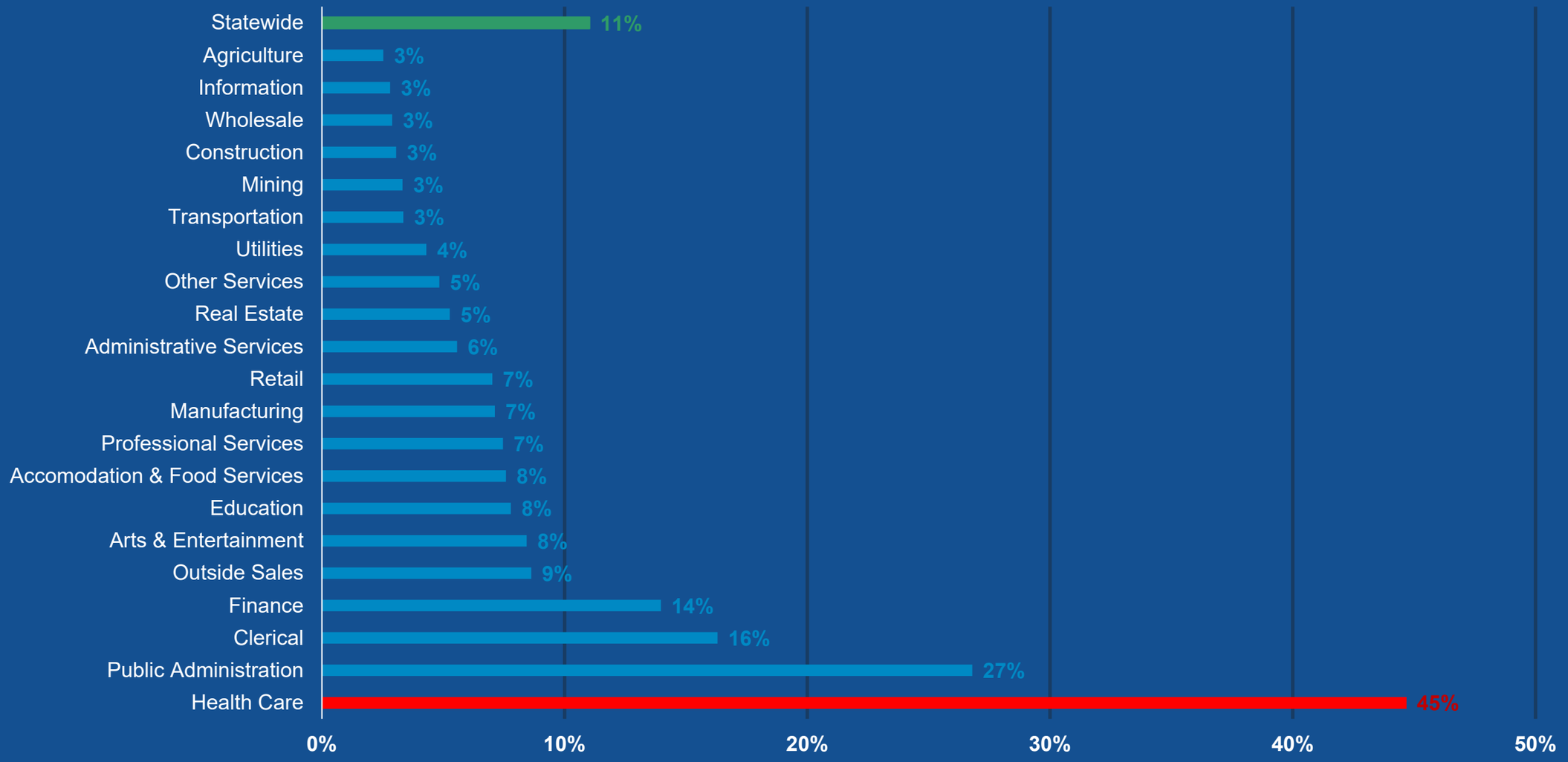
Source: FROI records from WCIRB indemnity transaction data for claims from April 2020 through July 2022

Share of COVID-19 Indemnity Claims by Industry

As of August 9, 2022



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Source: FROI and SROI records from WCIRB indemnity transaction data for claims from April 2020 through July 2022

Industry Distribution of COVID-19 Indemnity Claims by Accident Quarter

As of August 9, 2022

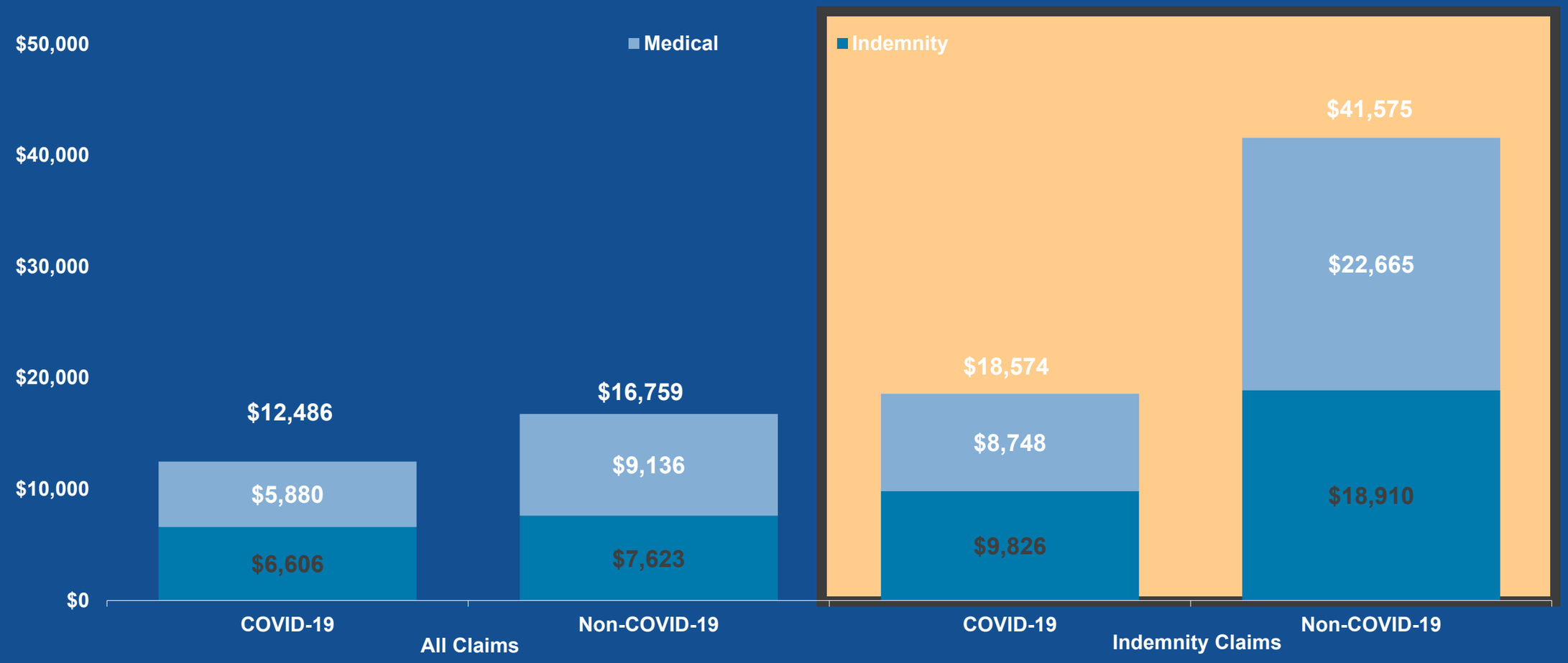
Industry	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2
Health Care	51%	56%	52%	55%	46%	49%	55%	60%	52%
Manufacturing	11%	8%	9%	9%	13%	11%	3%	6%	9%
Retail	7%	5%	8%	7%	6%	5%	8%	7%	6%
Accomodation & Food Services	4%	6%	4%	4%	2%	7%	13%	9%	10%
Clerical	5%	4%	6%	8%	9%	6%	7%	6%	6%
Transportation	3%	5%	5%	2%	2%	1%	1%	1%	0%
Construction	3%	3%	3%	4%	6%	5%	2%	2%	2%
Administrative Services	4%	4%	2%	2%	1%	2%	1%	2%	1%
Wholesale	3%	2%	3%	2%	2%	1%	1%	1%	2%
Agriculture	3%	2%	0%	1%	1%	2%	0%	0%	0%
Other Services	2%	1%	1%	1%	1%	1%	1%	0%	0%
Arts & Entertainment	1%	0%	0%	0%	1%	1%	2%	2%	5%
Real Estate	1%	1%	1%	1%	2%	2%	1%	1%	1%
Professional Services	1%	1%	1%	1%	0%	2%	1%	1%	3%
Outside Sales	1%	1%	1%	1%	0%	1%	1%	1%	1%
Education	0%	1%	1%	1%	2%	0%	1%	1%	1%
Public Administration	1%	0%	1%	1%	5%	2%	1%	0%	0%
Information	0%	0%	1%	0%	0%	1%	0%	0%	0%
Finance	0%	0%	1%	0%	0%	1%	0%	0%	2%
Mining	0%	0%	0%	0%	1%	0%	0%	0%	0%
Utilities	0%	0%	0%	0%	0%	0%	0%	0%	0%

III-A-5

Source: FROI and SROI records from WCIRB indemnity transaction data for claims from April 2020 through July 2022

Accident Year 2020 Incurred Severities

As of March 31, 2022



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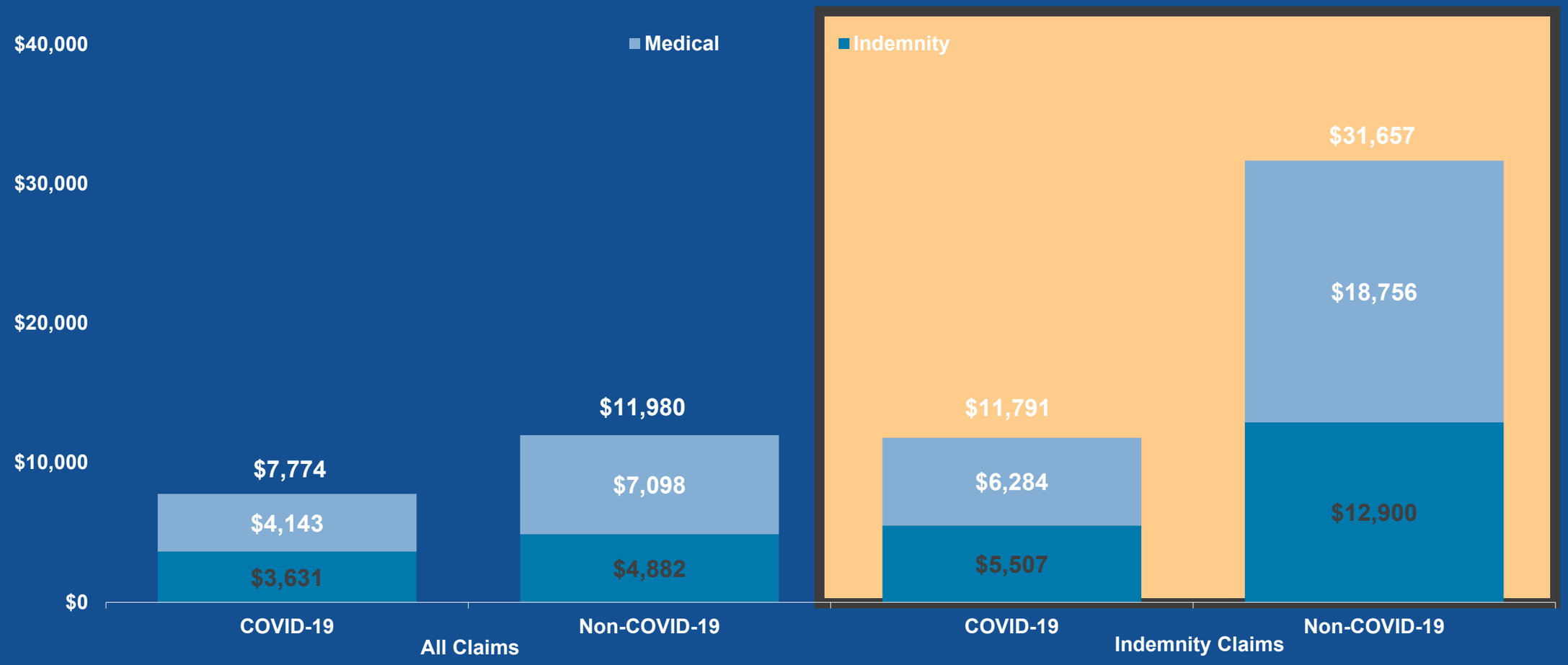
Source: WCIRB Aggregate Financial Data

Accident Year 2021 Incurred Severities

As of March 31, 2022



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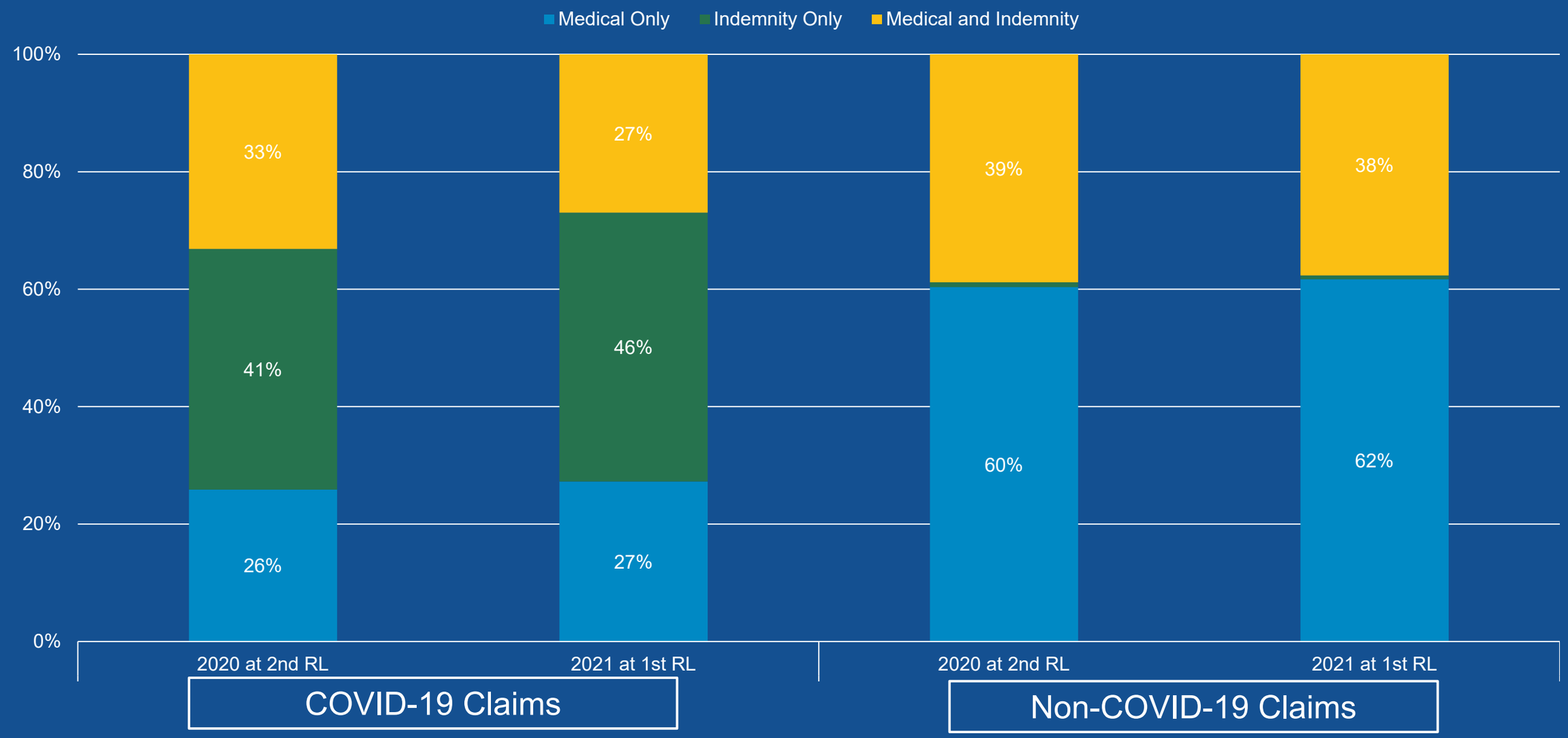
Source: WCIRB Aggregate Financial Data

Share of Claims by Type of Claim

Accident Years 2020 and 2021

As of August 9, 2022



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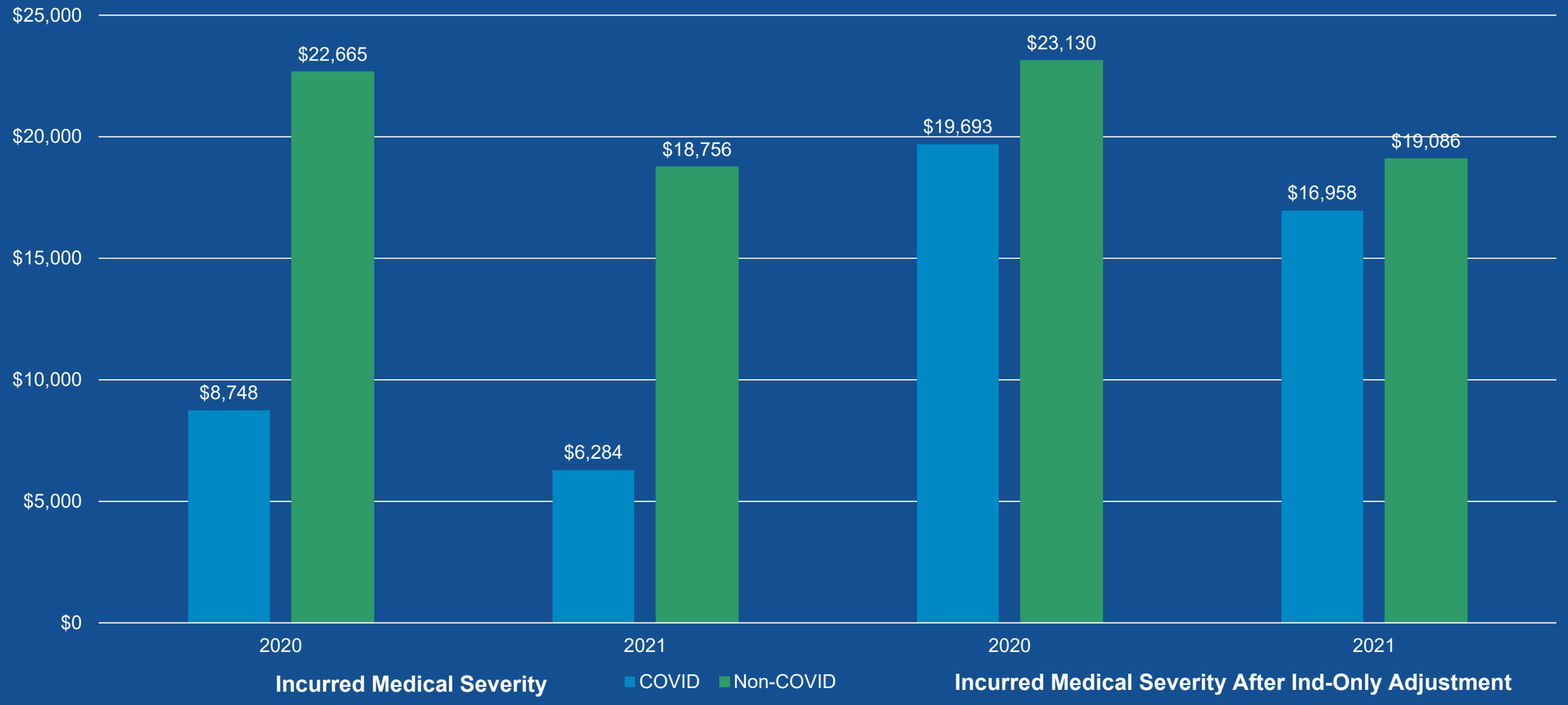
Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later. AY 2021 claims from PY 2020 and 2021 USRs at 1st report with Accident Date of 1/1/2021 or later.

Comparison of Incurred Medical Severity on COVID-19 and Non-COVID-19 Claims Adjusted for the Share of Indemnity-Only Claims

As of March 31, 2022



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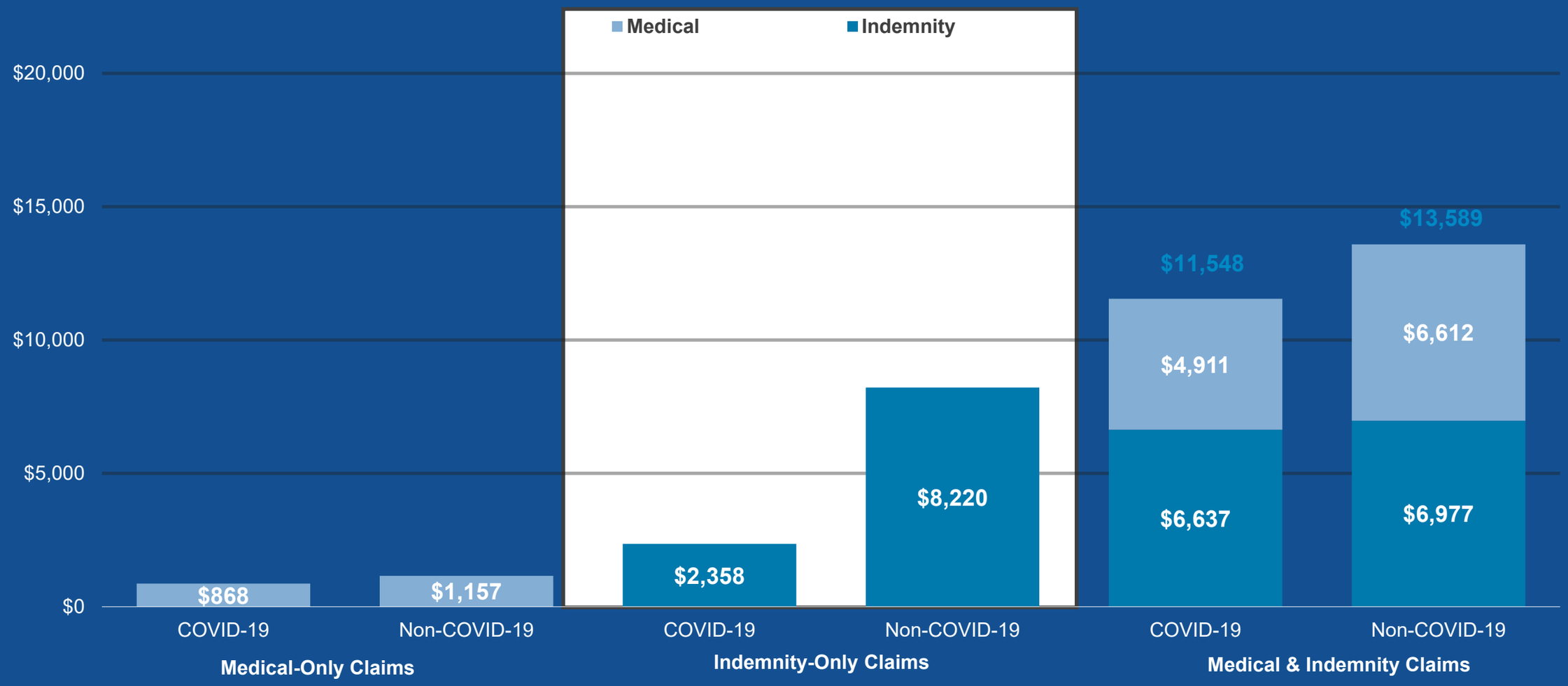
Source: WCIRB Aggregate Financial Data and Share of Indemnity-Only claims from AY 2020 and 2021 on PY 2019 and 2020 USRs at first report for claims with Accident Date of 4/1/2020 or later. Incurred medical severities are adjusted to estimate the incurred medical severity on indemnity claims with medical payments by dividing the incurred medical severity by (1 – estimated share of indemnity-only claims).

Closed Claim Severity by Type of Claim

Accident Year 2020 at 2nd Report Level

As of August 9, 2022



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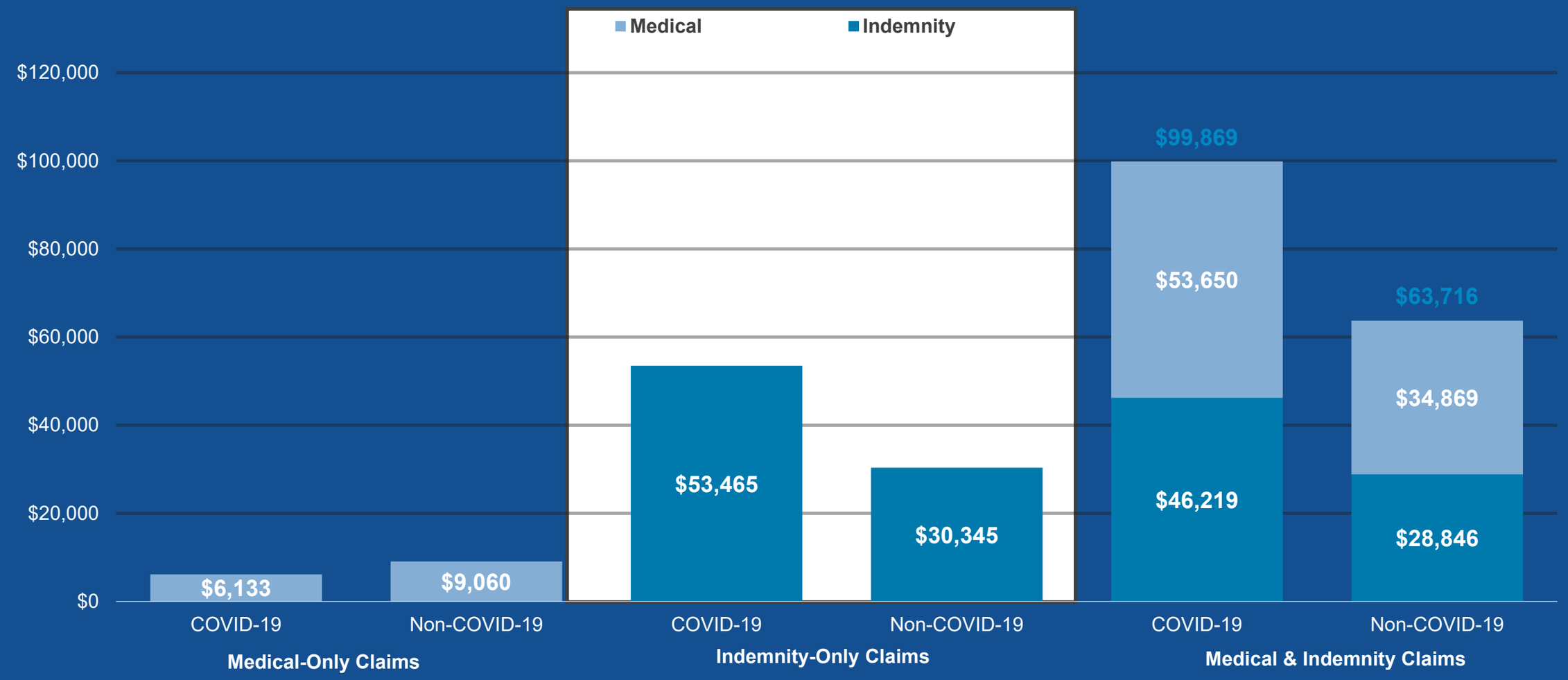
Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later

Open Claim Severity by Type of Claim

Accident Year 2020 at 2nd Report Level

As of August 9, 2022



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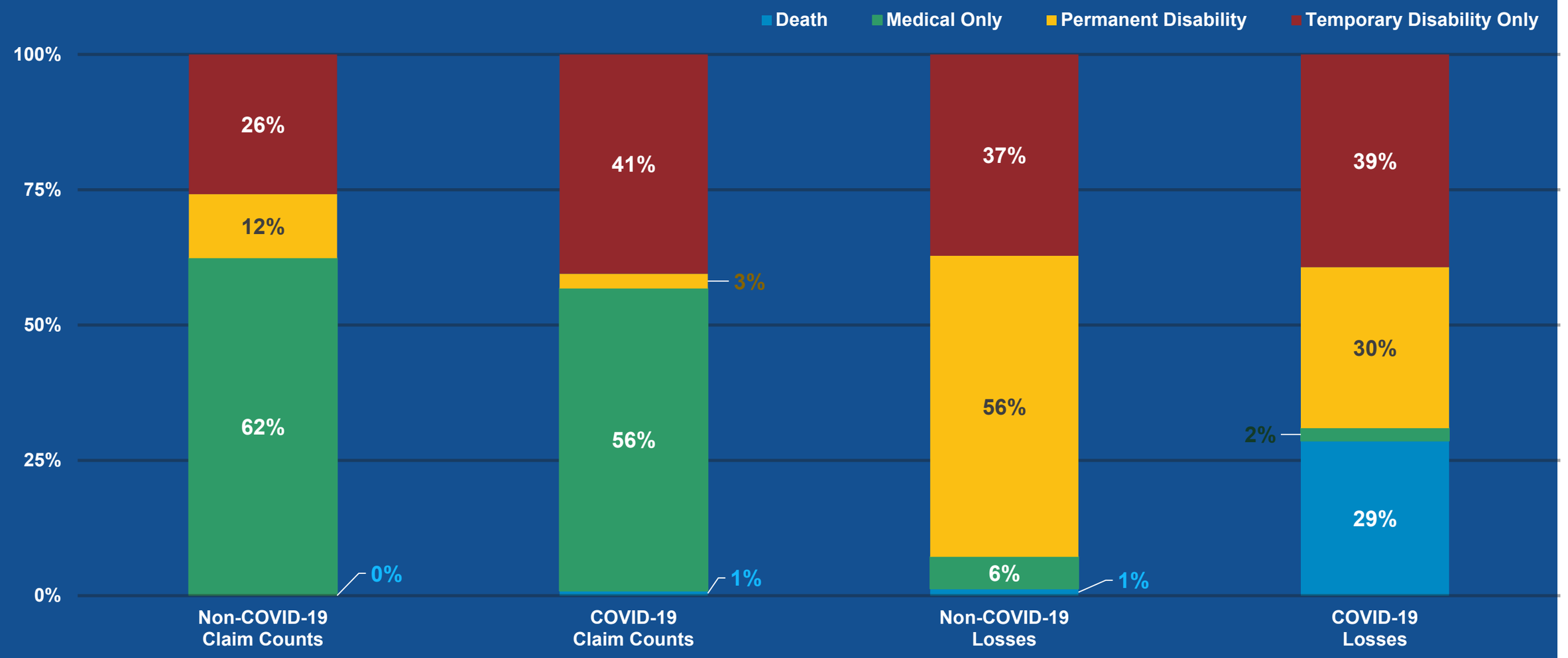
Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later

Distribution of Claims and Incurred Losses by Claim Type

Accident Year 2020

As of August 9, 2022



Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later

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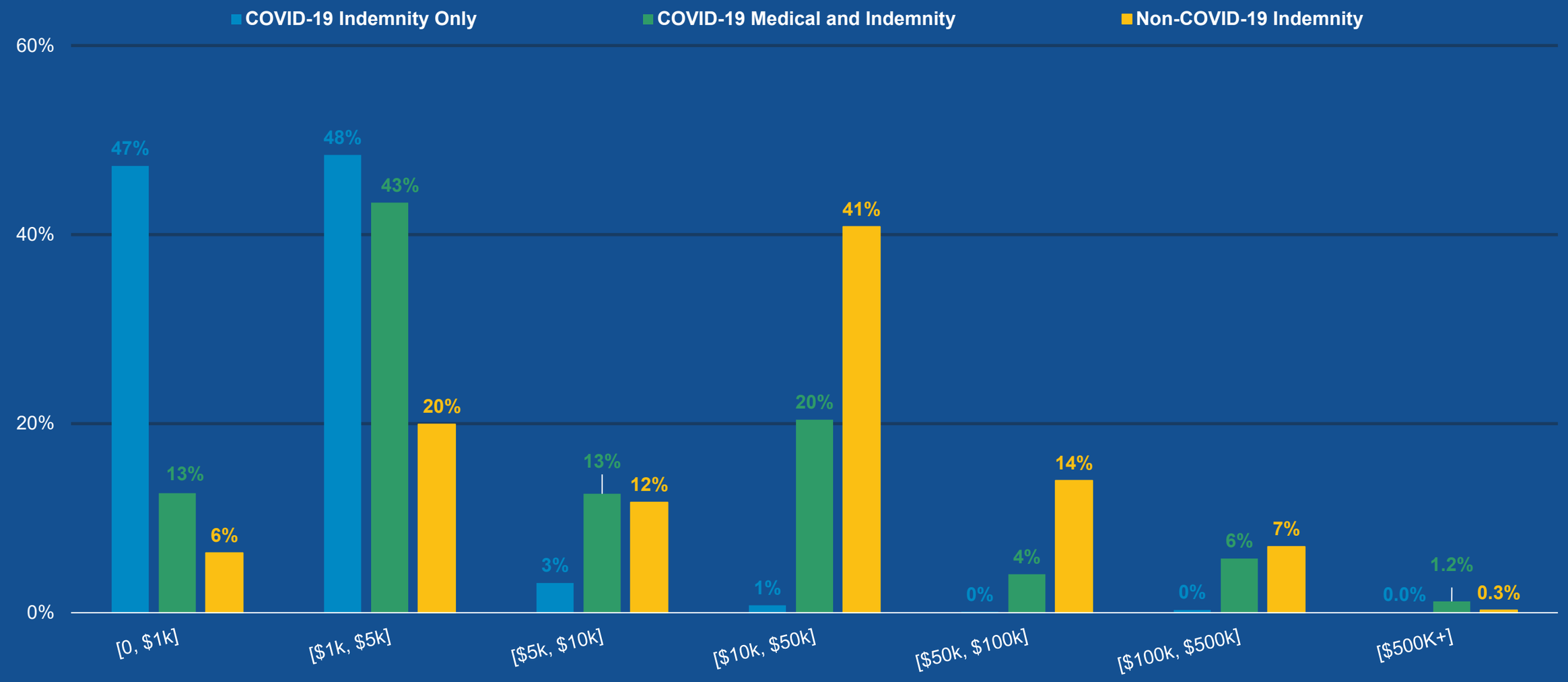
Indemnity Claim Distribution by Incurred Loss Size

Accident Year 2020

As of August 9, 2022



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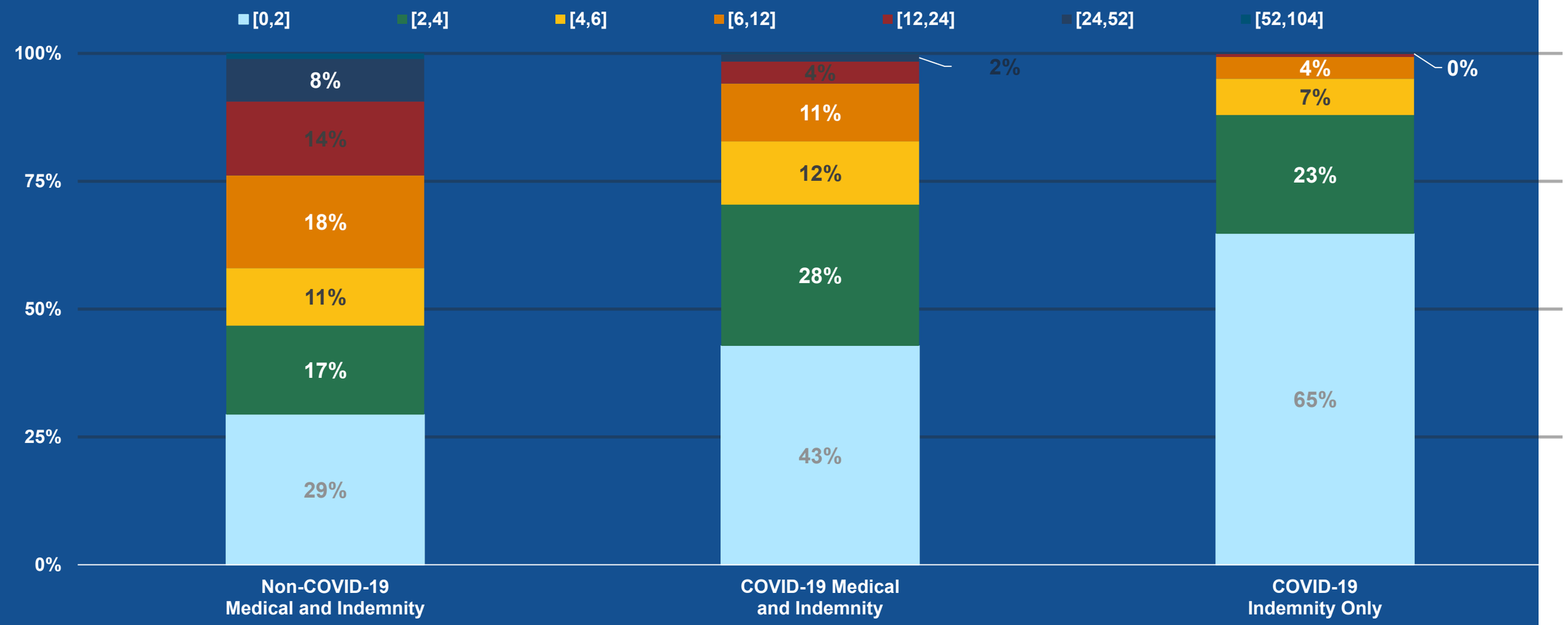
Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later

Weeks of Temporary Disability by Claim Type
AY 2020, Closed Claims Only

As of August 9, 2022



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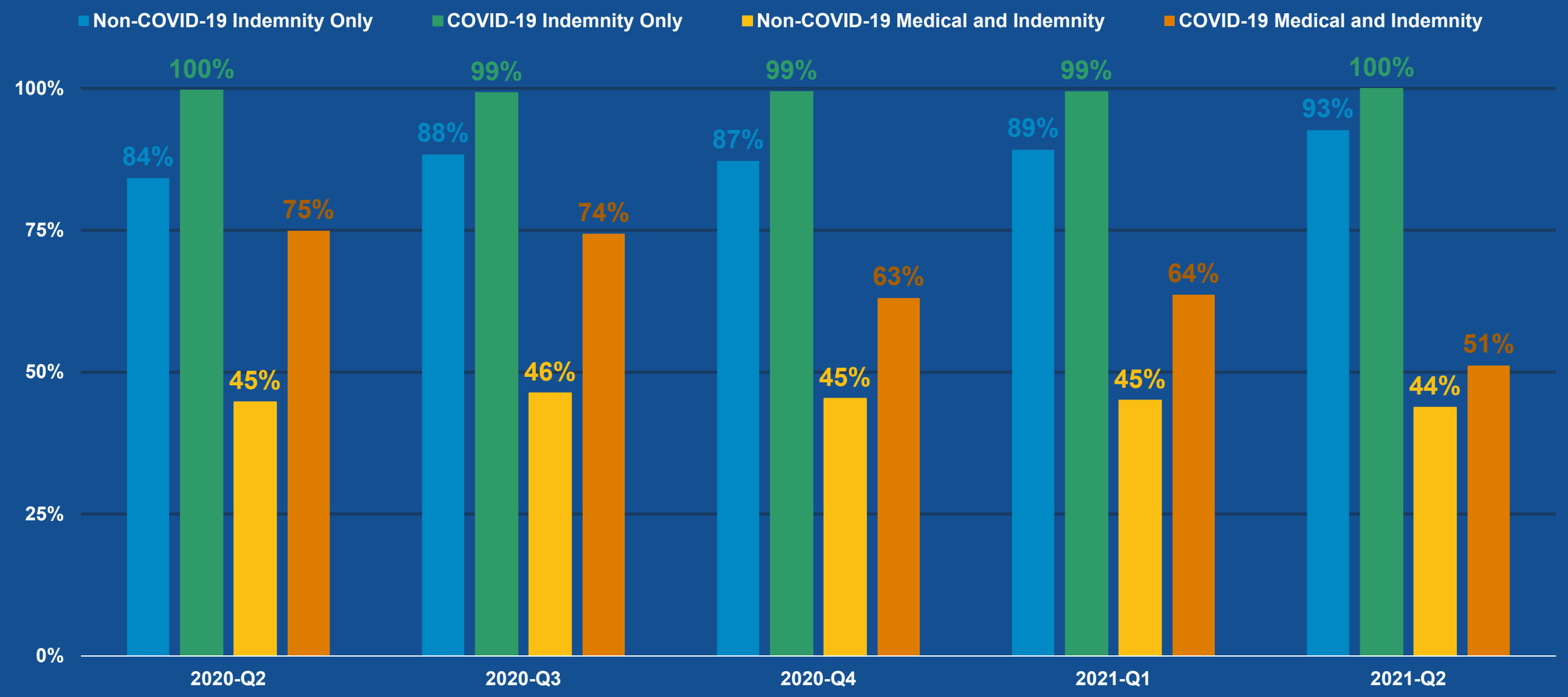
Source: Accident Year 2020 FROI and SROI records from WCIRB indemnity transaction data for claims from April 2020 through January 2022

Indemnity Claims Closing Rates at Report Level 1

As of August 9, 2022



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Source: AY 2020 and 2021 claims at first report from PY 2019 ,2020, 2021 USRs with Accident Date of 4/1/2020 or later

Distribution of Claims and Incurred Losses by Claim Type: COVID-19 Claims Reported at Second USR vs COVID-19 Claims Present at First USR (AY 2020)

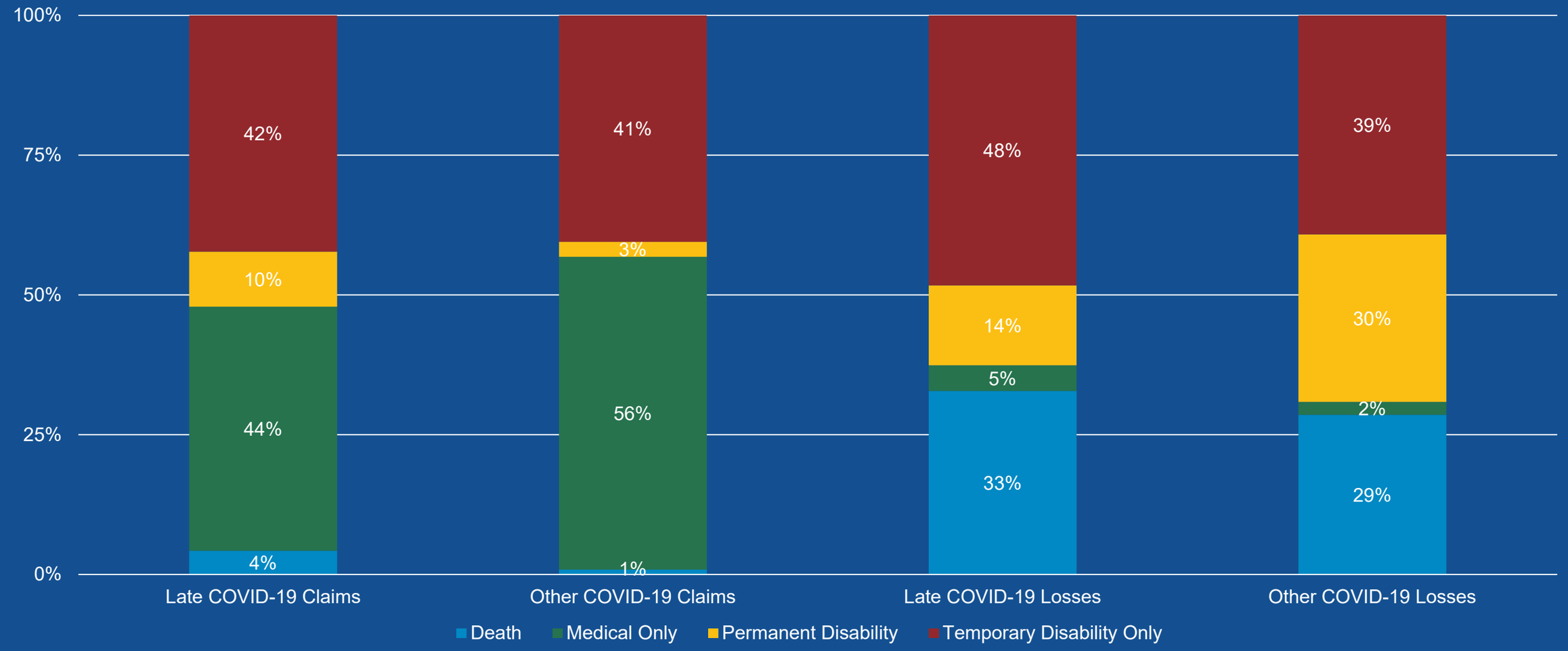
As of August 9, 2022

	COVID-19		Non-COVID-19	
	New at RL 2	Reported at RL 1	New at RL 2	Reported at RL 1
Share of Claims	**0.57%**	99.43%	**1.19%**	98.81%
Average Incurred Dollars	**$19,416**	**$7,551**	$16,706	$14,940
Average Paid Dollars	**$2,922**	**$3,826**	$5,147	$8,140

Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later. Claims that are only reported at second report identified as late reported claims.

Distribution of Claims and Incurred Losses by Claim Type
Late Reported COVID-19 Claims vs Other COVID-19 Claims
Accident Year 2020

As of August 9, 2022



Source: AY 2020 claims from PY 2019 and 2020 USRs at second report with Accident Date of 4/1/2020 or later. Claims that are only reported at second report identified as late reported claims.

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Item AC22-09-01
Third Quarter 2022 Review of Diagnostics

Twice a year, staff compiles a comprehensive list of measures to be reviewed by the Claims Working Group and Actuarial Committee in order to identify and quantify changes in claim patterns and trends and help determine the most appropriate methodologies to be used in the development of pure premium rates. The diagnostics are segregated into the following areas (COVID-19 claims are excluded):

1. Market and claim characteristic information (exhibit numbers start with M)
2. Claim count information (exhibit numbers start with C)
3. Loss development information (exhibit numbers start with D)
4. Claim severity information (exhibit numbers start with S)
5. Loss adjustment expense information (exhibit numbers start with E)

Please note the following:

1. In 2020, there was a significant decrease in the share of non-COVID-19 medical-only claims as the drop in these claims in the first year of the pandemic was much greater than the drop in indemnity claims. (Exhibit M4) The increase in the number of medical-only claims in the last two quarters of 2021 and the first two quarters of 2022 was much greater than that in indemnity claims. (Exhibit C11)
2. The proportion of expedited hearings for medical treatment has been increasing in Southern California, while the proportion for “Other” types of hearings has declined. (Exhibit M8.2)
3. The total number lien decisions decreased sharply in 2020. This may be related to the pandemic as well as reforms related to liens. (Exhibit M9.1)
4. The ratio of incremental closed indemnity claims to prior open indemnity claims shows an increase along the latest diagonal. (Exhibit C3.1)
5. The cumulative injury share of total indemnity counts for 2020 (excluding COVID-19 claims) is significantly larger than in previous years. (Exhibit C15) The increase was greatest in the Bay Area and Los Angeles Basin. (Exhibit C17)
6. The share of cumulative injury claims for permanent indemnity injury types increased 29% in accident year 2020. The share of cumulative injury claims for medical-only experienced a 30% decrease for the same period. (Exhibit C19)
7. Average paid medical severities increased significantly in the first quarter of 2022. (Exhibit S7)
8. The payments on medical-legal reports by service year in 2021 increased considerably, likely due to the implementation of the Division of Workers’ Compensation 2021 Medical-Legal Fee Schedule changes. (Exhibit E13.2)

Exhibit Numbering Guide September 2022

Exhibit #	Exhibit Name
	Market/Claim Characteristics
M3	Total Incurred Loss Distribution by Insurer
M4	Distribution of Estimated Ultimate Number of Claims by Injury Type
M5	Percentage of Claims Closed by Injury Type and Region - First through Third Report Level
M6	Percentage of Claim Count and Average Severity by Geographic Region
M7	Division of Workers' Compensation (DWC) Distribution of Decisions by Type
M8	Quarterly Expedited Hearings by Region
M9	Number of Division of Workers' Compensation (DWC) Lien Decisions
M10	Medicare Set-aside Costs by Age Interval & Permanent Disability Rating Interval
	Claim Count
C2	Indemnity Claim Settlement Rates by Injury Type
C3	Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims
C4	Reopening Rates Based on Unit Statistical Data & by Injury Type
C5	Closed-Closed Development Based on Unit Statistical Data
C7	Accident Year Indemnity Claim Frequency Model & Indemnity Claim Frequency History and Projections
C9	Self-Insured Employers - Claim Frequency
C11	Changes in Incremental Indemnity Claim Counts and Medical Only Claim Counts
C12	Economic Variables
C15	Accident Year Cumulative Injury Indemnity Claim Counts by Policy Year and Report Level
C17	Claim Count Ratios by Region Based on Unit Statistical Data at 1st Report Level
C19	Distribution of Cumulative Injury Claims by Injury Type
C20	Indemnity Claim Frequency Relativities by NAICS Sector
C21	Indemnity Claim Frequency by Geographic Region
	Loss Development
D4	Ratios of Incremental Paid Losses to Prior Outstanding Losses by Accident Year
	Claim Severity
S2	Average Incurred Indemnity Loss per Reported Indemnity Claim & Incurred Medical Loss per Reported Claim
S3	Average Indemnity & Medical Case Outstanding Per Open Indemnity Claim
S4	Average Paid Losses per Indemnity Claim & Average Paid Medical Loss Per Claim
S5	Average Paid Losses per Closed Indemnity Claim
S6	Ratio of Incremental Paid Indemnity & Medical to Indemnity Claims Open During Period
S7	Ratio of Quarterly Paid Medical to Indemnity Claims Inventory
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Exhibit M3

Total Incurred Loss Distribution by Insurer*

I. Distribution based on State Fund, Top Ten Private Insurers and All Other Private Insurers Combined**

AY	2017	2018	2019	2020	2021
Group	@ 12/31/2017	@ 12/31/2018	@ 12/31/2019	@ 12/31/2020	@ 12/31/2021
State Fund	10.8%	12.7%	14.0%	15.6%	15.3%
1	8.4%	8.4%	8.4%	8.5%	8.6%
2	6.4%	6.5%	6.6%	6.6%	6.8%
3	6.8%	6.2%	5.9%	5.7%	5.9%
4	4.9%	4.9%	5.0%	4.8%	4.8%
5	5.2%	5.4%	5.1%	4.6%	4.5%
6	3.9%	3.4%	4.2%	4.5%	4.3%
7	3.5%	2.9%	2.8%	2.8%	2.7%
8	3.1%	3.4%	3.3%	2.6%	2.7%
9	2.1%	2.2%	2.0%	2.3%	2.2%
10	2.2%	2.1%	2.1%	1.7%	2.2%
Total Top 10	46.5%	45.4%	45.4%	44.2%	44.5%
All Other	42.7%	42.0%	40.6%	40.2%	40.2%

II. Distribution based on Top Ten Private Insurers and All Other Private Insurers Combined**

AY	2017	2018	2019	2020	2021
Group	@ 12/31/2017	@ 12/31/2018	@ 12/31/2019	@ 12/31/2020	@ 12/31/2021
1	9.4%	9.7%	9.7%	10.1%	10.1%
2	7.2%	7.4%	7.7%	7.8%	8.0%
3	7.6%	7.2%	6.9%	6.7%	6.9%
4	5.5%	5.6%	5.8%	5.7%	5.7%
5	5.8%	6.2%	5.9%	5.5%	5.3%
6	4.4%	3.9%	4.9%	5.3%	5.1%
7	3.9%	3.3%	3.2%	3.4%	3.1%
8	3.5%	3.9%	3.9%	3.1%	3.1%
9	2.4%	2.5%	2.3%	2.7%	2.6%
10	2.5%	2.4%	2.4%	2.1%	2.5%
All Other	47.9%	48.1%	47.2%	47.6%	47.4%

*Total incurred losses reflect the sum of paid indemnity and medical losses and indemnity and medical case reserves.
**Groups are ranked according to accident year 2021 incurred losses.
Source: WCIRB quarterly calls for experience

Distribution of Estimated Ultimate Number of Claims by Injury Type

I. Distribution of Ultimate Number of Indemnity Claims

Accident Year	Permanent Indemnity	Temporary Indemnity	Total
2004	49.7%	50.3%	100%
2005	46.2%	53.8%	100%
2006	47.2%	52.8%	100%
2007	48.3%	51.7%	100%
2008	50.4%	49.6%	100%
2009	51.8%	48.2%	100%
2010	51.3%	48.7%	100%
2011	51.1%	48.9%	100%
2012	50.2%	49.8%	100%
2013	49.9%	50.1%	100%
2014	50.0%	50.0%	100%
2015	50.2%	49.8%	100%
2016	49.2%	50.8%	100%
2017	47.5%	52.5%	100%
2018	46.4%	53.6%	100%
2019	46.7%	53.3%	100%
*2020**	*47.4%*	*52.6%*	*100%*

II. Distribution of Ultimate Number of All Claims

Accident Year	Permanent Indemnity**	Temporary Indemnity	Medical Only	Total
2004	15.6%	15.8%	68.6%	100%
2005	13.4%	15.7%	70.9%	100%
2006	13.6%	15.2%	71.2%	100%
2007	14.3%	15.3%	70.4%	100%
2008	15.5%	15.2%	69.3%	100%
2009	17.2%	16.0%	66.8%	100%
2010	17.7%	16.9%	65.4%	100%
2011	18.2%	17.4%	64.4%	100%
2012	18.3%	18.1%	63.6%	100%
2013	18.7%	18.8%	62.5%	100%
2014	18.7%	18.7%	62.6%	100%
2015	18.7%	18.5%	62.8%	100%
2016	18.3%	19.0%	62.7%	100%
2017	17.0%	18.8%	64.2%	100%
2018	16.6%	19.2%	64.2%	100%
2019	16.7%	19.1%	64.2%	100%
*2020**	*19.5%*	*21.7%*	*58.8%*	*100%*

* Accident year 2020 experience is partial in that it only reflects experience from policy year 2019.
** Permanent indemnity consists of the death, permanent total, and permanent partial injury types.

Source: WCIRB unit statistical data
***COVID-19 claims have been excluded

Percentage of Claims Closed by Injury Type and Region

Permanent Partial & Temporary

Permanent Partial

Report Level	Region*	Policy Year 2013	2014	2015	2016	2017	2018	2019	Latest Year Reported Claim Distribution
1	Bay Area	15%	16%	18%	19%	20%	19%	21%	*10%*
1	Los Angeles	16%	17%	21%	24%	25%	26%	23%	*64%*
1	San Diego	20%	20%	23%	26%	27%	27%	25%	*7%*
1	Remainder of CA	17%	17%	20%	22%	23%	24%	21%	*19%*
	ALL REGIONS COMBINED	**16%**	**17%**	**20%**	**23%**	**24%**	**25%**	**23%**	***100%***
2	Bay Area	38%	41%	45%	47%	48%	44%		*14%*
2	Los Angeles	37%	40%	45%	51%	50%	48%		*59%*
2	San Diego	44%	46%	50%	53%	53%	50%		*7%*
2	Remainder of CA	39%	42%	47%	48%	48%	48%		*20%*
	ALL REGIONS COMBINED	**38%**	**41%**	**46%**	**50%**	**50%**	**47%**		***100%***
3	Bay Area	59%	62%	65%	66%	65%			*14%*
3	Los Angeles	55%	59%	65%	69%	66%			*56%*
3	San Diego	65%	67%	70%	75%	69%			*7%*
3	Remainder of CA	59%	62%	67%	68%	67%			*23%*
	ALL REGIONS COMBINED	**58%**	**61%**	**66%**	**69%**	**66%**			***100%***

Temporary

Report Level	Region*	Policy Year 2013	2014	2015	2016	2017	2018	2019	Latest Year Reported Claim Distribution
1	Bay Area	56%	59%	60%	61%	62%	64%	63%	*12%*
1	Los Angeles	47%	50%	51%	52%	54%	53%	55%	*61%*
1	San Diego	55%	56%	57%	60%	62%	60%	62%	*8%*
1	Remainder of CA	55%	59%	60%	61%	61%	64%	65%	*20%*
	ALL REGIONS COMBINED	**52%**	**55%**	**55%**	**57%**	**58%**	**58%**	**58%**	***100%***
2	Bay Area	77%	77%	79%	79%	80%	82%		*16%*
2	Los Angeles	68%	70%	72%	73%	74%	71%		*55%*
2	San Diego	75%	76%	77%	80%	79%	76%		*7%*
2	Remainder of CA	74%	76%	77%	78%	81%	80%		*22%*
	ALL REGIONS COMBINED	**72%**	**73%**	**75%**	**76%**	**77%**	**75%**		***100%***
3	Bay Area	87%	89%	89%	89%	89%			*16%*
3	Los Angeles	81%	82%	84%	86%	85%			*51%*
3	San Diego	87%	88%	89%	88%	89%			*7%*
3	Remainder of CA	86%	86%	88%	90%	90%			*26%*
	ALL REGIONS COMBINED	**84%**	**85%**	**86%**	**88%**	**87%**			***100%***

*Los Angeles Includes Los Angeles County and remainder of Los Angeles Basin
Source: WCIRB unit statistical data

Exhibit M6.1

Percentage of Claim Count and Average Severity of Compromise & Release and Stipulated Award Settlements

Geographic Region: All Regions Combined

Policy Year 2014

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	20,871	84%	25,960	25,939	51,899	---	---	---	---
Stipulated Award	3,838	16%	18,377	13,461	31,838	---	---	---	---
Total/Average	24,709		24,782	24,001	48,783	---	---	---	---

Policy Year 2015

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	23,050	85%	25,988	24,990	50,978	10.4%	0.1%	-3.7%	-1.8%
Stipulated Award	4,089	15%	19,133	13,835	32,967	6.5%	4.1%	2.8%	3.5%
Total/Average	27,139		24,955	23,310	48,264	9.8%	0.7%	-2.9%	-1.1%

Policy Year 2016

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	22,930	86%	24,645	23,507	48,153	-0.5%	-5.2%	-5.9%	-5.5%
Stipulated Award	3,785	14%	19,460	14,270	33,730	-7.4%	1.7%	3.1%	2.3%
Total/Average	26,715		23,911	22,199	46,109	-1.6%	-4.2%	-4.8%	-4.5%

Policy Year 2017

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	21,745	84%	26,788	26,417	53,205	-5.2%	8.7%	12.4%	10.5%
Stipulated Award	4,002	16%	19,441	14,659	34,100	5.7%	-0.1%	2.7%	1.1%
Total/Average	25,747		25,646	24,589	50,235	-3.6%	7.3%	10.8%	8.9%

Source: closed permanent disability claims from third report level unit statistical data

Exhibit M6.2

Percentage of Claim Count and Average Severity of Compromise & Release and Stipulated Award Settlements
Geographic Region: Bay Area

Policy Year 2014

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	2,839	79%	32,956	31,536	64,492	---	---	---	---
Stipulated Award	765	21%	18,829	13,238	32,068	---	---	---	---
Total/Average	3,604		29,957	27,652	57,610	---	---	---	---

Policy Year 2015

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	3,108	79%	32,821	30,093	62,915	9.5%	-0.4%	-4.6%	-2.4%
Stipulated Award	815	21%	20,917	14,169	35,085	6.5%	11.1%	7.0%	9.4%
Total/Average	3,923		30,348	26,785	57,133	8.9%	1.3%	-3.1%	-0.8%

Policy Year 2016

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	2,976	78%	31,203	29,856	61,059	-4.2%	-4.9%	-0.8%	-2.9%
Stipulated Award	842	22%	19,579	14,069	33,649	3.3%	-6.4%	-0.7%	-4.1%
Total/Average	3,818		28,640	26,375	55,014	-2.7%	-5.6%	-1.5%	-3.7%

Policy Year 2017

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	2,876	78%	32,933	33,846	66,779	-3.4%	5.5%	13.4%	9.4%
Stipulated Award	814	22%	18,774	14,006	32,780	-3.3%	-4.1%	-0.4%	-2.6%
Total/Average	3,690		29,810	29,469	59,279	-3.4%	4.1%	11.7%	7.8%

Source: closed permanent disability claims from third report level unit statistical data

Exhibit M6.3

Percentage of Claim Count and Average Severity of Compromise & Release and Stipulated Award Settlements
Geographic Region: Los Angeles**

Policy Year 2014

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	11,389	87%	23,797	22,984	46,781	---	---	---	---
Stipulated Award	1,740	13%	18,171	13,643	31,813	---	---	---	---
Total/Average	13,129		23,051	21,746	44,797	---	---	---	---

Policy Year 2015

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	12,553	87%	24,209	22,535	46,745	10.2%	1.7%	-2.0%	-0.1%
Stipulated Award	1,823	13%	19,243	13,885	33,129	4.8%	5.9%	1.8%	4.1%
Total/Average	14,376		23,580	21,438	45,018	9.5%	2.3%	-1.4%	0.5%

Policy Year 2016

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	12,349	88%	23,700	21,693	45,393	-1.6%	-2.1%	-3.7%	-2.9%
Stipulated Award	1,678	12%	20,505	14,625	35,130	-8.0%	6.6%	5.3%	6.0%
Total/Average	14,027		23,318	20,847	44,165	-2.4%	-1.1%	-2.8%	-1.9%

Policy Year 2017

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	12,265	86%	24,923	23,281	48,204	-0.7%	5.2%	7.3%	6.2%
Stipulated Award	1,940	14%	20,770	14,979	35,749	15.6%	1.3%	2.4%	1.8%
Total/Average	14,205		24,356	22,147	46,503	1.3%	4.5%	6.2%	5.3%

**Includes Los Angeles County and remainder of Los Angeles Basin
Source: closed permanent disability claims from third report level unit statistical data

Exhibit M6.4

Percentage of Claim Count and Average Severity of Compromise & Release and Stipulated Award Settlements
Geographic Region: San Diego**

Policy Year 2014

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	1,520	83%	23,329	27,189	50,518	---	---	---	---
Stipulated Award	307	17%	17,813	12,259	30,072	---	---	---	---
Total/Average	1,827		22,402	24,680	47,083	---	---	---	---

Policy Year 2015

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	1,640	85%	24,201	26,172	50,373	7.9%	3.7%	-3.7%	-0.3%
Stipulated Award	281	15%	17,050	12,991	30,041	-8.5%	-4.3%	6.0%	-0.1%
Total/Average	1,921		23,155	24,243	47,399	5.1%	3.4%	-1.8%	0.7%

Policy Year 2016

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	2,780	91%	15,289	15,276	30,565	69.5%	-36.8%	-41.6%	-39.3%
Stipulated Award	272	9%	16,105	13,966	30,071	-3.2%	-5.5%	7.5%	0.1%
Total/Average	3,052		15,362	15,159	30,521	58.9%	-33.7%	-37.5%	-35.6%

Policy Year 2017

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	1,572	85%	25,329	28,850	54,179	-43.5%	65.7%	88.9%	77.3%
Stipulated Award	288	15%	18,191	15,654	33,845	5.9%	13.0%	12.1%	12.6%
Total/Average	1,860		24,224	26,807	51,031	-39.1%	57.7%	76.8%	67.2%

Source: closed permanent disability claims from third report level unit statistical data

Exhibit M6.5

Percentage of Claim Count and Average Severity of Compromise & Release and Stipulated Award Settlements
Geographic Region: Other

Policy Year 2014

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	5,123	83%	27,672	29,034	56,706	---	---	---	---
Stipulated Award	1,026	17%	18,560	13,678	32,238	---	---	---	---
Total/Average	6,149		26,152	26,472	52,623	---	---	---	---

Policy Year 2015

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	5,749	83%	26,686	27,256	53,942	12.2%	-3.6%	-6.1%	-4.9%
Stipulated Award	1,170	17%	18,218	13,725	31,943	14.0%	-1.8%	0.3%	-0.9%
Total/Average	6,919		25,254	24,968	50,222	12.5%	-3.4%	-5.7%	-4.6%

Policy Year 2016

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	4,825	83%	28,411	28,978	57,389	-16.1%	6.5%	6.3%	6.4%
Stipulated Award	993	17%	18,510	13,923	32,433	-15.1%	1.6%	1.4%	1.5%
Total/Average	5,818		26,721	26,409	53,130	-15.9%	5.8%	5.8%	5.8%

Policy Year 2017

	Claims	Claim Distribution	Average Indemnity	Average Medical	Average Incurred	% Change in Claims	% Change in Avg. Indemnity	% Change in Avg. Medical	% Change in Avg. Incurred
Compromise & Release	5,032	84%	28,277	29,056	57,333	4.3%	-0.5%	0.3%	-0.1%
Stipulated Award	960	16%	17,695	14,267	31,961	-3.3%	-4.4%	2.5%	-1.5%
Total/Average	5,992		26,582	26,686	53,268	3.0%	-0.5%	1.1%	0.3%

Source: closed permanent disability claims from third report level unit statistical data

Division of Workers' Compensation (DWC) Distribution of Decisions by Type

Calendar Year	Compromise & Release	Stipulations	Others
1993	73.5%	19.6%	6.9%
1994	70.7%	22.3%	7.0%
1995	63.7%	28.7%	7.6%
1996	59.7%	31.3%	9.0%
1997	58.2%	32.7%	9.1%
1998	57.5%	33.2%	9.3%
1999	57.0%	34.4%	8.6%
2000	56.3%	35.3%	8.4%
2001	56.9%	35.3%	7.8%
2002	55.7%	36.3%	8.0%
2003	59.4%	33.1%	7.5%
2004	59.0%	34.0%	7.0%
2005	61.2%	31.5%	7.3%
2006	57.7%	33.5%	8.8%
2007	55.9%	34.7%	9.4%
2008*	54.4%	38.3%	7.3%
2009	52.2%	43.4%	4.4%
2010	49.5%	46.0%	4.5%
2011	51.2%	44.4%	4.3%
2012	51.4%	44.4%	4.2%
2013	54.5%	41.9%	3.6%
2014	57.7%	38.9%	3.4%
2015	59.3%	37.7%	3.0%
2016	60.7%	36.6%	2.7%
2017	61.1%	36.2%	2.7%
2018	61.6%	35.9%	2.5%
2019	62.4%	35.0%	2.5%
2020	65.2%	32.6%	2.2%

*Prior to 8/9/2008, DWC's workload adjudication data was available from the legacy system. DWC transitioned to a new computer-based system, the Electronic Adjudication Management System (EAMS), at the end of August 2008. Therefore, data for 2008 are comprised of data both from the legacy and from the EAMS system and may not be directly comparable to previous years due to transition

Source: DWC via Commission on Health and Safety & Workers' Compensation 2021 Annual Report

Quarterly Expedited Hearings by Region

Time Period	Northern California	Central California	Southern California	Expedited Hearing	Change from Same Quarter in Prior Year
1st Qtr 2011	---	---	---	2,503	---
2nd Qtr 2011	---	---	---	2,098	---
3rd Qtr 2011	---	---	---	2,462	---
4th Qtr 2011	---	---	---	2,439	---
1st Qtr 2012	---	---	---	2,480	-0.9%
2nd Qtr 2012	---	---	---	2,525	20.4%
3rd Qtr 2012	---	---	---	3,786	53.8%
4th Qtr 2012	---	---	---	2,673	9.6%
1st Qtr 2013	---	---	---	3,480	40.3%
2nd Qtr 2013	---	---	---	3,615	43.2%
3rd Qtr 2013	---	---	---	4,109	8.5%
4th Qtr 2013	---	---	---	4,013	50.1%
1st Qtr 2014	---	---	---	3,813	9.6%
2nd Qtr 2014	14.4%	24.6%	60.9%	4,463	23.5%
3rd Qtr 2014	16.6%	23.5%	59.8%	4,404	7.2%
4th Qtr 2014	16.9%	16.8%	66.3%	3,926	-2.2%
1st Qtr 2015	15.9%	18.2%	65.9%	4,062	6.5%
2nd Qtr 2015	18.0%	18.0%	63.9%	3,993	-10.5%
3rd Qtr 2015	17.6%	20.1%	62.3%	4,222	-4.1%
4th Qtr 2015	19.1%	20.3%	60.6%	4,252	8.3%
1st Qtr 2016	18.4%	20.7%	60.8%	4,507	11.0%
2nd Qtr 2016	16.7%	20.5%	62.8%	4,631	16.0%
3rd Qtr 2016	17.5%	20.3%	62.2%	4,764	12.8%
4th Qtr 2016	18.3%	20.1%	61.6%	4,569	7.5%
1st Qtr 2017	19.1%	20.3%	60.6%	4,983	10.6%
2nd Qtr 2017	16.8%	17.8%	65.4%	4,990	7.8%
3rd Qtr 2017	16.8%	15.3%	67.9%	5,041	5.8%
4th Qtr 2017	16.5%	15.3%	68.2%	5,155	12.8%
1st Qtr 2018	20.0%	16.4%	63.6%	5,633	13.0%
2nd Qtr 2018	19.7%	14.8%	65.5%	5,768	15.6%
3rd Qtr 2018	20.7%	13.8%	65.5%	5,594	11.0%
4th Qtr 2018	20.3%	12.5%	67.2%	5,537	7.4%
1st Qtr 2019	20.1%	14.6%	65.3%	5,705	1.3%
2nd Qtr 2019	17.8%	12.0%	70.2%	5,831	1.1%
3rd Qtr 2019	17.7%	14.8%	67.5%	6,380	14.1%
4th Qtr 2019	15.8%	12.7%	71.5%	5,793	4.6%
1st Qtr 2020	17.8%	13.7%	68.5%	5,773	1.2%
2nd Qtr 2020	18.3%	13.3%	68.4%	4,773	-18.1%
3rd Qtr 2020	19.3%	13.5%	67.1%	5,638	-11.6%
4th Qtr 2020	19.9%	15.2%	64.8%	5,992	3.4%
1st Qtr 2021	17.5%	12.7%	69.9%	6,414	11.1%
2nd Qtr 2021	19.1%	9.0%	72.0%	6,773	41.9%
3rd Qtr 2021	16.5%	11.6%	71.9%	7,357	30.5%
4th Qtr 2021	13.0%	11.7%	75.3%	4,694	-21.7%
1st Qtr 2022	15.0%	11.7%	73.3%	6,008	-6.3%

Source: DWC

Quarterly Expedited Hearings - DOR Reasons by Region

Northern California

Time Period	Medical Treatment	TD	Other
2Q14-4Q14	77.4%	18.1%	4.5%
2015	76.4%	19.9%	3.7%
2016	77.6%	19.2%	3.2%
2017	77.5%	20.5%	2.0%
2018	80.8%	17.3%	1.9%
2019	81.1%	17.1%	1.8%
2020	81.4%	17.2%	1.4%
2021	82.9%	16.0%	1.1%

Central California

Time Period	Medical Treatment	TD	Other
2Q14-4Q14	86.8%	12.2%	1.0%
2015	84.6%	14.2%	1.2%
2016	87.3%	12.0%	0.7%
2017	84.8%	14.3%	0.9%
2018	84.7%	14.9%	0.4%
2019	82.7%	17.0%	0.3%
2020	81.9%	17.7%	0.5%
2021	82.1%	17.4%	0.5%

Southern California

Time Period	Medical Treatment	TD	Other
2Q14-4Q14	70.0%	19.4%	10.7%
2015	65.4%	20.5%	14.1%
2016	69.1%	18.9%	12.0%
2017	71.5%	18.6%	9.9%
2018	74.2%	17.0%	8.8%
2019	77.7%	16.0%	6.3%
2020	79.7%	15.1%	5.3%
2021	82.6%	13.6%	3.8%

Source: DWC

Number of Division of Workers' Compensation (DWC) Lien Decisions

Calendar Year	Number of Lien Decisions (in 000s)	Year-to-Year Change
1993	18.4	---
1994	26.3	42.9%
1995	33.6	27.8%
1996	33.9	0.9%
1997	27.1	-20.1%
1998	19.3	-28.8%
1999	17.6	-8.8%
2000	15.1	-14.2%
2001	14.8	-2.0%
2002	16.6	12.2%
2003	16.5	-0.6%
2004	21.2	28.5%
2005	24.3	14.6%
2006	28.3	16.5%
2007	35.2	24.4%
2008*	34.5	-2.0%
2009	28.5	-17.4%
2010	37.1	30.2%
2011	41.4	11.6%
2012	64.3	55.3%
2013	65.8	2.3%
2014	58.3	-11.4%
2015	64.4	10.5%
2016	56.1	-12.9%
2017	52.1	-7.1%
2018	49.7	-4.6%
2019	42.1	-15.3%
2020	16.4	-60.9%

*Prior to 8/9/2008, DWC's workload adjudication data was available from the legacy system. DWC transitioned to a new computer-based system, the Electronic Adjudication Management System (EAMS), at the end of August 2008. Therefore, data for 2008 are comprised of data both from the legacy and from the EAMS system and may not be directly comparable to previous years due to transition issues.

Source: DWC via Commission on Health and Safety & Workers' Compensation 2021 Annual Report

Liens Filed Counts*

Counts by Region**

Time Period	Bay Area	Central Coast/ Valley	Los Angeles County	Remainder of LA Basin	Remaining CA Zip Codes	Sacramento	San Diego County	**Total**
2011	18,723	24,414	283,774	114,554	2,535	3,934	15,922	**463,856**
1st Qtr 2012	5,490	7,245	97,245	38,034	895	1,248	4,936	**155,093**
2nd Qtr 2012	5,467	8,970	122,040	44,065	1,102	1,322	4,991	**187,957**
3rd Qtr 2012	6,434	15,289	207,639	85,152	698	1,407	6,611	**323,230**
4th Qtr 2012	10,397	25,730	342,549	123,129	1,119	1,557	8,523	**513,004**
1st Qtr 2013	1,232	2,193	46,830	17,032	230	268	1,312	**69,097**
2nd Qtr 2013	1,450	1,562	18,947	6,917	211	339	684	**30,110**
3rd Qtr 2013	1,607	1,795	25,999	9,855	247	410	991	**40,904**
4th Qtr 2013	1,928	2,025	29,537	10,893	276	358	1,136	**46,153**
1st Qtr 2014	1,841	2,029	25,668	10,117	239	384	1,165	**41,443**
2nd Qtr 2014	1,697	2,306	29,417	11,942	265	354	1,263	**47,244**
3rd Qtr 2014	1,941	1,996	29,665	12,198	355	424	1,378	**47,957**
4th Qtr 2014	1,690	2,371	34,772	12,469	374	384	1,488	**53,548**
1st Qtr 2015	2,071	3,058	45,827	18,016	431	488	2,133	**72,024**
2nd Qtr 2015	2,370	4,218	54,147	22,198	501	500	2,787	**86,721**
3rd Qtr 2015	2,428	4,977	61,619	24,827	691	526	3,047	**98,115**
4th Qtr 2015	2,338	4,991	68,843	26,571	686	495	3,085	**107,009**
1st Qtr 2016	2,884	5,410	67,259	27,326	672	538	3,931	**108,020**
2nd Qtr 2016	2,543	5,112	66,511	26,852	536	506	3,912	**105,972**
3rd Qtr 2016	2,243	4,167	45,707	20,136	420	462	3,404	**76,539**
4th Qtr 2016	1,872	4,433	66,169	25,942	506	397	4,400	**103,719**
1st Qtr 2017	1,228	1,872	24,947	9,594	334	312	1,380	**39,667**
2nd Qtr 2017	1,537	2,211	33,194	11,969	349	369	1,764	**51,393**
3rd Qtr 2017	1,700	2,047	29,215	10,487	298	419	1,149	**45,315**
4th Qtr 2017	1,535	1,804	26,566	9,914	313	366	1,176	**41,674**
1st Qtr 2018	1,501	1,575	28,754	10,848	312	406	1,314	**44,710**
2nd Qtr 2018	1,264	1,538	23,697	9,034	312	338	986	**37,169**
3rd Qtr 2018	1,156	1,178	18,596	6,340	241	309	702	**28,522**
4th Qtr 2018	1,276	1,217	19,034	6,108	230	308	690	**28,863**
1st Qtr 2019	1,206	1,044	17,863	5,664	268	336	577	**26,958**
2nd Qtr 2019	1,447	1,049	15,862	5,073	244	334	445	**24,454**
3rd Qtr 2019	1,246	1,195	16,354	4,731	319	381	549	**24,775**
4th Qtr 2019	1,206	948	15,597	4,496	286	334	434	**23,301**
1st Qtr 2020	1,189	1,108	14,627	4,095	260	360	461	**22,100**
2nd Qtr 2020	1,059	878	11,743	3,548	213	288	480	**18,209**
3rd Qtr 2020	1,462	825	13,277	3,875	260	420	408	**20,527**
4th Qtr 2020	1,368	706	13,494	4,128	261	255	325	**20,537**
1st Qtr 2021	1,111	806	14,407	4,134	277	288	353	**21,376**
2nd Qtr 2021	1,107	904	14,143	3,857	360	277	345	**20,993**
3rd Qtr 2021	1,056	807	16,129	4,140	386	275	324	**23,117**
4th Qtr 2021	1,056	752	12,745	3,691	324	289	272	**19,129**
1st Qtr 2022	1,028	814	12,998	3,767	339	285	302	**19,533**
2nd Qtr 2022	1,112	820	13,944	4,152	357	277	316	**20,978**

Counts by Type

Time Period	Interpreter	Medical	Medical-Legal	Copy Service	Other***	**Total**
2011	28,721	292,982	39,569	539	102,045	**463,856**
1st Qtr 2012	12,937	85,152	22,931	139	33,934	**155,093**
2nd Qtr 2012	17,162	106,336	37,440	65	26,954	**187,957**
3rd Qtr 2012	46,095	182,474	64,912	91	29,658	**323,230**
4th Qtr 2012	47,427	317,241	80,916	62	67,358	**513,004**
1st Qtr 2013	2,397	45,631	11,411	11	9,647	**69,097**
2nd Qtr 2013	831	22,480	587	20	6,192	**30,110**
3rd Qtr 2013	484	32,356	653	23	7,388	**40,904**
4th Qtr 2013	378	37,515	537	8	7,715	**46,153**
1st Qtr 2014	421	33,105	397	16	7,504	**41,443**
2nd Qtr 2014	275	38,534	320	10	8,105	**47,244**
3rd Qtr 2014	140	39,810	179	7	7,821	**47,957**
4th Qtr 2014	156	45,440	160	4	7,788	**53,548**
1st Qtr 2015	143	60,155	216	18	11,492	**72,024**
2nd Qtr 2015	152	74,037	268	7	12,257	**86,721**
3rd Qtr 2015	134	84,290	191	7	13,493	**98,115**
4th Qtr 2015	101	91,820	236	15	14,837	**107,009**
1st Qtr 2016	60	93,393	233	5	14,329	**108,020**
2nd Qtr 2016	90	89,781	467	6	15,628	**105,972**
3rd Qtr 2016	64	64,924	262	11	11,278	**76,539**
4th Qtr 2016	94	91,867	68	4	11,686	**103,719**
1st Qtr 2017	29	33,952	19	3	5,664	**39,667**
2nd Qtr 2017	33	43,470	34	5	7,851	**51,393**
3rd Qtr 2017	77	37,815	31	0	7,392	**45,315**
4th Qtr 2017	65	33,876	18	1	7,714	**41,674**
1st Qtr 2018	64	36,674	29	2	7,941	**44,710**
2nd Qtr 2018	103	29,276	22	0	7,768	**37,169**
3rd Qtr 2018	79	21,334	14	4	7,091	**28,522**
4th Qtr 2018	60	21,595	22	1	7,185	**28,863**
1st Qtr 2019	75	19,887	12	1	6,983	**26,958**
2nd Qtr 2019	54	18,497	17	1	5,885	**24,454**
3rd Qtr 2019	43	17,721	9	1	6,674	**24,775**
4th Qtr 2019	48	15,977	14	0	7,262	**23,301**
1st Qtr 2020	38	15,775	16	0	6,271	**22,100**
2nd Qtr 2020	16	12,693	8	0	5,492	**18,209**
3rd Qtr 2020	15	14,211	12	0	6,289	**20,527**
4th Qtr 2020	10	14,460	10	0	6,057	**20,537**
1st Qtr 2021	24	14,869	15	0	6,468	**21,376**
2nd Qtr 2021	15	14,598	15	0	6,365	**20,993**
3rd Qtr 2021	14	17,289	1	0	5,813	**23,117**
4th Qtr 2021	38	14,146	4	0	4,941	**19,129**
1st Qtr 2022	18	14,194	15	0	5,306	**19,533**
2nd Qtr 2022	11	15,165	8	0	5,794	**20,978**

* Lien Counts exclude SDI/EDD Liens
** Regions reflect the following WCAB Office mapping: Bay Area - Oakland, San Jose, San Francisco; Central Coast/Valley - Bakersfield, Fresno, Goleta, Grover Beach, Salinas, Stockton; Los Angeles County - Long Beach, Los Angeles, Marina Del Rey, Pomona, Van Nuys; Remainder of LA Basin - Anaheim, Oxnard, Riverside, San Bernardino, Santa Ana; Remaining CA Zip Codes - Eureka, Redding, San Luis Obispo, Santa Barbara, Santa Rosa; Sacramento - Sacramento; San Diego County - San Diego
***Other includes Attorney Fees, Family Support, Living Expense, PFL, Transport, Wage Replace Liens
Source: EAMS Liens Data

Medicare Set-aside Costs By Permanent Disability Rating Interval

First Survey Level

Accident Year	Percentage of PD Claims Involving Set-aside Claims: Less Than 25%	25% to 69%	70% or More	Average	Average Set-aside Amount: Less Than 25%	25% to 69%	70% or More	Average	Median Set-aside Amount: Less Than 25%	25% to 69%	70% or More	Average
2011	1.0%	4.1%	5.3%	1.9%	20,777	43,933	576,974	43,194	14,930	28,586	576,974	20,247
2012	0.3%	3.2%	7.4%	1.1%	19,076	51,369	278,838	57,555	16,902	31,609	278,838	28,615
2013	1.0%	3.8%	9.1%	2.0%	33,622	39,803	307,815	53,190	20,994	25,166	204,096	25,166
2014	0.5%	4.0%	10.0%	1.7%	28,092	43,308	90,827	42,880	21,065	37,439	61,277	37,439
2015	0.6%	3.3%	0.0%	0.9%	23,300	46,647	N/A	33,514	19,477	44,050	N/A	27,533
2016	0.9%	4.6%	33.3%	1.5%	24,479	44,636	38,627	33,194	11,170	36,023	35,766	24,399
2017	0.6%	6.8%	25.0%	1.2%	15,570	31,379	231,858	33,306	12,878	13,511	231,858	15,340
2018	0.9%	6.1%	0.0%	1.4%	27,738	21,374	N/A	24,801	25,965	16,037	N/A	19,011
2019	1.2%	8.0%	0.0%	1.9%	22,212	48,252	N/A	34,116	16,560	30,205	N/A	22,829

Second Survey Level

Accident Year	Percentage of PD Claims Involving Set-aside Claims: Less Than 25%	25% to 69%	70% or More	Average	Average Set-aside Amount: Less Than 25%	25% to 69%	70% or More	Average	Median Set-aside Amount: Less Than 25%	25% to 69%	70% or More	Average
2011	1.5%	6.7%	9.1%	3.1%	40,316	51,839	88,547	49,020	16,187	32,617	84,036	29,410
2012	1.0%	6.4%	21.1%	2.7%	32,197	54,702	249,859	65,801	23,309	35,237	151,666	35,237
2013	1.3%	6.2%	14.8%	3.1%	26,167	59,207	171,049	58,314	20,509	38,731	174,060	32,569
2014	1.1%	6.8%	29.3%	3.4%	38,337	53,027	217,650	67,392	37,487	37,004	153,195	39,474
2015	1.2%	6.3%	0.0%	1.9%	27,123	55,461	N/A	40,458	18,067	43,064	N/A	32,008
2016	1.6%	5.3%	36.4%	2.3%	23,698	49,760	76,566	36,800	11,695	35,023	57,416	25,810
2017	1.0%	7.7%	0.0%	1.8%	59,644	39,523	N/A	48,848	12,320	25,037	N/A	17,476
2018	1.1%	8.5%	12.5%	2.1%	29,050	92,962	110,207	64,824	22,426	39,655	110,207	29,616

Source: WCIRB Permanent Disability Claim Survey.

Indemnity Claim Settlement Ratios by Injury Type

Permanent Partial

AY/RL	1	2	3	4	5
1999	8.5%	28.7%	49.6%	61.7%	68.6%
2000	7.9%	26.3%	44.6%	56.6%	65.7%
2001	6.8%	21.8%	40.6%	57.0%	68.8%
2002	5.1%	19.0%	41.1%	59.6%	71.0%
2003	4.0%	20.6%	44.0%	61.0%	72.1%
2004	5.2%	22.4%	43.9%	59.9%	71.1%
2005	5.9%	22.5%	43.2%	59.3%	69.6%
2006	6.5%	23.6%	44.3%	59.4%	68.9%
2007	6.0%	23.9%	43.6%	58.0%	68.1%
2008	6.1%	24.0%	43.2%	57.9%	69.8%
2009	6.1%	23.5%	42.4%	58.4%	70.6%
2010	7.2%	25.2%	45.7%	62.3%	73.6%
2011	8.0%	27.4%	48.6%	64.4%	75.6%
2012	9.2%	30.5%	51.4%	66.3%	77.6%
2013	10.2%	31.9%	53.2%	69.5%	80.0%
2014	10.8%	33.7%	55.9%	72.3%	82.4%
2015	12.8%	38.5%	60.8%	75.8%	84.4%
2016	14.3%	41.6%	64.4%	77.9%	84.6%
2017	15.5%	42.0%	62.4%	77.2%	
2018	16.1%	42.5%	60.6%		
2019	15.2%	39.2%			
2020	14.1%				

Temporary

AY/RL	1	2	3	4	5
1999	68.5%	83.4%	89.8%	92.7%	94.5%
2000	63.9%	80.4%	86.7%	90.3%	92.3%
2001	60.8%	76.1%	84.9%	88.4%	90.6%
2002	60.4%	78.1%	85.3%	89.5%	92.3%
2003	64.5%	79.6%	87.2%	91.7%	94.2%
2004	67.0%	82.6%	90.0%	94.2%	95.2%
2005	67.3%	82.4%	89.5%	92.1%	95.2%
2006	68.7%	84.6%	90.3%	93.6%	95.3%
2007	69.2%	83.8%	90.5%	93.5%	94.9%
2008	68.5%	83.0%	88.9%	92.0%	94.2%
2009	66.9%	80.7%	86.8%	90.9%	93.1%
2010	64.8%	78.2%	85.5%	89.8%	92.5%
2011	63.3%	77.5%	84.9%	89.5%	91.8%
2012	63.1%	78.0%	86.1%	90.7%	93.0%
2013	62.9%	79.5%	87.0%	91.0%	93.5%
2014	65.1%	80.0%	87.0%	91.2%	93.9%
2015	65.2%	80.7%	88.6%	93.1%	95.2%
2016	66.3%	82.0%	89.9%	93.4%	95.4%
2017	69.4%	85.8%	92.8%	93.6%	
2018	67.4%	82.3%	89.1%		
2019	67.1%	79.5%			
2020	65.0%				

Cumulative Injury*

AY/RL	1	2	3	4	5
1999	12.2%	29.3%	46.7%	59.2%	67.5%
2000	11.6%	28.1%	43.9%	55.7%	65.3%
2001	10.5%	24.4%	41.7%	55.5%	66.2%
2002	10.5%	25.1%	42.8%	58.3%	69.4%
2003	11.8%	26.5%	44.5%	59.0%	69.2%
2004	14.8%	29.6%	46.0%	60.2%	69.6%
2005	12.6%	26.7%	42.3%	54.8%	64.5%
2006	12.7%	27.6%	42.8%	54.8%	64.1%
2007	13.4%	28.8%	43.4%	55.3%	65.2%
2008	12.0%	27.2%	42.0%	54.7%	65.9%
2009	11.3%	25.2%	40.5%	54.6%	66.9%
2010	12.9%	27.3%	44.7%	61.1%	71.9%
2011	11.8%	29.1%	48.4%	62.9%	73.0%
2012	12.8%	32.8%	50.5%	63.9%	75.0%
2013	15.9%	35.9%	54.0%	67.7%	78.0%
2014	17.5%	38.3%	55.6%	70.6%	80.4%
2015	18.8%	41.5%	60.4%	74.2%	82.9%
2016	22.2%	51.7%	73.4%	85.5%	84.4%
2017	20.5%	43.1%	57.8%	79.7%	
2018	24.6%	51.8%	58.9%		
2019	22.0%	44.2%			
2020	18.4%				

Non-Cumulative Injury

AY/RL	1	2	3	4	5
1999	29.3%	51.1%	66.1%	74.3%	79.1%
2000	30.8%	49.4%	62.9%	71.4%	77.0%
2001	26.1%	42.9%	58.4%	69.6%	77.4%
2002	26.4%	43.0%	59.5%	72.1%	79.8%
2003	29.7%	46.5%	63.2%	74.8%	82.2%
2004	34.1%	51.4%	66.3%	76.7%	83.2%
2005	37.8%	54.0%	67.6%	76.5%	84.3%
2006	39.0%	56.2%	69.1%	78.8%	84.0%
2007	39.3%	56.0%	69.8%	78.0%	83.3%
2008	39.1%	56.3%	68.4%	76.9%	83.6%
2009	39.4%	55.3%	67.5%	77.2%	83.7%
2010	39.2%	55.0%	68.7%	78.4%	84.9%
2011	39.4%	56.4%	70.0%	79.5%	85.7%
2012	40.3%	58.2%	72.0%	80.9%	87.0%
2013	41.2%	59.7%	73.2%	82.4%	88.3%
2014	42.9%	60.8%	74.6%	83.9%	89.5%
2015	43.1%	63.2%	77.5%	86.4%	91.0%
2016	44.9%	64.8%	78.8%	86.2%	91.1%
2017	49.7%	70.8%	83.9%	87.4%	
2018	47.4%	66.0%	79.4%		
2019	48.7%	64.4%			
2020	47.0%				

All Indemnity

AY/RL	1	2	3	4	5
1999	36.5%	54.2%	68.3%	76.2%	80.7%
2000	34.6%	52.1%	64.7%	72.7%	78.4%
2001	31.5%	46.6%	60.9%	71.4%	78.8%
2002	29.5%	45.1%	60.6%	72.8%	80.4%
2003	31.4%	47.3%	63.5%	74.9%	82.1%
2004	35.5%	51.9%	66.4%	76.7%	82.9%
2005	38.7%	54.6%	68.0%	76.9%	83.3%
2006	39.4%	55.9%	68.6%	77.5%	82.9%
2007	39.0%	55.2%	68.0%	76.5%	82.1%
2008	37.4%	53.6%	66.1%	75.0%	82.0%
2009	36.0%	51.6%	64.3%	74.4%	81.7%
2010	35.8%	51.5%	65.4%	75.9%	82.9%
2011	35.6%	52.4%	66.8%	77.0%	83.7%
2012	36.4%	54.4%	68.9%	78.6%	85.4%
2013	36.8%	55.9%	70.3%	80.3%	86.9%
2014	38.2%	57.1%	71.6%	81.8%	88.2%
2015	39.2%	59.7%	74.8%	84.5%	89.8%
2016	41.2%	62.4%	77.6%	85.9%	90.2%
2017	43.3%	64.6%	78.0%	85.6%	
2018	44.1%	64.1%	75.9%		
2019	43.1%	60.7%			
2020	41.2%				

Notes:
*Cumulative Injury includes both cumulative injury and occupational disease.
Settlement rates are based on claim counts developed to 5th report.
Source: WCIRB Unit Statistical data

Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims

Accident Year	Development 3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
2003									18.0%
2004								19.0%	18.4%
2005							20.9%	19.3%	24.1%
2006						21.4%	20.7%	24.3%	20.3%
2007					24.0%	22.8%	26.7%	22.0%	23.2%
2008				26.5%	25.2%	27.9%	25.2%	25.7%	24.0%
2009			26.5%	26.7%	28.5%	26.5%	27.8%	26.2%	22.8%
2010		26.1%	27.0%	30.6%	28.8%	29.4%	28.6%	25.9%	25.0%
2011	28.8%	26.6%	29.9%	30.9%	30.9%	29.4%	28.7%	28.7%	25.4%
2012	28.3%	28.6%	31.1%	32.0%	31.8%	31.4%	30.5%	27.9%	22.3%
2013	28.3%	30.2%	32.4%	34.3%	34.3%	32.1%	31.6%	26.2%	22.3%
2014	28.8%	31.7%	33.8%	36.6%	35.4%	32.7%	27.1%	25.7%	
2015	29.5%	33.7%	37.0%	38.4%	35.6%	27.6%	28.2%		
2016	30.9%	36.0%	39.6%	38.6%	31.0%	28.6%			
2017	33.4%	38.0%	39.3%	33.9%	32.2%				
2018	34.0%	37.7%	34.6%	34.7%					
2019	34.1%	33.0%	34.5%						
2020	32.3%	33.4%							
2021	34.7%								

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Exhibit C3.2

Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims

Accident	Development														
Year	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48
2009	4.0%	7.9%	10.3%	10.6%	8.5%	6.8%	6.6%	6.5%	6.9%	7.6%	7.8%	7.2%	7.9%	7.1%	7.7%
2010	4.1%	7.5%	10.4%	11.1%	8.5%	6.8%	7.1%	6.8%	7.6%	7.3%	7.9%	7.8%	9.1%	8.8%	9.3%
2011	4.3%	7.2%	10.6%	10.7%	8.7%	7.0%	7.3%	7.0%	8.4%	8.3%	9.2%	8.4%	8.5%	9.2%	9.1%
2012	4.3%	7.4%	10.4%	10.5%	9.1%	7.5%	8.2%	7.6%	8.6%	9.2%	9.3%	8.9%	9.3%	9.5%	9.6%
2013	4.2%	7.1%	10.4%	10.6%	9.4%	8.4%	8.6%	8.5%	9.2%	9.3%	9.9%	9.8%	10.4%	10.1%	10.6%
2014	4.1%	7.3%	10.3%	11.2%	9.6%	9.1%	9.0%	9.1%	9.6%	9.9%	10.5%	9.9%	11.4%	10.3%	11.4%
2015	4.0%	7.6%	10.4%	11.8%	10.6%	9.2%	9.7%	10.2%	11.3%	10.7%	11.3%	11.0%	11.8%	11.0%	11.4%
2016	4.2%	7.6%	10.9%	12.5%	11.6%	10.0%	10.7%	10.2%	11.8%	11.1%	12.4%	12.1%	12.1%	10.9%	11.7%
2017	4.7%	8.2%	12.3%	13.1%	12.1%	10.8%	11.5%	10.8%	11.8%	11.6%	12.1%	11.1%	9.7%	10.0%	9.8%
2018	4.8%	8.5%	12.3%	13.3%	12.0%	10.8%	11.0%	10.7%	9.8%	9.9%	10.2%	9.7%	10.2%	9.9%	10.1%
2019	4.8%	8.4%	12.4%	13.5%	10.0%	9.3%	9.4%	9.0%	9.9%	9.7%	10.0%	9.9%			
2020	4.9%	11.2%	8.2%	12.4%	11.1%	8.9%	9.4%	8.8%							
2021	5.2%	8.7%	12.1%	13.9%											

Note: All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 83% to 99% of the total California workers' compensation insured market measured using 2020 earned premium levels).

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Reopening Rates Based on Unit Statistical Data

Reopening Rates

PY/RL	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	5th to 6th	6th to 7th	7th to 8th
2004	0.60%	0.40%	0.32%	0.27%	0.27%	0.18%	0.12%
2005	0.63%	0.34%	0.29%	0.29%	0.25%	0.14%	0.11%
2006	0.62%	0.38%	0.39%	0.37%	0.22%	0.15%	0.13%
2007	0.64%	0.60%	0.53%	0.29%	0.23%	0.17%	0.14%
2008	1.24%	0.80%	0.38%	0.32%	0.27%	0.17%	0.14%
2009	1.22%	0.48%	0.40%	0.38%	0.26%	0.19%	0.16%
2010	0.74%	0.53%	0.45%	0.35%	0.26%	0.20%	0.14%
2011	0.86%	0.60%	0.48%	0.40%	0.31%	0.18%	0.14%
2012	0.92%	0.60%	0.54%	0.39%	0.26%	0.17%	0.12%
2013	0.89%	0.67%	0.47%	0.37%	0.23%	0.15%	
2014	0.84%	0.62%	0.41%	0.29%	0.22%		
2015	0.74%	0.53%	0.36%	0.29%			
2016	0.72%	0.44%	0.36%				
2017	0.65%	0.41%					
2018	0.69%						

Average Incurred for Reopened Claims

PY/RL	2nd	3rd	4th	5th	6th	7th	8th
2004	20,348	27,536	35,748	50,349	50,964	71,644	75,968
2005	24,800	30,865	41,020	47,858	59,755	66,347	79,249
2006	25,237	29,803	36,576	45,402	62,900	65,690	76,528
2007	24,977	25,653	36,417	57,370	67,285	75,642	83,655
2008	17,783	22,985	45,903	58,719	65,007	79,550	109,922
2009	19,985	32,723	43,640	56,804	67,492	78,072	76,602
2010	25,513	33,258	47,060	56,399	66,372	82,341	81,822
2011	26,482	34,265	45,437	57,611	61,198	68,020	83,767
2012	26,314	34,862	44,611	55,943	61,313	63,521	74,099
2013	26,914	36,436	47,811	53,086	60,219	63,651	
2014	28,634	38,942	45,984	54,521	70,329		
2015	28,197	35,267	46,876	55,518			
2016	28,193	36,474	45,133				
2017	28,298	36,829					
2018	29,813						

Source: WCIRB unit statistical data

Reopening Rates by Injury Type

Permanent Indemnity

PY/RL	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
2004	2.08%	2.33%	1.75%	1.72%	1.57%	1.01%	0.71%
2005	2.73%	1.94%	2.00%	1.94%	1.60%	0.87%	0.65%
2006	2.34%	2.23%	2.30%	2.27%	1.47%	0.92%	0.77%
2007	2.47%	3.03%	2.82%	1.86%	1.32%	0.98%	0.77%
2008	4.02%	3.54%	2.17%	1.87%	1.44%	0.86%	0.73%
2009	3.81%	2.42%	1.91%	1.80%	1.26%	0.85%	0.70%
2010	2.15%	2.23%	2.09%	1.56%	1.15%	0.84%	0.58%
2011	2.68%	2.38%	2.20%	1.80%	1.21%	0.74%	0.57%
2012	2.68%	2.85%	2.39%	1.74%	1.03%	0.66%	0.48%
2013	3.35%	3.07%	2.02%	1.48%	0.86%	0.54%	
2014	3.16%	2.86%	1.67%	1.10%	0.86%		
2015	2.89%	2.18%	1.37%	1.09%			
2016	1.70%	1.43%	1.32%				
2017	1.50%	1.40%					
2018	1.36%						

Temporary Indemnity

PY/RL	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
2004	1.11%	0.80%	0.60%	0.34%	0.30%	0.20%	0.10%
2005	1.17%	0.67%	0.48%	0.36%	0.28%	0.14%	0.11%
2006	1.14%	0.82%	0.57%	0.46%	0.28%	0.18%	0.14%
2007	1.20%	0.94%	0.71%	0.40%	0.28%	0.16%	0.13%
2008	1.67%	1.12%	0.57%	0.40%	0.29%	0.18%	0.12%
2009	1.80%	0.81%	0.60%	0.47%	0.27%	0.24%	0.17%
2010	1.23%	0.91%	0.64%	0.50%	0.33%	0.22%	0.13%
2011	1.55%	1.04%	0.71%	0.51%	0.35%	0.17%	0.13%
2012	1.51%	0.98%	0.80%	0.48%	0.30%	0.20%	0.11%
2013	1.47%	1.17%	0.68%	0.44%	0.27%	0.16%	
2014	1.45%	1.01%	0.59%	0.35%	0.22%		
2015	1.17%	0.88%	0.48%	0.38%			
2016	1.14%	0.72%	0.49%				
2017	1.05%	0.74%					
2018	1.14%						

All Indemnity

PY/RL	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
2004	1.17%	1.09%	0.94%	0.83%	0.81%	0.54%	0.36%
2005	1.28%	0.90%	0.91%	0.91%	0.78%	0.43%	0.33%
2006	1.23%	1.09%	1.08%	1.10%	0.74%	0.48%	0.41%
2007	1.29%	1.37%	1.35%	0.93%	0.70%	0.51%	0.42%
2008	1.86%	1.66%	1.09%	0.97%	0.79%	0.49%	0.41%
2009	1.98%	1.19%	1.05%	1.01%	0.71%	0.53%	0.43%
2010	1.32%	1.24%	1.16%	0.94%	0.70%	0.51%	0.35%
2011	1.68%	1.40%	1.25%	1.05%	0.74%	0.44%	0.34%
2012	1.67%	1.50%	1.39%	1.01%	0.63%	0.41%	0.29%
2013	1.73%	1.70%	1.19%	0.89%	0.54%	0.34%	
2014	1.70%	1.57%	1.01%	0.68%	0.52%		
2015	1.45%	1.29%	0.84%	0.69%			
2016	1.24%	0.96%	0.83%				
2017	1.12%	0.94%					
2018	1.17%						

Medical Only

PY/RL	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
2004	0.49%	0.23%	0.13%	0.08%	0.08%	0.04%	0.03%
2005	0.51%	0.21%	0.11%	0.10%	0.07%	0.03%	0.03%
2006	0.50%	0.21%	0.19%	0.14%	0.04%	0.03%	0.03%
2007	0.53%	0.42%	0.29%	0.09%	0.06%	0.04%	0.03%
2008	1.12%	0.58%	0.16%	0.10%	0.07%	0.04%	0.03%
2009	1.07%	0.29%	0.18%	0.14%	0.07%	0.04%	0.04%
2010	0.62%	0.33%	0.19%	0.10%	0.07%	0.05%	0.03%
2011	0.68%	0.36%	0.18%	0.12%	0.10%	0.06%	0.03%
2012	0.75%	0.30%	0.19%	0.10%	0.07%	0.05%	0.03%
2013	0.68%	0.31%	0.17%	0.12%	0.07%	0.05%	
2014	0.63%	0.28%	0.15%	0.09%	0.06%		
2015	0.56%	0.25%	0.14%	0.09%			
2016	0.58%	0.24%	0.14%				
2017	0.53%	0.22%					
2018	0.56%						

All Claims

PY/RL	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8
2004	0.60%	0.40%	0.32%	0.27%	0.27%	0.18%	0.12%
2005	0.63%	0.34%	0.29%	0.29%	0.25%	0.14%	0.11%
2006	0.62%	0.38%	0.39%	0.37%	0.22%	0.15%	0.13%
2007	0.64%	0.60%	0.53%	0.29%	0.23%	0.17%	0.14%
2008	1.24%	0.80%	0.38%	0.32%	0.27%	0.17%	0.14%
2009	1.22%	0.48%	0.40%	0.38%	0.26%	0.19%	0.16%
2010	0.74%	0.53%	0.45%	0.35%	0.26%	0.20%	0.14%
2011	0.86%	0.60%	0.48%	0.40%	0.31%	0.18%	0.14%
2012	0.92%	0.60%	0.54%	0.39%	0.26%	0.17%	0.12%
2013	0.89%	0.67%	0.47%	0.37%	0.23%	0.15%	
2014	0.84%	0.62%	0.41%	0.29%	0.22%		
2015	0.74%	0.53%	0.36%	0.29%			
2016	0.72%	0.44%	0.36%				
2017	0.65%	0.41%					
2018	0.69%						

Note: Injury types are fixed at denominator age.

Source: WCIRB unit statistical data

Closed-Closed Development Based on Unit Statistical Data

Developing Closed Claim Rates

PY/RL	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	5th to 6th	6th to 7th	7th to 8th
2004	22.60%	14.45%	21.30%	9.15%	5.26%	5.26%	1.11%
2005	20.78%	20.68%	8.28%	4.98%	4.34%	1.36%	1.11%
2006	27.49%	9.95%	5.46%	4.42%	1.84%	1.49%	1.43%
2007	20.05%	6.62%	5.38%	2.53%	2.36%	1.90%	1.48%
2008	11.84%	6.47%	3.85%	3.43%	2.80%	2.08%	1.58%
2009	11.69%	5.58%	4.72%	3.83%	2.93%	2.23%	1.85%
2010	10.20%	6.10%	4.45%	3.36%	2.57%	2.11%	1.65%
2011	10.88%	5.43%	3.76%	2.71%	2.13%	1.58%	1.64%
2012	10.42%	5.27%	3.97%	2.92%	3.32%	2.11%	1.20%
2013	9.95%	5.69%	3.96%	4.21%	2.65%	1.62%	
2014	9.19%	5.12%	5.04%	3.13%	1.95%		
2015	9.12%	6.18%	4.08%	2.37%			
2016	9.33%	5.22%	3.03%				
2017	7.81%	3.63%					
2018	7.02%						

Closed-Closed Total Incurred Development as a Percent of Total Incurred Development on All Claims

PY/RL	1st to 2nd	2nd to 3rd	3rd to 4th	4th to 5th	5th to 6th	6th to 7th	7th to 8th
2004	1.64%	2.18%	6.20%	4.24%	3.13%	3.65%	3.14%
2005	1.49%	3.49%	2.91%	3.23%	3.48%	3.53%	3.54%
2006	1.93%	1.88%	2.61%	3.12%	3.18%	3.23%	5.20%
2007	1.43%	1.57%	2.46%	3.25%	4.55%	2.93%	5.55%
2008	0.99%	1.62%	2.32%	3.81%	4.41%	6.09%	5.39%
2009	1.01%	1.46%	2.96%	4.18%	4.71%	9.16%	10.13%
2010	0.87%	1.94%	3.53%	5.35%	7.31%	9.40%	8.01%
2011	1.05%	2.26%	4.31%	5.75%	7.38%	7.55%	5.13%
2012	1.32%	3.07%	5.33%	6.71%	4.87%	7.51%	7.14%
2013	1.41%	3.52%	6.09%	6.04%	7.55%	9.55%	
2014	1.62%	3.29%	5.50%	6.09%	7.81%		
2015	1.60%	3.47%	5.91%	6.78%			
2016	1.55%	3.20%	5.32%				
2017	1.49%	3.13%					
2018	1.52%						

Source: WCIRB unit statistical data

2021 Accident Year Indemnity Claim Frequency Model
As of PY 2019 1st Set & June 2022 UCLA

	Annual % Changes Intra-Class Ind Freq	Annual Log Differences					
		Intra-Class Indemnity Frequency per $M Exposure at PY 2020 Level			AY+1 Indemnity	Cumulative	Economic Variables
AY	Total	Total	Cumulative	Non-cum.	Benefit Level	Injury Index	(1st Prin. Comp.)
1979	0.5%	0.005	-0.053	0.007	0.000	-0.060	0.129
1980	-6.5%	-0.068	-0.132	-0.066	0.000	-0.066	-0.078
1981	-3.5%	-0.036	-0.028	-0.036	0.033	0.008	-0.076
1982	-1.6%	-0.016	0.153	-0.022	0.000	0.175	-0.285
1983	6.2%	0.060	0.214	0.054	0.352	0.160	0.028
1984	9.5%	0.091	0.235	0.084	0.081	0.151	0.215
1985	2.0%	0.020	0.138	0.014	0.000	0.124	0.078
1986	-2.4%	-0.024	0.039	-0.028	0.000	0.067	0.075
1987	1.5%	0.015	0.053	0.013	0.000	0.041	0.145
1988	0.7%	0.007	0.104	0.000	0.000	0.104	0.084
1989	2.5%	0.024	0.212	0.009	0.000	0.203	0.042
1990	9.0%	0.087	0.337	0.061	0.046	0.276	-0.116
1991	0.3%	0.003	0.166	-0.018	0.071	0.184	-0.282
1992	-10.3%	-0.108	-0.263	-0.089	0.023	-0.174	-0.181
1993	-9.2%	-0.097	-0.175	-0.088	0.013	-0.088	-0.021
1994	-10.5%	-0.111	-0.167	-0.105	-0.057	-0.061	0.103
1995	-0.3%	-0.003	0.009	-0.004	0.061	0.013	0.089
1996	-6.8%	-0.070	-0.165	-0.061	0.053	-0.104	0.072
1997	-3.3%	-0.033	-0.026	-0.034	0.096	0.008	0.132
1998	-3.7%	-0.038	-0.020	-0.040	0.066	0.019	0.075
1999	1.5%	0.015	0.010	0.015	0.058	-0.005	0.122
2000	4.0%	0.039	0.101	0.033	0.040	0.068	0.063
2001	-6.9%	-0.072	0.106	-0.091	-0.003	0.197	-0.096
2002	-2.3%	-0.023	0.202	-0.055	-0.007	0.257	-0.194
2003	-2.9%	-0.029	0.028	-0.038	0.060	0.067	-0.022
2004	-16.7%	-0.182	-0.318	-0.161	-0.065	-0.158	0.090
2005	-13.6%	-0.146	-0.342	-0.120	-0.398	-0.222	0.135
2006	-5.6%	-0.058	-0.204	-0.042	0.051	-0.163	0.090
2007	-1.7%	-0.017	-0.042	-0.015	0.016	-0.027	-0.081
2008	-2.7%	-0.027	-0.012	-0.029	0.049	0.017	-0.296
2009	-0.2%	-0.002	0.134	-0.016	0.069	0.150	-0.414
2010	8.9%	0.085	0.115	0.081	0.016	0.034	-0.090
2011	1.2%	0.012	0.028	0.010	0.000	0.017	0.047
2012	4.7%	0.046	0.115	0.037	0.003	0.077	0.126
2013	0.4%	0.004	0.131	-0.014	0.019	0.145	0.154
2014	0.2%	0.002	0.046	-0.005	0.070	0.051	0.179
2015	-1.5%	-0.015	0.008	-0.018	0.000	0.026	0.195
2016	-2.7%	-0.027	0.029	-0.036	0.000	0.066	0.128
2017	-1.8%	-0.018	-0.082	-0.008	0.000	-0.074	0.130
2018	-0.4%	-0.004	-0.054	0.004	0.000	-0.058	0.124
2019	0.8%	0.008	0.034	0.004	0.000	0.030	0.041
2020*	-8.3%	-0.086	0.123	-0.130	0.000	0.253	-0.911
2021	*1.4%*	*0.014*	*0.014*	*0.014*	*0.000*	*0.000*	*0.327*
2022	*3.2%*	*0.031*	*0.031*	*0.031*	*0.000*	*0.000*	*0.496*
2023	*-1.0%*	*-0.010*	*-0.010*	*-0.010*	*0.000*	*0.000*	*0.096*
2024	*-2.9%*	*-0.029*	*-0.029*	*-0.029*	*0.000*	*0.000*	*-0.090*

Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency

Constant	-0.020			
Std Err of Y Est	0.040			
R Squared	0.440			
No. of Observations	41			
Degrees of Freedom	37			
X Coefficient(s)		0.185	0.209	0.104
Std Err of Coef.		0.076	0.061	0.044

Notes:
The Indemnity Benefit Level variable is concurrent. The AY 2004 benefit level change is related to the AY 2004 change in non-cumulative frequency.
The Indemnity Benefit Level variable excludes indemnity benefit utilization, cost-of-living adjustments, and changes in the death and permanent total benefits.
The Indemnity Benefit Level variable has been revised due to on-leveling reassessments. See Actuarial Committee item AC09-03-03.
For 1993 on, cumulative claims include both cumulative trauma and occupational disease claims. See Actuarial Committee item AC14-03-19.
The definition of cumulative claims has been further amended to include claims coded with certain nature of injury codes in USR. See Actuarial Committee item AC21-12-09.
Economic variables are historical through 2021; June 2022 UCLA Anderson Forecasts for 2022 on.
The indicator variable for Cal-OSHA inspections has been moved into an on-level adjustment. See Actuarial Committee item AC21-12-09.
Regression is over AY 1979 through AY 2019. AY 2021 through AY 2024 are projections.
The constant term, -0.020, consists of measured offsets that recognize annual changes in real benefit levels relative to nominal benefit levels and long-term economic growth.
Without these offsets, the indemnity benefit level and economic variables would project frequency to increase without bound.
*AY 2020 change is based on a comparison of 2020 accidents on 2019 policies to 2019 accidents on 2018 policies. Wage adjustments are applied for AY 2020.

Indemnity Claim Frequency History and Projections

AY	Intra-Class Indemnity Claim Frequency(a)	Inter-Class Indemnity Claim Frequency Index(b)	Overall Indemnity Claim Frequency	Annual Percent Changes Intra-Class	Inter-Class	Overall
1979	0.320	0.921	0.514	---	---	---
1980	0.299	0.914	0.476	-6.54%	-0.75%	-7.24%
1981	0.288	0.900	0.452	-3.54%	-1.56%	-5.04%
1982	0.284	0.882	0.436	-1.59%	-2.00%	-3.56%
1983	0.301	0.873	0.459	6.20%	-0.98%	5.17%
1984	0.330	0.871	0.502	9.53%	-0.18%	9.32%
1985	0.337	0.867	0.509	2.05%	-0.51%	1.52%
1986	0.329	0.859	0.493	-2.38%	-0.92%	-3.28%
1987	0.334	0.854	0.497	1.53%	-0.56%	0.97%
1988	0.336	0.854	0.500	0.69%	-0.06%	0.64%
1989	0.344	0.853	0.512	2.47%	-0.08%	2.39%
1990	0.376	0.845	0.554	9.04%	-0.89%	8.07%
1991	0.377	0.832	0.547	0.28%	-1.58%	-1.30%
1992	0.338	0.813	0.479	-10.27%	-2.34%	-12.37%
1993	0.307	0.752	0.402	-9.21%	-7.46%	-15.98%
1994	0.275	0.733	0.351	-10.52%	-2.56%	-12.81%
1995	0.274	0.702	0.335	-0.28%	-4.22%	-4.49%
1996	0.255	0.693	0.308	-6.78%	-1.25%	-7.94%
1997	0.247	0.685	0.295	-3.29%	-1.23%	-4.48%
1998	0.238	0.680	0.282	-3.73%	-0.60%	-4.31%
1999	0.241	0.670	0.282	1.48%	-1.49%	-0.02%
2000	0.251	0.651	0.285	3.96%	-2.91%	0.93%
2001	0.233	0.652	0.265	-6.91%	0.13%	-6.78%
2002	0.228	0.660	0.263	-2.31%	1.34%	-1.00%
2003	0.221	0.662	0.256	-2.85%	0.20%	-2.66%
2004	0.185	0.660	0.213	-16.67%	-0.21%	-16.84%
2005	0.159	0.658	0.183	-13.59%	-0.31%	-13.86%
2006	0.151	0.653	0.171	-5.60%	-0.81%	-6.37%
2007	0.148	0.649	0.167	-1.71%	-0.68%	-2.38%
2008	0.144	0.641	0.161	-2.71%	-1.18%	-3.86%
2009	0.144	0.629	0.158	-0.20%	-1.82%	-2.02%
2010	0.156	0.617	0.168	8.87%	-1.87%	6.83%
2011	0.158	0.609	0.168	1.22%	-1.42%	-0.22%
2012	0.166	0.601	0.174	4.71%	-1.20%	3.46%
2013	0.166	0.599	0.174	0.36%	-0.36%	0.00%
2014	0.167	0.600	0.175	0.16%	0.21%	0.37%
2015	0.164	0.597	0.171	-1.46%	-0.59%	-2.04%
2016	0.160	0.593	0.165	-2.65%	-0.74%	-3.37%
2017	0.157	0.588	0.161	-1.82%	-0.72%	-2.52%
2018	0.156	0.586	0.160	-0.38%	-0.42%	-0.80%
2019(c)	0.158	0.573	0.158	0.84%	-2.13%	-1.32%
2019(d)	0.155	0.573	0.155	---	---	---
2020(e)	0.142	0.558	0.138	-8.26%	-2.75%	-10.79%
2021	0.146	0.561	0.141	1.40%	0.56%	1.97%
2022	0.151	0.567	0.147	3.19%	1.22%	4.45%
2023	0.149	0.570	0.147	-1.00%	0.43%	-0.57%
2024	0.145	0.570	0.142	-2.89%	0.00%	-2.89%
PY						
2008	0.144	0.636	0.159			
2009	0.149	0.624	0.163	3.90%	-1.84%	1.94%
2010	0.157	0.613	0.168	5.25%	-1.67%	3.53%
2011	0.162	0.605	0.171	2.81%	-1.32%	1.45%
2012	0.166	0.600	0.174	2.69%	-0.82%	1.86%
2013	0.166	0.600	0.174	0.27%	-0.10%	0.17%
2014	0.166	0.599	0.173	-0.57%	-0.16%	-0.73%
2015	0.162	0.595	0.168	-2.00%	-0.66%	-2.64%
2016	0.158	0.589	0.163	-2.45%	-0.92%	-3.34%
2017	0.157	0.580	0.159	-0.84%	-1.58%	-2.42%
2018	0.157	0.573	0.157	-0.25%	-1.18%	-1.42%
2019	0.149	0.566	0.148	-4.56%	-1.25%	-5.69%
2020	0.144	0.559	0.140	-3.64%	-1.27%	-5.37%
2021	0.148	0.564	0.144	2.79%	0.86%	3.10%
2022	0.150	0.569	0.147	1.26%	0.86%	2.12%
2023	0.147	0.570	0.145	-1.85%	0.23%	-1.62%

Notes: (a) All frequencies are per $M exposure at PY 2020 Level.
(b) Index is to AY 1961. Index has been revised due to on-leveling reassessments for Cal-OSHA inspections. See Actuarial Committee item AC21-12-09.
(c) 2019 accidents on 2019 and 2018 policies.
(d) 2019 accidents on 2018 policies only.
(e) AY 2020 percent changes are based on a comparison of 2020 accidents on 2019 policies to 2019 accidents on 2018 policies.
(f) Forecasts below thick solid line.

Source: WCIRB Indemnity Frequency Model

Self-Insured Employers - Claim Frequency

Private Self-Insured Employers

CY	Number of Cases Reported During Year: Medical-Only	Indemnity	Total	Indemnity /Total	Annual Change	Private Employees	Total Frequency	Total Freq. Annual Change	Indemnity Frequency	Ind. Freq Annual Change
2001	73,527	46,596	120,123	0.388	---	2,049,611	0.059	---	0.023	---
2002	72,130	46,218	118,348	0.391	0.7%	1,968,800	0.060	2.6%	0.023	3.3%
2003	69,761	46,477	116,238	0.400	2.4%	2,474,025	0.047	-21.8%	0.019	-20.0%
2004	70,630	42,455	113,085	0.375	-6.1%	2,595,470	0.044	-7.3%	0.016	-12.9%
2005	66,467	40,102	106,569	0.376	0.2%	2,814,083	0.038	-13.1%	0.014	-12.9%
2006	69,395	35,570	104,965	0.339	-9.9%	2,681,843	0.039	3.4%	0.013	-6.9%
2007	61,432	30,247	91,679	0.330	-2.6%	2,295,155	0.040	2.1%	0.013	-0.6%
2008	59,764	32,631	92,395	0.353	7.0%	2,393,095	0.039	-3.3%	0.014	3.5%
2009	51,916	29,557	81,473	0.363	2.7%	2,173,519	0.037	-2.9%	0.014	-0.3%
2010	50,039	29,036	79,075	0.367	1.2%	2,145,570	0.037	-1.7%	0.014	-0.5%
2011	48,360	29,026	77,386	0.375	2.1%	2,111,065	0.037	-0.5%	0.014	1.6%
2012	49,492	28,065	77,557	0.362	-3.5%	2,122,757	0.037	-0.3%	0.013	-3.8%
2013	46,442	29,573	76,015	0.389	7.5%	2,088,402	0.036	-0.4%	0.014	7.1%
2014	45,775	30,652	76,427	0.401	3.1%	2,190,516	0.035	-4.1%	0.014	-1.2%
2015	43,785	31,899	75,684	0.421	5.1%	2,259,451	0.033	-4.0%	0.014	0.9%
2016	46,039	32,365	78,404	0.413	-2.1%	2,374,484	0.033	-1.4%	0.014	-3.5%
2017	48,008	31,647	79,655	0.397	-3.8%	2,255,013	0.035	7.0%	0.014	3.0%
2018	50,082	33,791	83,873	0.403	1.4%	2,260,244	0.037	5.1%	0.015	6.5%
2019	51,545	34,307	85,852	0.400	-0.8%	2,334,022	0.037	-0.9%	0.015	-1.7%
2020	43,779	42,724	86,503	0.494	23.6%	2,338,320	0.037	0.6%	0.018	24.3%

Public Self-Insured Employers

FY	Number of Cases Reported During Year: Medical-Only	Indemnity	Total	Indemnity /Total	Annual Change	Public Employees	Total Frequency	Total Freq. Annual Change	Indemnity Frequency	Ind. Freq Annual Change
2000/2001	65,103	56,168	121,271	0.463	---	1,379,977	0.088	---	0.041	---
2001/2002	65,372	60,688	126,060	0.481	3.9%	1,504,119	0.084	-4.6%	0.040	-0.9%
2002/2003	69,985	65,043	135,028	0.482	0.1%	1,646,055	0.082	-2.1%	0.040	-2.1%
2003/2004	68,563	64,214	132,777	0.484	0.4%	1,804,405	0.074	-10.3%	0.036	-9.9%
2004/2005	69,739	56,265	126,004	0.447	-7.7%	1,764,198	0.071	-2.9%	0.032	-10.4%
2005/2006	66,405	52,524	118,929	0.442	-1.1%	1,670,607	0.071	-0.3%	0.031	-1.4%
2006/2007	65,564	50,664	116,228	0.436	-1.3%	1,842,017	0.063	-11.4%	0.028	-12.5%
2007/2008	70,784	57,618	128,402	0.449	2.9%	1,939,483	0.066	4.9%	0.030	8.0%
2008/2009	68,184	57,595	125,779	0.458	2.0%	2,095,055	0.060	-9.3%	0.027	-7.5%
2009/2010	64,031	57,322	121,353	0.472	3.2%	2,040,413	0.059	-0.9%	0.028	2.2%
2010/2011	61,806	57,201	119,007	0.481	1.8%	1,920,695	0.062	4.2%	0.030	6.0%
2011/2012	61,151	57,461	118,612	0.484	0.8%	1,898,064	0.062	0.9%	0.030	1.7%
2012/2013	60,303	56,398	116,701	0.483	-0.2%	1,891,873	0.062	-1.3%	0.030	-1.5%
2013/2014	58,263	56,858	115,121	0.494	2.2%	2,396,139	0.048	-22.1%	0.024	-20.4%
2014/2015	57,276	57,519	114,795	0.501	1.4%	1,991,021	0.058	20.0%	0.029	21.7%
2015/2016	59,033	56,797	115,830	0.490	-2.1%	2,068,691	0.056	-2.9%	0.027	-5.0%
2016/2017	60,528	55,723	116,251	0.479	-2.2%	2,127,675	0.055	-2.4%	0.026	-4.6%
2017/2018	58,395	57,475	115,870	0.496	3.5%	2,080,967	0.056	1.9%	0.028	5.5%
2018/2019	57,230	58,287	115,517	0.505	1.7%	2,113,128	0.055	-1.8%	0.028	-0.1%
2019/2020	50,250	57,830	108,080	0.535	6.0%	2,091,093	0.052	-5.5%	0.028	0.3%
2020/2021	40,374	66,787	107,161	0.623	16.5%	1,998,664	0.054	3.7%	0.033	20.8%

All Self-Insured Employers

CY	Number of Cases Reported During Year: Medical-Only	Indemnity	Total	Indemnity /Total	Annual Change	All Self-Ins. Employees	Total Frequency	Total Freq. Annual Change	Indemnity Frequency	Ind. Freq Annual Change
2001	138,765	105,024	243,789	0.431	---	3,491,659	0.070	---	0.030	---
2002	139,809	109,084	248,892	0.438	1.7%	3,543,887	0.070	0.6%	0.031	2.3%
2003	139,035	111,106	250,141	0.444	1.3%	4,199,255	0.060	-15.2%	0.026	-14.0%
2004	139,781	102,695	242,476	0.424	-4.6%	4,379,772	0.055	-7.1%	0.023	-11.4%
2005	134,539	94,497	229,036	0.413	-2.6%	4,531,486	0.051	-8.7%	0.021	-11.1%
2006	135,380	87,164	222,544	0.392	-5.1%	4,438,155	0.050	-0.8%	0.020	-5.8%
2007	129,606	84,388	213,994	0.394	0.7%	4,185,905	0.051	2.0%	0.020	2.6%
2008	129,248	90,238	219,486	0.411	4.3%	4,410,364	0.050	-2.7%	0.020	1.5%
2009	118,024	87,016	205,039	0.424	3.2%	4,241,253	0.048	-2.9%	0.021	0.3%
2010	112,958	86,298	199,255	0.433	2.1%	4,126,124	0.048	-0.1%	0.021	1.9%
2011	109,839	86,357	196,196	0.440	1.6%	4,020,445	0.049	1.1%	0.021	2.7%
2012	110,219	84,995	195,214	0.435	-1.1%	4,017,726	0.049	-0.4%	0.021	-1.5%
2013	105,725	86,201	191,926	0.449	3.2%	4,232,408	0.045	-6.7%	0.020	-3.7%
2014	103,545	87,841	191,385	0.459	2.2%	4,384,096	0.044	-3.7%	0.020	-1.6%
2015	101,940	89,057	190,997	0.466	1.6%	4,289,307	0.045	2.0%	0.021	3.6%
2016	105,820	88,625	194,445	0.456	-2.2%	4,472,667	0.043	-2.4%	0.020	-4.6%
2017	107,470	88,246	195,716	0.451	-1.1%	4,359,334	0.045	3.3%	0.020	2.2%
2018	107,895	91,672	199,567	0.459	1.9%	4,357,292	0.046	2.0%	0.021	3.9%
2019	105,285	92,366	197,651	0.467	1.7%	4,436,133	0.045	-2.7%	0.021	-1.0%
2020	89,091	105,033	194,124	0.541	15.8%	4,383,199	0.044	-0.6%	0.024	15.1%

Insured System

AY	Ind. Freq Annual Change
2001	-6.9%
2002	-2.3%
2003	-2.9%
2004	-16.7%
2005	-13.6%
2006	-5.6%
2007	-1.7%
2008	-2.7%
2009	-0.2%
2010	8.9%
2011	1.2%
2012	4.7%
2013	0.4%
2014	0.2%
2015	-1.5%
2016	-2.7%
2017	-1.8%
2018	-0.4%
2019	0.8%
2020	-8.3%
Including COVID-19 claims:	
2020	1.9%

Notes: Fiscal Year Public data prorated to CYs 50%/50%.
Insured System AY 2020 change is based on a comparison of 2020 accidents on 2019 policies to 2019 accidents on 2018 policies.

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

Exhibit C11

Changes in Incremental Indemnity Claim Counts and Medical-Only Claim Counts

	Change in Statewide Incremental Number of Indemnity Claims		Change in Statewide Incremental Number of Medical-Only Claims	
Calendar Quarter Evaluation	Change in Quarterly Increment from Same Quarter at Prior Calendar Year	Change in 4-Quarter Increment from Same Quarter at Prior Calendar Year	Change in Quarterly Increment from Same Quarter at Prior Calendar Year	Change in 4-Quarter Increment from Same Quarter at Prior Calendar Year
3/31/2015	-2.3%	-0.4%	4.2%	0.2%
6/30/2015	2.4%	0.2%	2.7%	2.4%
9/30/2015	18.4%	4.8%	8.2%	4.3%
12/31/2015	2.7%	5.5%	0.7%	4.0%
3/31/2016	5.0%	7.3%	6.3%	4.5%
6/30/2016	2.7%	7.3%	4.6%	5.0%
9/30/2016	-13.7%	-1.6%	-3.6%	1.7%
12/31/2016	0.3%	-2.2%	-1.3%	1.2%
3/31/2017	3.8%	-2.4%	1.3%	0.1%
6/30/2017	3.8%	-2.1%	6.3%	0.6%
9/30/2017	0.9%	2.2%	5.2%	3.0%
12/31/2017	2.1%	2.6%	13.2%	6.5%
3/31/2018	-19.8%	-3.1%	13.5%	9.4%
6/30/2018	-2.1%	-4.6%	-1.4%	7.4%
9/30/2018	7.4%	-2.9%	10.2%	8.7%
12/31/2018	3.6%	-2.5%	5.0%	6.7%
3/31/2019	26.1%	7.6%	-5.8%	2.1%
6/30/2019	2.8%	8.9%	7.3%	4.2%
9/30/2019	2.0%	7.4%	-3.1%	0.7%
12/31/2019	5.6%	7.9%	1.8%	-0.1%
3/31/2020	2.6%	3.2%	-5.1%	0.1%
6/30/2020	-13.4%	-0.9%	-30.7%	-9.1%
9/30/2020	5.1%	0.0%	-28.8%	-16.0%
12/31/2020	6.1%	0.2%	-18.8%	-21.3%
3/31/2021	-13.8%	-3.6%	-22.3%	-25.2%
6/30/2021	12.6%	2.5%	21.1%	-15.0%
9/30/2021	-7.7%	-1.1%	12.8%	-4.4%
12/31/2021	-12.9%	-6.2%	0.6%	1.7%
3/31/2022	-0.5%	-3.1%	-6.0%	7.0%
6/30/2022	-0.5%	-4.1%	13.4%	5.6%

Source: WCIRB quarterly calls for experience, excluding COVID starting from 3Q21

Economic Variables

CY	Aggregate Employment	Unemployment Rate	Annual Log Differences: Aggregate Employment	Annual Log Differences: Unemployment Rate	Economic Variables 1st Prin. Comp.
1961	3,961,371	6.90			
1962	4,144,792	5.80	0.045	-0.174	
1963	4,291,939	6.00	0.035	0.034	-0.029
1964	4,424,279	6.00	0.030	0.000	0.004
1965	4,544,573	5.90	0.027	-0.017	0.020
1966	4,791,701	4.90	0.053	-0.186	0.191
1967	4,926,830	5.70	0.028	0.151	-0.147
1968	5,132,179	5.40	0.041	-0.054	0.059
1969	5,366,736	5.20	0.045	-0.038	0.043
1970	5,334,026	7.30	-0.006	0.339	-0.337
1971	5,282,567	9.03	-0.010	0.213	-0.213
1972	6,019,792	7.85	0.131	-0.140	0.155
1973	6,497,637	7.26	0.076	-0.078	0.087
1974	6,706,333	7.55	0.032	0.038	-0.034
1975	6,682,074	10.12	-0.004	0.293	-0.291
1976	7,257,781	9.41	0.083	-0.072	0.082
1977	7,678,345	8.50	0.056	-0.102	0.108
1978	9,198,755	7.35	0.181	-0.144	0.165
1979	9,617,273	6.49	0.044	-0.125	0.129
1980	10,264,483	7.08	0.065	0.087	-0.078
1981	10,403,335	7.66	0.013	0.079	-0.076
1982	10,230,240	10.19	-0.017	0.285	-0.285
1983	10,329,907	9.92	0.010	-0.027	0.028
1984	10,820,895	8.03	0.046	-0.211	0.215
1985	11,173,053	7.46	0.032	-0.074	0.078
1986	11,483,851	6.94	0.027	-0.072	0.075
1987	11,888,088	6.02	0.035	-0.141	0.145
1988	12,355,236	5.56	0.039	-0.080	0.084
1989	12,686,805	5.34	0.026	-0.040	0.042
1990	12,940,764	6.02	0.020	0.119	-0.116
1991	12,776,294	7.98	-0.013	0.283	-0.282
1992	12,576,323	9.56	-0.016	0.180	-0.181
1993	12,477,325	9.76	-0.008	0.020	-0.021
1994	12,609,865	8.81	0.011	-0.103	0.103
1995	12,867,331	8.07	0.020	-0.087	0.089
1996	13,225,378	7.53	0.027	-0.069	0.072
1997	13,619,608	6.61	0.029	-0.130	0.132
1998	14,082,917	6.16	0.033	-0.072	0.075
1999	14,479,717	5.47	0.028	-0.119	0.122
2000	14,992,214	5.15	0.035	-0.059	0.063
2001	15,097,998	5.68	0.007	0.098	-0.096
2002	14,972,490	6.90	-0.008	0.194	-0.194
2003	14,950,651	7.05	-0.001	0.022	-0.022
2004	15,130,417	6.45	0.012	-0.089	0.090
2005	15,422,164	5.65	0.019	-0.133	0.135
2006	15,697,903	5.17	0.018	-0.089	0.090
2007	15,843,975	5.61	0.009	0.082	-0.081
2008	15,689,369	7.55	-0.010	0.297	-0.296
2009	14,807,902	11.38	-0.058	0.410	-0.414
2010	14,664,467	12.45	-0.010	0.089	-0.090
2011	14,825,125	11.89	0.011	-0.046	0.047
2012	15,160,000	10.51	0.022	-0.124	0.126
2013	15,562,825	9.03	0.026	-0.152	0.154
2014	15,991,342	7.56	0.027	-0.177	0.179
2015	16,471,783	6.24	0.030	-0.192	0.195
2016	16,904,125	5.50	0.026	-0.125	0.128
2017	17,248,242	4.84	0.020	-0.129	0.130
2018	17,594,092	4.28	0.020	-0.123	0.124
2019	17,853,808	4.11	0.015	-0.039	0.041
2020	16,593,375	10.21	-0.073	0.909	-0.911
2021	17,113,300	7.37	0.031	-0.326	0.327
2022	17,965,939	4.50	0.049	-0.494	0.496
2023	18,376,592	4.09	0.023	-0.094	0.096
2024	18,601,986	4.49	0.012	0.092	-0.090

Notes: The first principal component is of the annual log difference data from 1962-2021.
The first principal component of the annual log difference of the economic variables is:
1st PC of Econ Variables = 0.1218133 x Aggregate Employment + -0.992553 x Unemployment Rate

Sources: Government historical labor statistics through 2021
UCLA Anderson forecasts through 2024 are as of June 2022

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

Cumulative Injury Indemnity Claim Counts by Accident Year and Report Level (excluding COVID claims)

AY/RL	1	2	3	4	5	6	7	8	9	10
2006	6,766	7,821	8,411	8,883	9,159	9,240	9,298	9,331	9,376	9,412
2007	6,991	8,143	8,838	9,251	9,427	9,534	9,551	9,532	9,595	9,646
2008	6,938	8,200	9,023	9,396	9,596	9,638	9,712	9,787	9,819	9,816
2009	7,362	8,877	9,672	9,999	10,151	10,219	10,324	10,382	10,402	10,424
2010	8,166	9,459	9,988	10,260	10,360	10,532	10,666	10,661	10,660	10,687
2011	8,057	9,720	10,279	10,510	10,756	10,907	10,964	10,959	11,035	11,095
2012	8,931	10,733	11,332	11,791	12,111	12,265	12,286	12,286	12,295	
2013	10,875	12,760	13,674	14,169	14,385	14,364	14,493	14,557		
2014	11,555	13,788	14,569	14,970	15,062	15,083	15,156			
2015	11,891	14,208	14,805	15,007	15,132	15,267				
2016	12,132	15,425	16,044	16,318	16,485					
2017	11,670	13,951	14,692	15,102						
2018	11,512	13,863	14,572							
2019	12,336	15,662								
2020	13,760									

Cumulative Injury Share of Total Indemnity Count (excluding COVID claims)

AY/RL	1	2	3	4	5	6	7	8	9	10	Developed
2006	6.7%	7.5%	8.1%	8.5%	8.8%	8.8%	8.9%	8.9%	8.9%	9.0%	
2007	7.2%	8.2%	8.8%	9.2%	9.4%	9.5%	9.5%	9.5%	9.5%	9.6%	
2008	7.8%	8.9%	9.6%	10.0%	10.1%	10.1%	10.2%	10.3%	10.3%	10.3%	
2009	9.1%	10.5%	11.3%	11.6%	11.7%	11.8%	11.9%	11.9%	11.9%	12.0%	12.0%
2010	10.1%	11.2%	11.6%	11.8%	11.9%	12.1%	12.2%	12.2%	12.2%	12.2%	12.2%
2011	9.7%	11.1%	11.6%	11.7%	11.9%	12.1%	12.1%	12.1%	12.2%	*12.3%*	12.3%
2012	10.2%	11.6%	12.0%	12.4%	12.7%	12.9%	12.9%	12.9%	*12.9%*		12.9%
2013	11.6%	12.9%	13.6%	14.0%	14.2%	14.2%	14.2%	*14.3%*			14.4%
2014	12.0%	13.6%	14.2%	14.5%	14.5%	14.5%	*14.6%*				14.6%
2015	12.3%	14.0%	14.4%	14.5%	14.6%	*14.7%*					14.8%
2016	12.6%	15.1%	15.5%	15.7%	*15.8%*						16.0%
2017	12.1%	13.8%	14.3%	*14.6%*							14.8%
2018	11.8%	13.5%	*13.9%*								14.3%
2019	12.4%	*14.6%*									15.5%
2020	*15.6%*										19.2%

Source: WCIRB unit statistical data

Claim Count Ratios by Region Based on Unit Statistical Data at 1st Report Level (excluding COVID claims)

	Ratio of Permanent Disability Claims to Indemnity Claims for Accident Year														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	0.303	0.283	0.296	0.305	0.313	0.323	0.309	0.293	0.302	0.310	0.299	0.284	0.278	0.276	*0.269*
Los Angeles/LA Basin	0.382	0.388	0.405	0.405	0.397	0.403	0.398	0.369	0.374	0.392	0.381	0.375	0.350	0.331	*0.313*
San Diego	0.330	0.329	0.336	0.362	0.356	0.357	0.361	0.327	0.348	0.360	0.345	0.353	0.333	0.316	*0.250*
All Other	0.315	0.299	0.320	0.315	0.325	0.320	0.314	0.290	0.302	0.315	0.301	0.293	0.296	0.310	*0.279*
All Regions	0.344	0.339	0.357	0.360	0.360	0.363	0.358	0.332	0.341	0.355	0.343	0.334	0.323	0.319	*0.296*

	Annual Change														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	---	-6.6%	4.4%	3.1%	2.5%	3.3%	-4.4%	-5.2%	3.0%	2.7%	-3.5%	-4.9%	-2.2%	-0.9%	*-2.5%*
Los Angeles/LA Basin	---	1.7%	4.3%	-0.1%	-2.1%	1.6%	-1.3%	-7.2%	1.4%	4.8%	-2.8%	-1.5%	-6.6%	-5.4%	*-5.7%*
San Diego	---	-0.1%	2.2%	7.6%	-1.5%	0.2%	1.1%	-9.3%	6.2%	3.4%	-4.1%	2.3%	-5.7%	-5.0%	*-20.7%*
All Other	---	-5.2%	7.1%	-1.6%	3.3%	-1.7%	-1.8%	-7.8%	4.2%	4.4%	-4.4%	-2.9%	1.1%	4.8%	*-9.9%*
All Regions	---	-1.5%	5.3%	0.9%	0.0%	0.8%	-1.5%	-7.3%	2.7%	4.2%	-3.5%	-2.5%	-3.3%	-1.3%	*-7.1%*

	Ratio of Indemnity Claims to Total Claims for Accident Year														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	0.285	0.289	0.295	0.307	0.315	0.323	0.322	0.331	0.328	0.333	0.334	0.333	0.341	0.335	*0.384*
Los Angeles/LA Basin	0.297	0.305	0.316	0.341	0.352	0.359	0.372	0.389	0.393	0.391	0.391	0.371	0.369	0.366	*0.406*
San Diego	0.259	0.260	0.272	0.285	0.303	0.313	0.327	0.329	0.329	0.327	0.327	0.315	0.318	0.311	*0.363*
All Other	0.289	0.294	0.300	0.313	0.321	0.329	0.330	0.343	0.339	0.331	0.332	0.319	0.313	0.323	*0.369*
All Regions	0.290	0.295	0.304	0.323	0.333	0.340	0.348	0.361	0.361	0.358	0.358	0.344	0.345	0.348	*0.392*

	Annual Change														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	---	1.1%	2.3%	3.9%	2.7%	2.4%	-0.2%	2.8%	-0.8%	1.4%	0.3%	-0.4%	2.4%	-1.8%	*14.7%*
Los Angeles/LA Basin	---	2.5%	3.8%	7.9%	3.3%	1.7%	3.7%	4.7%	0.9%	-0.4%	-0.2%	-5.1%	-0.5%	-0.7%	*11.0%*
San Diego	---	0.2%	4.7%	4.6%	6.4%	3.5%	4.3%	0.5%	0.0%	-0.6%	0.1%	-3.5%	0.8%	-2.2%	*16.6%*
All Other	---	1.6%	2.2%	4.2%	2.7%	2.3%	0.4%	3.9%	-1.3%	-2.3%	0.3%	-3.9%	-1.8%	3.2%	*13.9%*
All Regions	---	1.8%	3.2%	6.0%	3.3%	2.1%	2.2%	3.8%	0.0%	-0.8%	0.0%	-4.0%	0.3%	1.0%	*12.7%*

	Cumulative Injury Claims per 100 Indemnity Claims for Accident Year														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	6.51	7.51	7.55	8.20	8.18	8.21	7.73	9.12	8.74	8.04	8.05	8.11	7.34	8.05	*11.12*
Los Angeles/LA Basin	7.86	8.50	8.90	10.60	11.63	11.26	12.52	14.89	15.62	16.18	16.58	16.62	15.13	14.72	*20.23*
San Diego	6.00	6.43	6.96	7.30	9.20	8.51	8.77	11.76	12.44	12.22	12.17	12.08	11.79	13.01	*12.53*
All Other	4.92	4.86	4.86	5.77	6.30	5.94	6.15	7.02	7.12	6.79	6.66	6.43	7.15	6.31	*7.09*
All Regions	6.60	7.09	7.37	8.61	9.39	9.04	9.69	11.51	11.90	11.89	12.02	11.77	11.46	12.04	*16.02*

	Annual Change														
Region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Bay Area	---	15.4%	0.5%	8.7%	-0.3%	0.4%	-5.8%	18.0%	-4.1%	-8.0%	0.1%	0.7%	-9.4%	9.6%	*38.2%*
Los Angeles/LA Basin	---	8.1%	4.8%	19.1%	9.6%	-3.1%	11.2%	18.9%	4.9%	3.6%	2.5%	0.2%	-9.0%	-2.7%	*37.5%*
San Diego	---	7.1%	8.4%	4.8%	26.1%	-7.6%	3.0%	34.2%	5.8%	-1.8%	-0.4%	-0.8%	-2.4%	10.4%	*-3.7%*
All Other	---	-1.2%	-0.1%	18.8%	9.2%	-5.8%	3.6%	14.1%	1.5%	-4.7%	-1.9%	-3.4%	11.1%	-11.7%	*12.2%*
All Regions	---	7.4%	4.0%	16.9%	9.1%	-3.8%	7.2%	18.8%	3.3%	0.0%	1.0%	-2.1%	-2.6%	5.0%	*33.1%*

Cumulative injury claims include occupational disease.
Source: WCIRB unit statistical data

Distribution of Cumulative Injury Claims by Injury Type (excluding COVID claims)

Permanent Indemnity*

	Percentage of All Cumulative Injury Claims						Annual Change				
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2001	30.8%	34.5%	37.0%	38.0%	38.4%	2001	---	---	---	---	---
2002	34.1%	38.9%	40.8%	41.2%	40.9%	2002	10.9%	12.8%	10.3%	8.6%	6.8%
2003	35.5%	39.6%	41.0%	41.1%	41.4%	2003	4.1%	1.8%	0.5%	-0.3%	1.1%
2004	30.0%	33.1%	34.2%	35.0%	36.0%	2004	-15.5%	-16.5%	-16.5%	-14.9%	-13.0%
2005	24.0%	27.4%	29.8%	31.8%	33.1%	2005	-20.2%	-17.1%	-13.0%	-9.1%	-8.2%
2006	21.9%	27.0%	30.2%	31.7%	32.6%	2006	-8.8%	-1.6%	1.6%	-0.2%	-1.4%
2007	22.1%	28.1%	30.8%	31.3%	32.6%	2007	1.0%	4.1%	1.8%	-1.3%	-0.2%
2008	22.5%	28.8%	32.2%	32.2%	34.1%	2008	1.9%	2.7%	4.5%	2.7%	4.7%
2009	25.7%	32.5%	36.0%	37.8%	38.2%	2009	14.2%	12.8%	12.0%	17.5%	11.9%
2010	26.5%	34.4%	37.3%	38.8%	39.3%	2010	3.0%	5.8%	3.5%	2.7%	2.9%
2011	28.7%	35.4%	38.9%	40.4%	41.4%	2011	8.6%	2.9%	4.4%	4.1%	5.3%
2012	30.9%	37.6%	40.9%	42.6%	43.3%	2012	7.7%	6.2%	5.2%	5.6%	4.6%
2013	34.2%	40.6%	43.5%	44.8%	45.0%	2013	10.7%	8.0%	6.3%	5.2%	3.9%
2014	36.2%	43.1%	45.0%	45.6%	45.9%	2014	5.9%	6.1%	3.4%	1.7%	2.0%
2015	37.2%	42.6%	44.2%	44.6%	44.5%	2015	2.8%	-1.0%	-1.9%	-2.2%	-2.9%
2016	35.2%	44.5%	46.0%	46.5%	*45.8%*	2016	-5.5%	4.2%	4.1%	4.3%	*2.8%*
2017	32.8%	39.6%	41.4%	*47.0%*		2017	-6.9%	-10.9%	-10.0%	*1.0%*	
2018	31.4%	36.6%	*39.9%*			2018	-4.1%	-7.5%	*-3.5%*		
2019	32.8%	*37.7%*				2019	4.5%	*2.9%*			
2020	*42.3%*					2020	*29.0%*				

Temporary Indemnity

	Percentage of All Cumulative Injury Claims						Annual Change				
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2001	19.7%	17.9%	17.0%	15.9%	15.3%	2001	---	---	---	---	---
2002	19.5%	17.8%	15.9%	15.0%	15.0%	2002	-1.2%	-0.2%	-6.4%	-5.6%	-2.4%
2003	20.7%	17.2%	15.7%	15.3%	15.0%	2003	6.0%	-3.7%	-1.5%	2.0%	0.0%
2004	21.4%	18.6%	17.4%	16.5%	15.8%	2004	3.6%	8.5%	11.2%	7.9%	5.4%
2005	21.2%	18.9%	17.3%	16.1%	15.4%	2005	-0.9%	1.4%	-0.6%	-2.1%	-2.6%
2006	21.3%	18.5%	16.2%	15.3%	14.6%	2006	0.5%	-2.3%	-6.8%	-5.3%	-4.8%
2007	22.2%	18.7%	17.3%	16.2%	15.8%	2007	4.3%	1.2%	7.2%	5.9%	8.1%
2008	23.0%	19.4%	17.5%	16.3%	16.3%	2008	3.5%	3.9%	1.1%	0.4%	3.0%
2009	25.4%	21.7%	19.2%	17.8%	17.2%	2009	10.5%	11.7%	9.6%	9.6%	5.6%
2010	26.7%	21.9%	19.2%	17.6%	17.0%	2010	5.2%	0.7%	-0.2%	-1.0%	-1.1%
2011	26.5%	23.1%	20.0%	18.6%	17.6%	2011	-0.9%	5.5%	4.3%	5.5%	3.6%
2012	27.2%	23.5%	20.7%	19.2%	18.5%	2012	2.7%	1.8%	3.5%	3.3%	5.1%
2013	28.3%	23.7%	21.1%	19.7%	19.4%	2013	4.1%	1.0%	2.1%	2.8%	4.4%
2014	27.7%	22.5%	20.4%	19.6%	19.1%	2014	-2.2%	-5.1%	-3.6%	-0.5%	-1.2%
2015	25.5%	21.6%	19.8%	18.9%	18.6%	2015	-7.8%	-4.2%	-2.7%	-3.5%	-2.6%
2016	26.3%	21.5%	19.7%	18.9%	*19.3%*	2016	2.9%	-0.2%	-0.4%	-0.5%	*3.7%*
2017	26.3%	22.3%	20.9%	*18.2%*		2017	0.1%	3.9%	5.7%	*-3.6%*	
2018	26.6%	24.1%	*20.9%*			2018	1.1%	8.0%	*0.1%*		
2019	26.3%	*24.4%*				2019	-1.1%	*1.0%*			
2020	*29.6%*					2020	*12.4%*				

Medical-Only

	Percentage of All Cumulative Injury Claims						Annual Change				
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2001	49.5%	47.6%	46.0%	46.2%	46.3%	2001	---	---	---	---	---
2002	46.4%	43.2%	43.3%	43.8%	44.1%	2002	-6.3%	-9.2%	-5.9%	-5.2%	-4.8%
2003	43.8%	43.2%	43.4%	43.6%	43.6%	2003	-5.5%	-0.1%	0.1%	-0.4%	-1.0%
2004	48.6%	48.3%	48.3%	48.5%	48.2%	2004	10.9%	11.8%	11.5%	11.3%	10.4%
2005	54.8%	53.7%	52.9%	52.1%	51.6%	2005	12.9%	11.1%	9.4%	7.3%	7.0%
2006	56.8%	54.5%	53.6%	53.0%	52.7%	2006	3.7%	1.6%	1.4%	1.7%	2.3%
2007	55.7%	53.2%	51.9%	52.5%	51.6%	2007	-2.0%	-2.4%	-3.2%	-0.9%	-2.2%
2008	54.5%	51.7%	50.3%	51.6%	49.6%	2008	-2.1%	-2.8%	-3.0%	-1.7%	-3.9%
2009	48.9%	45.7%	44.8%	44.4%	44.6%	2009	-10.3%	-11.5%	-11.0%	-13.9%	-10.1%
2010	46.8%	43.7%	43.5%	43.6%	43.7%	2010	-4.3%	-4.5%	-2.8%	-1.9%	-2.1%
2011	44.8%	41.5%	41.1%	41.0%	41.0%	2011	-4.3%	-5.0%	-5.6%	-5.9%	-6.2%
2012	41.9%	38.9%	38.4%	38.2%	38.2%	2012	-6.5%	-6.3%	-6.6%	-7.0%	-6.8%
2013	37.5%	35.7%	35.4%	35.4%	35.7%	2013	-10.6%	-8.3%	-7.8%	-7.2%	-6.5%
2014	36.1%	34.4%	34.6%	34.7%	35.0%	2014	-3.7%	-3.6%	-2.1%	-1.9%	-1.9%
2015	37.2%	35.8%	36.0%	36.5%	36.8%	2015	3.2%	4.1%	4.0%	4.9%	5.2%
2016	38.5%	34.0%	34.3%	34.6%	*34.9%*	2016	3.5%	-4.9%	-4.8%	-5.0%	*-5.2%*
2017	40.9%	38.0%	37.7%	*34.9%*		2017	6.2%	11.8%	10.1%	*0.7%*	
2018	42.0%	39.2%	*39.2%*			2018	2.6%	3.1%	*3.8%*		
2019	40.9%	*37.9%*				2019	-2.7%	*-3.3%*			
2020	*28.5%*					2020	*-30.4%*				

* Includes Permanent Partial, Permanent Total, and Death
Note: Cumulative injury claims include occupational disease.
Source: WCIRB unit statistical data

Indemnity Claim Frequency Relativities by NAICS Sector - excluding COVID-19

NAICS Sector	NAICS Name	Indemnity Claim Frequency Relativity for Accident Year at 1st Report																	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	*2020*	*2020 wCOVID*
11&21	Agriculture & Mining	2.878	2.828	2.888	2.811	2.897	2.957	3.050	3.195	3.299	3.310	3.425	3.609	3.581	3.529	3.522	3.622	*3.546*	*3.526*
23	Construction	2.325	2.409	2.392	2.298	2.255	2.204	2.214	2.219	2.193	2.176	2.166	2.132	2.044	1.996	1.997	2.040	*1.980*	*1.970*
31	Manufacturing	1.758	1.734	1.751	1.710	1.687	1.667	1.663	1.711	1.795	1.842	1.930	1.995	2.058	2.058	2.000	2.099	*2.161*	*2.205*
42	Wholesale	2.877	2.873	2.947	3.011	3.002	2.998	3.147	3.310	3.436	3.482	3.554	3.556	3.641	3.981	4.217	4.713	*5.136*	*5.123*
44	Retail	1.680	1.753	1.822	1.874	2.003	2.069	2.049	2.000	2.028	1.985	1.962	2.051	2.053	2.071	2.157	2.318	*2.374*	*2.372*
22&48	Utilities & Transportation	3.367	3.629	3.830	3.905	3.851	3.668	3.587	3.504	3.471	3.485	3.513	3.542	3.546	3.682	3.809	4.032	*4.088*	*4.059*
51	Information	0.787	0.787	0.795	0.845	0.934	0.897	0.842	0.835	0.872	0.851	0.893	0.934	0.969	1.036	1.083	1.087	*1.016*	*0.999*
52	Finance	0.355	0.334	0.322	0.353	0.393	0.408	0.402	0.371	0.339	0.293	0.263	0.240	0.230	0.234	0.237	0.219	*0.177*	*0.177*
53	Real Estate	0.737	0.735	0.853	1.041	1.114	1.126	1.136	1.114	1.061	0.977	0.960	0.971	0.926	0.900	0.964	0.978	*0.845*	*0.849*
54	Prof. Services	0.191	0.184	0.178	0.166	0.171	0.164	0.147	0.132	0.116	0.105	0.098	0.090	0.087	0.086	0.081	0.073	*0.059*	*0.059*
56	Administrative	3.110	3.090	3.220	3.343	3.495	3.683	3.741	3.751	3.868	3.901	4.061	4.111	4.041	3.980	3.881	3.957	*3.901*	*3.912*
61	Education	0.691	0.717	0.708	0.721	0.768	0.754	0.739	0.727	0.733	0.689	0.667	0.665	0.685	0.743	0.794	0.779	*0.656*	*0.656*
62	Health	1.176	1.128	1.142	1.184	1.220	1.252	1.294	1.270	1.259	1.233	1.184	1.167	1.163	1.151	1.157	1.189	*1.142*	*1.670*
71	Hospitality	1.851	1.924	2.024	2.099	2.172	2.169	2.210	2.261	2.304	2.242	2.138	2.084	2.049	1.982	1.937	1.968	*1.872*	*1.868*
72	Entertainment	2.113	2.124	2.203	2.214	2.305	2.501	2.710	2.844	3.055	3.190	3.230	3.214	3.136	3.108	3.137	3.309	*3.344*	*3.345*
81	Other Services	1.427	1.428	1.422	1.422	1.477	1.503	1.561	1.629	1.703	1.692	1.741	1.792	1.774	1.714	1.764	1.884	*1.809*	*1.815*
8742	Outside Sales	0.243	0.218	0.212	0.210	0.208	0.211	0.203	0.190	0.185	0.178	0.176	0.172	0.169	0.174	0.183	0.176	*0.146*	*0.148*
92&8810	Clerical & Public Admin.	0.235	0.210	0.192	0.182	0.190	0.195	0.186	0.174	0.174	0.166	0.156	0.150	0.141	0.138	0.144	0.136	*0.109*	*0.115*

NAICS Sector	NAICS Name	Annual Change																	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	*2020*	*2020 wCOVID*
11&21	Agriculture & Mining	---	-1.7%	2.1%	-2.7%	3.0%	2.1%	3.2%	4.8%	3.3%	0.3%	3.5%	5.4%	-0.8%	-1.5%	-0.2%	2.8%	*-2.1%*	*-1.2%*
23	Construction	---	3.6%	-0.7%	-3.9%	-1.9%	-2.2%	0.4%	0.2%	-1.2%	-0.8%	-0.5%	-1.6%	-4.1%	-2.3%	0.0%	2.1%	*-2.9%*	*-1.9%*
31	Manufacturing	---	-1.3%	1.0%	-2.3%	-1.4%	-1.2%	-0.2%	2.9%	4.9%	2.6%	4.8%	3.3%	3.2%	0.0%	-2.8%	5.0%	*3.0%*	*5.7%*
42	Wholesale	---	-0.1%	2.6%	2.2%	-0.3%	-0.1%	5.0%	5.2%	3.8%	1.3%	2.1%	0.0%	2.4%	9.3%	5.9%	11.8%	*9.0%*	*10.2%*
44	Retail	---	4.3%	4.0%	2.9%	6.9%	3.3%	-1.0%	-2.4%	1.4%	-2.1%	-1.2%	4.6%	0.1%	0.9%	4.2%	7.4%	*2.4%*	*3.8%*
22&48	Utilities & Transportation	---	7.8%	5.5%	2.0%	-1.4%	-4.8%	-2.2%	-2.3%	-1.0%	0.4%	0.8%	0.8%	0.1%	3.8%	3.5%	5.8%	*1.4%*	*2.3%*
51	Information	---	0.0%	1.0%	6.3%	10.6%	-3.9%	-6.2%	-0.8%	4.4%	-2.3%	4.8%	4.6%	3.8%	6.9%	4.5%	0.3%	*-6.5%*	*-6.2%*
52	Finance	---	-5.8%	-3.7%	9.7%	11.6%	3.7%	-1.6%	-7.7%	-8.5%	-13.6%	-10.4%	-8.7%	-3.9%	1.6%	1.3%	-7.7%	*-19.2%*	*-18.1%*
53	Real Estate	---	-0.3%	16.1%	21.9%	7.0%	1.1%	0.9%	-2.0%	-4.7%	-7.9%	-1.7%	1.2%	-4.7%	-2.7%	7.0%	1.4%	*-13.5%*	*-12.1%*
54	Prof. Services	---	-4.0%	-3.3%	-6.4%	2.7%	-4.0%	-10.5%	-10.0%	-12.0%	-9.9%	-6.7%	-7.7%	-3.1%	-2.0%	-5.0%	-10.3%	*-18.6%*	*-17.4%*
56	Administrative	---	-0.6%	4.2%	3.8%	4.6%	5.4%	1.6%	0.3%	3.1%	0.9%	4.1%	1.2%	-1.7%	-1.5%	-2.5%	1.9%	*-1.4%*	*0.1%*
61	Education	---	3.8%	-1.3%	1.9%	6.4%	-1.8%	-2.0%	-1.6%	0.8%	-6.0%	-3.3%	-0.2%	2.9%	8.5%	6.8%	-1.8%	*-15.8%*	*-14.7%*
62	Health	---	-4.1%	1.3%	3.6%	3.1%	2.6%	3.3%	-1.8%	-0.9%	-2.0%	-4.0%	-1.4%	-0.3%	-1.1%	0.6%	2.7%	*-4.0%*	*25.1%*
71	Hospitality	---	3.9%	5.2%	3.7%	3.5%	-0.1%	1.9%	2.3%	1.9%	-2.7%	-4.6%	-2.5%	-1.7%	-3.3%	-2.3%	1.6%	*-4.9%*	*-3.7%*
72	Entertainment	---	0.5%	3.7%	0.5%	4.1%	8.5%	8.4%	4.9%	7.4%	4.4%	1.2%	-0.5%	-2.4%	-0.9%	0.9%	5.5%	*1.1%*	*2.5%*
81	Other Services	---	0.1%	-0.4%	0.0%	3.9%	1.8%	3.8%	4.4%	4.5%	-0.7%	2.9%	2.9%	-1.0%	-3.4%	2.9%	6.8%	*-4.0%*	*-2.4%*
8742	Outside Sales	---	-10.1%	-2.8%	-1.2%	-0.6%	1.2%	-4.0%	-6.3%	-2.5%	-4.1%	-1.1%	-2.2%	-1.5%	2.9%	5.1%	-3.8%	*-17.2%*	*-15.3%*
92&8810	Clerical & Public Admin.	---	-10.9%	-8.6%	-5.0%	4.0%	3.1%	-4.9%	-6.2%	-0.2%	-4.8%	-6.0%	-3.6%	-5.9%	-2.2%	4.0%	-5.7%	*-19.5%*	*-15.7%*

Figures in italics are based on partial data.
COVID-19 claims have been excluded, except '2020 wCOVID' column shows comparison using data including COVID claims

Indemnity Claim Frequency by Geographic Region

Bay Area

Indemnity Claim Frequency per $100M of Exposure at AY 2020 Level

AY/RL	1	2	3	4	5
2003	18.00	18.32	18.43	18.51	18.76
2004	15.81	16.00	16.07	16.28	16.33
2005	13.95	13.98	14.21	14.27	14.25
2006	12.75	13.00	13.12	13.13	13.13
2007	11.96	12.18	12.25	12.31	12.33
2008	11.01	11.22	11.35	11.42	11.47
2009	10.46	10.78	10.91	10.99	11.02
2010	10.45	10.91	11.04	11.11	11.14
2011	10.17	10.65	10.83	10.92	10.96
2012	10.06	10.49	10.67	10.74	10.77
2013	9.78	10.18	10.30	10.36	10.39
2014	9.68	10.06	10.16	10.21	10.27
2015	9.54	10.09	9.83	10.50	10.54
2016	9.24	9.28	9.64	10.09	*10.12*
2017	8.85	8.73	9.17	*9.19*	
2018	8.90	9.02	*9.11*		
2019	7.98	*8.24*			
2020	*6.41*				

Annual Change

AY/RL	1	2	3	4	5
2003	---	---	---	---	---
2004	-12.2%	-12.6%	-12.8%	-12.1%	-13.0%
2005	-11.8%	-12.6%	-11.6%	-12.4%	-12.8%
2006	-8.6%	-7.0%	-7.7%	-8.0%	-7.8%
2007	-6.2%	-6.3%	-6.6%	-6.3%	-6.1%
2008	-8.0%	-7.9%	-7.4%	-7.2%	-7.0%
2009	-5.0%	-3.9%	-3.9%	-3.8%	-3.9%
2010	-0.1%	1.2%	1.2%	1.1%	1.1%
2011	-2.6%	-2.4%	-1.9%	-1.7%	-1.6%
2012	-1.1%	-1.5%	-1.5%	-1.7%	-1.7%
2013	-2.8%	-2.9%	-3.4%	-3.5%	-3.6%
2014	-1.0%	-1.2%	-1.4%	-1.5%	-1.1%
2015	-1.5%	0.3%	-3.2%	2.8%	2.6%
2016	-3.1%	-8.1%	-1.9%	-3.9%	*-4.1%*
2017	-4.2%	-5.9%	-4.9%	*-8.9%*	
2018	0.5%	3.3%	*-0.7%*		
2019	-10.3%	*-8.7%*			
2020	*-19.8%*				

Los Angeles/L.A. Basin

Indemnity Claim Frequency per $100M of Exposure at AY 2020 Level

AY/RL	1	2	3	4	5
2003	26.14	27.00	26.81	26.80	26.66
2004	22.81	22.96	22.99	22.95	22.98
2005	19.58	19.56	19.63	19.76	19.83
2006	18.12	18.28	18.47	18.61	18.66
2007	17.44	17.94	18.20	18.34	18.41
2008	16.86	17.69	18.01	18.21	18.30
2009	16.97	17.94	18.34	18.52	18.60
2010	17.82	18.92	19.37	19.54	19.60
2011	18.32	19.62	20.06	20.25	20.33
2012	19.15	20.57	20.97	21.14	21.27
2013	19.64	20.99	21.35	21.52	21.63
2014	20.13	21.47	21.83	21.97	21.87
2015	20.10	21.40	21.71	21.06	21.06
2016	19.56	20.96	19.84	19.51	*19.56*
2017	19.31	20.20	19.50	*19.64*	
2018	18.33	19.34	*19.62*		
2019	17.21	*18.44*			
2020	*16.11*				

Annual Change

AY/RL	1	2	3	4	5
2003	---	---	---	---	---
2004	-12.7%	-15.0%	-14.3%	-14.4%	-13.8%
2005	-14.2%	-14.8%	-14.6%	-13.9%	-13.7%
2006	-7.5%	-6.5%	-5.9%	-5.8%	-5.9%
2007	-3.8%	-1.9%	-1.5%	-1.5%	-1.3%
2008	-3.3%	-1.4%	-1.0%	-0.7%	-0.6%
2009	0.7%	1.4%	1.9%	1.7%	1.7%
2010	5.0%	5.4%	5.6%	5.5%	5.4%
2011	2.8%	3.7%	3.6%	3.6%	3.7%
2012	4.5%	4.8%	4.6%	4.4%	4.6%
2013	2.6%	2.0%	1.8%	1.8%	1.7%
2014	2.5%	2.3%	2.2%	2.1%	1.1%
2015	-0.1%	-0.3%	-0.5%	-4.2%	-3.7%
2016	-2.7%	-2.1%	-8.7%	-7.4%	*-7.1%*
2017	-1.3%	-3.6%	-1.7%	*0.7%*	
2018	-5.1%	-4.2%	*0.6%*		
2019	-6.1%	*-4.7%*			
2020	*-6.4%*				

San Diego

Indemnity Claim Frequency per $100M of Exposure at AY 2020 Level

AY/RL	1	2	3	4	5
2003	24.16	24.33	24.13	24.06	24.16
2004	21.13	21.05	21.09	20.98	20.62
2005	18.39	18.45	18.45	17.86	17.66
2006	17.19	17.09	16.60	16.30	16.33
2007	16.58	16.15	15.90	15.65	15.70
2008	15.23	15.28	15.42	15.22	15.30
2009	14.36	14.94	15.09	15.20	15.28
2010	14.92	15.55	15.75	15.92	15.98
2011	15.18	15.75	15.99	16.15	16.20
2012	15.32	15.88	16.09	16.19	16.24
2013	15.10	15.68	15.81	15.89	15.95
2014	15.38	16.03	16.15	16.23	16.41
2015	15.58	16.28	16.39	16.64	16.78
2016	15.31	15.94	17.16	17.40	*17.43*
2017	14.80	14.84	15.71	*15.83*	
2018	14.36	14.57	*14.73*		
2019	14.17	*14.80*			
2020	*13.49*				

Annual Change

AY/RL	1	2	3	4	5
2003	---	---	---	---	---
2004	-12.5%	-13.5%	-12.6%	-12.8%	-14.6%
2005	-13.0%	-12.4%	-12.5%	-14.9%	-14.4%
2006	-6.5%	-7.4%	-10.1%	-8.7%	-7.5%
2007	-3.5%	-5.5%	-4.2%	-4.0%	-3.9%
2008	-8.2%	-5.4%	-3.0%	-2.7%	-2.5%
2009	-5.7%	-2.2%	-2.1%	-0.1%	-0.1%
2010	3.9%	4.1%	4.4%	4.8%	4.6%
2011	1.7%	1.3%	1.5%	1.4%	1.4%
2012	0.9%	0.8%	0.6%	0.2%	0.3%
2013	-1.4%	-1.3%	-1.7%	-1.8%	-1.8%
2014	1.9%	2.3%	2.1%	2.1%	2.8%
2015	1.3%	1.6%	1.5%	2.5%	2.3%
2016	-1.7%	-2.1%	4.7%	4.6%	*3.8%*
2017	-3.4%	-6.9%	-8.4%	*-9.0%*	
2018	-2.9%	-1.8%	*-6.3%*		
2019	-1.4%	*1.6%*			
2020	*-4.8%*				

Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data
COVID-19 Claims have been excluded

Indemnity Claim Frequency by Geographic Region

All Other

Indemnity Claim Frequency per $100M of Exposure at AY 2020 Level

AY/RL	1	2	3	4	5
2003	31.08	32.19	32.61	32.77	32.89
2004	28.36	29.02	29.13	29.29	29.40
2005	24.82	25.18	25.37	25.58	25.73
2006	22.70	23.00	23.29	23.49	23.56
2007	21.52	22.01	22.41	22.63	22.67
2008	20.29	20.93	21.22	21.38	21.45
2009	19.82	20.48	20.64	20.78	20.86
2010	20.17	20.97	21.25	21.35	21.48
2011	20.37	21.37	21.70	21.83	21.92
2012	20.86	21.83	22.15	22.31	22.35
2013	20.74	21.65	21.95	22.07	22.12
2014	20.53	21.44	21.77	21.89	21.94
2015	20.48	21.34	21.65	21.79	21.76
2016	19.54	20.38	21.97	22.11	*22.16*
2017	19.50	21.39	22.61	*22.73*	
2018	19.41	20.74	*20.94*		
2019	20.02	*20.66*			
2020	*21.63*				

Annual Change

AY/RL	1	2	3	4	5
2003	---	---	---	---	---
2004	-8.8%	-9.8%	-10.7%	-10.6%	-10.6%
2005	-12.5%	-13.2%	-12.9%	-12.7%	-12.5%
2006	-8.5%	-8.7%	-8.2%	-8.2%	-8.4%
2007	-5.2%	-4.3%	-3.8%	-3.7%	-3.8%
2008	-5.7%	-4.9%	-5.3%	-5.5%	-5.4%
2009	-2.3%	-2.2%	-2.7%	-2.8%	-2.7%
2010	1.8%	2.4%	2.9%	2.7%	3.0%
2011	1.0%	1.9%	2.1%	2.3%	2.1%
2012	2.4%	2.2%	2.1%	2.2%	1.9%
2013	-0.6%	-0.8%	-0.9%	-1.1%	-1.0%
2014	-1.0%	-1.0%	-0.8%	-0.8%	-0.8%
2015	-0.3%	-0.5%	-0.6%	-0.5%	*-0.8%*
2016	-4.6%	-4.5%	1.5%	1.5%	*1.8%*
2017	-0.2%	4.9%	2.9%	*2.8%*	
2018	-0.4%	-3.0%	*-7.4%*		
2019	3.1%	*-0.3%*			
2020	*8.0%*				

All Regions

Indemnity Claim Frequency per $100M of Exposure at AY 2020 Level

AY/RL	1	2	3	4	5
2003	25.15	25.80	25.81	25.85	25.88
2004	22.20	22.43	22.48	22.52	22.53
2005	19.26	19.34	19.45	19.51	19.54
2006	17.72	17.91	18.04	18.12	18.16
2007	16.90	17.25	17.44	17.54	17.60
2008	15.98	16.54	16.78	16.92	17.00
2009	15.72	16.44	16.71	16.85	16.92
2010	16.18	17.02	17.33	17.47	17.54
2011	16.36	17.32	17.66	17.82	17.88
2012	16.75	17.73	18.04	18.18	18.25
2013	16.82	17.75	18.01	18.14	18.20
2014	16.93	17.85	18.11	18.21	18.37
2015	16.78	17.78	17.84	17.97	17.93
2016	16.28	17.04	17.30	17.35	*17.40*
2017	15.88	*16.87*	16.94	*17.05*	
2018	15.58	16.14	*16.35*		
2019	15.26	*16.13*			
2020	*14.25*				

Annual Change

AY/RL	1	2	3	4	5
2003	---	---	---	---	---
2004	-11.8%	-13.0%	-12.9%	-12.9%	-12.9%
2005	-13.2%	-13.8%	-13.5%	-13.4%	-13.3%
2006	-8.0%	-7.4%	-7.2%	-7.1%	-7.1%
2007	-4.7%	-3.7%	-3.3%	-3.2%	-3.1%
2008	-5.4%	-4.2%	-3.8%	-3.5%	-3.4%
2009	-1.6%	-0.6%	-0.4%	-0.4%	-0.5%
2010	2.9%	3.5%	3.7%	3.6%	3.6%
2011	1.1%	1.8%	1.9%	2.0%	2.0%
2012	2.4%	2.3%	2.1%	2.0%	2.1%
2013	0.4%	0.1%	-0.1%	-0.2%	-0.3%
2014	0.6%	0.5%	0.5%	0.4%	0.9%
2015	-0.9%	-0.4%	-1.5%	-1.4%	-2.4%
2016	-3.0%	-4.2%	-3.0%	-3.4%	*-2.9%*
2017	-2.5%	-1.0%	-2.1%	*-1.7%*	
2018	-1.9%	-4.3%	*-3.5%*		
2019	-2.0%	*-0.1%*			
2020	*-6.6%*				

Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data
COVID-19 Claims have been excluded

Exhibit D4

Ratios of Incremental Paid Losses to Prior Outstanding Losses by Accident Year

Accident	Paid Indemnity								
Year	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
1997							0.318	0.227	0.206
1998						0.349	0.287	0.212	0.252
1999					0.437	0.350	0.278	0.302	0.225
2000				0.522	0.402	0.349	0.315	0.291	0.246
2001			0.684	0.545	0.401	0.412	0.331	0.280	0.247
2002		0.828	0.630	0.504	0.475	0.404	0.355	0.291	0.245
2003	3.187	0.767	0.598	0.579	0.462	0.380	0.298	0.271	0.258
2004	3.019	0.609	0.619	0.471	0.398	0.356	0.291	0.305	0.292
2005	2.621	0.801	0.622	0.532	0.421	0.366	0.326	0.315	0.298
2006	3.880	0.860	0.637	0.505	0.439	0.387	0.334	0.301	0.270
2007	4.269	0.895	0.660	0.519	0.448	0.397	0.352	0.306	0.282
2008	4.567	0.959	0.710	0.569	0.480	0.415	0.348	0.325	0.251
2009	5.227	0.972	0.703	0.585	0.478	0.423	0.367	0.340	0.317
2010	5.746	0.980	0.746	0.598	0.512	0.458	0.409	0.368	0.313
2011	6.084	0.967	0.686	0.575	0.492	0.437	0.416	0.398	0.324
2012	6.240	0.979	0.718	0.588	0.534	0.469	0.407	0.349	0.290
2013	6.126	0.945	0.744	0.639	0.545	0.470	0.386	0.351	0.322
2014	6.158	0.996	0.792	0.650	0.542	0.456	0.343	0.348	
2015	6.014	0.997	0.752	0.628	0.519	0.403	0.386		
2016	6.097	1.005	0.764	0.622	0.472	0.422			
2017	6.098	0.985	0.733	0.545	0.467				
2018	6.216	0.958	0.675	0.535					
2019	6.416	0.937	0.681						
2020	5.322	0.939							
2021	6.617								

Accident	Paid Medical								
Year	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
1997							0.281	0.215	0.155
1998						0.319	0.217	0.174	0.188
1999					0.412	0.288	0.219	0.199	0.217
2000				0.476	0.331	0.256	0.222	0.254	0.190
2001			0.635	0.469	0.304	0.310	0.286	0.237	0.210
2002		0.865	0.538	0.368	0.367	0.352	0.277	0.252	0.210
2003	4.065	0.769	0.418	0.438	0.373	0.301	0.263	0.241	0.208
2004	3.424	0.572	0.510	0.427	0.372	0.310	0.277	0.237	0.229
2005	3.017	0.623	0.463	0.417	0.381	0.336	0.262	0.272	0.240
2006	4.030	0.629	0.493	0.411	0.363	0.328	0.278	0.254	0.203
2007	3.830	0.659	0.515	0.445	0.369	0.344	0.306	0.242	0.206
2008	4.004	0.679	0.532	0.470	0.415	0.350	0.288	0.244	0.201
2009	4.453	0.694	0.532	0.488	0.408	0.347	0.283	0.237	0.201
2010	4.645	0.691	0.578	0.492	0.410	0.350	0.317	0.264	0.228
2011	3.901	0.652	0.492	0.433	0.373	0.317	0.288	0.256	0.227
2012	3.949	0.612	0.490	0.432	0.389	0.322	0.287	0.262	0.188
2013	3.855	0.584	0.479	0.442	0.362	0.321	0.268	0.209	0.219
2014	4.031	0.598	0.511	0.446	0.376	0.343	0.257	0.266	
2015	3.965	0.591	0.474	0.416	0.345	0.273	0.267		
2016	4.100	0.573	0.462	0.406	0.325	0.299			
2017	4.263	0.564	0.455	0.352	0.327				
2018	4.004	0.566	0.445	0.400					
2019	3.992	0.545	0.485						
2020	3.120	0.594							
2021	3.547								

Note: Entries for paid medical from accident years 2011 and prior reflect the paid cost of medical cost containment programs attributable to policies with effective dates prior to July 1, 2010. Entries for accident years 2012 and subsequent exclude the paid cost of medical cost containment programs.

Source: WCIRB quarterly calls for experience; excluding COVID-19 claims

Average Incurred Indemnity Loss per Reported Indemnity Claim
As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
1997										19,141
1998									21,074	21,169
1999								22,475	22,679	22,818
2000							23,277	23,499	23,756	23,922
2001						24,534	25,024	25,521	25,888	26,092
2002					22,802	23,444	24,124	24,596	24,859	25,123
2003				20,364	21,688	22,743	23,451	23,906	24,411	24,844
2004			14,387	16,433	17,492	18,227	18,932	19,447	19,950	20,257
2005		8,770	12,097	14,084	15,277	16,223	17,013	17,667	18,057	18,345
2006	6,911	8,788	13,001	15,323	16,774	17,953	18,844	19,374	19,741	19,974
2007	6,690	9,237	13,916	16,722	18,365	19,527	20,365	20,937	21,391	21,613
2008	6,453	9,843	15,037	18,425	20,373	21,577	22,424	22,944	23,305	23,538
2009	6,404	10,190	15,752	18,999	21,191	22,418	23,293	23,729	24,091	24,429
2010	6,196	10,122	15,419	18,877	20,737	21,894	22,619	23,103	23,494	23,749
2011	6,096	10,587	15,889	18,819	20,600	21,509	22,143	22,652	22,991	23,217
2012	6,194	10,630	15,652	18,529	20,003	21,094	21,756	22,207	22,514	22,774
2013	6,543	10,696	15,563	18,175	19,718	20,576	21,163	21,490	21,696	21,860
2014	6,231	10,753	15,713	18,861	20,535	21,475	21,932	22,229	22,489	
2015	6,889	11,110	16,468	19,374	20,927	21,679	22,199	22,456		
2016	6,695	11,179	16,327	19,010	20,439	21,174	21,660			
2017	6,834	11,451	16,708	19,433	20,731	21,456				
2018	7,148	12,089	17,374	20,131	21,440					
2019	7,344	12,553	18,196	21,091						
2020	8,356	13,267	18,910							
2021	8,020	12,900								
2022	8,489									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
1998										10.6%
1999									7.6%	7.8%
2000								4.6%	4.7%	4.8%
2001							7.5%	8.6%	9.0%	9.1%
2002						-4.4%	-3.6%	-3.6%	-4.0%	-3.7%
2003					-4.9%	-3.0%	-2.8%	-2.8%	-1.8%	-1.1%
2004				-19.3%	-19.3%	-19.9%	-19.3%	-18.7%	-18.3%	-18.5%
2005			-15.9%	-14.3%	-12.7%	-11.0%	-10.1%	-9.2%	-9.5%	-9.4%
2006		0.2%	7.5%	8.8%	9.8%	10.7%	10.8%	9.7%	9.3%	8.9%
2007	-3.2%	5.1%	7.0%	9.1%	9.5%	8.8%	8.1%	8.1%	8.4%	8.2%
2008	-3.5%	6.6%	8.1%	10.2%	10.9%	10.5%	10.1%	9.6%	8.9%	8.9%
2009	-0.8%	3.5%	4.8%	3.1%	4.0%	3.9%	3.9%	3.4%	3.4%	3.8%
2010	-3.2%	-0.7%	-2.1%	-0.6%	-2.1%	-2.3%	-2.9%	-2.6%	-2.5%	-2.8%
2011	-1.6%	4.6%	3.0%	-0.3%	-0.7%	-1.8%	-2.1%	-2.0%	-2.1%	-2.2%
2012	1.6%	0.4%	-1.5%	-1.5%	-2.9%	-1.9%	-1.7%	-2.0%	-2.1%	-1.9%
2013	5.6%	0.6%	-0.6%	-1.9%	-1.4%	-2.5%	-2.7%	-3.2%	-3.6%	-4.0%
2014	-4.8%	0.5%	1.0%	3.8%	4.1%	4.4%	3.6%	3.4%	3.7%	
2015	10.6%	3.3%	4.8%	2.7%	1.9%	0.9%	1.2%	1.0%		
2016	-2.8%	0.6%	-0.9%	-1.9%	-2.3%	-2.3%	-2.4%			
2017	2.1%	2.4%	2.3%	2.2%	1.4%	1.3%				
2018	4.6%	5.6%	4.0%	3.6%	3.4%					
2019	2.8%	3.8%	4.7%	4.8%						
2020	13.8%	5.7%	3.9%							
2021	-4.0%	-2.8%								
2022	5.9%									

	Annual Trend*									
All-Year	1.5%	2.4%	2.0%	1.3%	0.7%	0.1%	-0.2%	-0.2%	-0.1%	0.2%
R^2	0.564	0.957	0.814	0.392	0.104	0.002	0.007	0.014	0.004	0.012
5-Year	4.4%	3.4%	3.9%	2.3%	0.8%	0.7%	0.4%	-0.2%	-1.4%	-2.6%
R^2	0.787	0.830	0.989	0.765	0.411	0.294	0.121	0.017	0.605	0.984

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Exhibit S2.2

Average Incurred Medical Loss per Reported Claim
As of March 31, 2022

Accident Year	Evaluated as of (in months): 3	15	27	39	51	63	75	87	99	111
2001										9,720
2002									9,973	10,268
2003								9,197	9,578	9,921
2004							7,345	7,799	8,097	8,351
2005						6,590	7,070	7,484	7,782	7,972
2006					6,892	7,400	7,857	8,232	8,514	8,659
2007				7,106	7,886	8,494	9,070	9,405	9,664	9,802
2008			6,839	8,049	8,960	9,722	10,240	10,586	10,789	10,885
2009		5,703	7,818	9,124	10,292	11,039	11,547	11,823	11,972	12,047
2010	4,451	5,912	8,044	9,635	10,650	11,335	11,708	11,945	12,065	12,188
2011	4,750	6,130	8,370	9,662	10,533	11,091	11,326	11,474	11,571	11,659
2012	4,770	6,255	8,167	9,256	9,905	10,366	10,595	10,728	10,880	10,928
2013	5,158	6,302	8,066	8,888	9,504	9,763	9,968	10,054	10,091	10,102
2014	4,780	6,118	7,626	8,547	9,039	9,308	9,499	9,583	9,670	
2015	4,908	6,219	7,752	8,571	8,964	9,177	9,301	9,350		
2016	4,905	6,354	7,753	8,373	8,687	8,906	9,046			
2017	4,965	6,256	7,536	8,199	8,504	8,683				
2018	5,247	6,557	7,853	8,547	8,908					
2019	5,378	6,595	7,958	8,742						
2020	5,830	7,350	9,136							
2021	6,502	7,098								
2022	6,022									

Accident Year	Annual Change 3	15	27	39	51	63	75	87	99	111
2002										5.6%
2003									-4.0%	-3.4%
2004								-15.2%	-15.5%	-15.8%
2005							-3.7%	-4.0%	-3.9%	-4.5%
2006						12.3%	11.1%	10.0%	9.4%	8.6%
2007					14.4%	14.8%	15.4%	14.3%	13.5%	13.2%
2008				13.3%	13.6%	14.5%	12.9%	12.6%	11.6%	11.0%
2009			14.3%	13.4%	14.9%	13.5%	12.8%	11.7%	11.0%	10.7%
2010		3.7%	2.9%	5.6%	3.5%	2.7%	1.4%	1.0%	0.8%	1.2%
2011	6.7%	3.7%	4.1%	0.3%	-1.1%	-2.2%	-3.3%	-3.9%	-4.1%	-4.3%
2012	0.4%	2.0%	-2.4%	-4.2%	-6.0%	-6.5%	-6.5%	-6.5%	-6.0%	-6.3%
2013	8.1%	0.7%	-1.2%	-4.0%	-4.0%	-5.8%	-5.9%	-6.3%	-7.3%	-7.6%
2014	-7.3%	-2.9%	-5.5%	-3.8%	-4.9%	-4.7%	-4.7%	-4.7%	-4.2%	
2015	2.7%	1.7%	1.6%	0.3%	-0.8%	-1.4%	-2.1%	-2.4%		
2016	-0.1%	2.2%	0.0%	-2.3%	-3.1%	-3.0%	-2.7%			
2017	1.2%	-1.5%	-2.8%	-2.1%	-2.1%	-2.5%				
2018	5.7%	4.8%	4.2%	4.2%	4.7%					
2019	2.5%	0.6%	1.3%	2.3%						
2020	8.4%	11.5%	14.8%							
2021	11.5%	-3.4%								
2022	-7.4%									

	Annual Trend*									
All-Year	2.5%	1.6%	0.7%	0.2%	0.5%	1.3%	2.1%	2.0%	1.9%	1.9%
R^2	0.790	0.795	0.172	0.010	0.028	0.107	0.232	0.261	0.259	0.288
5-Year	4.8%	3.7%	3.9%	0.6%	-0.8%	-2.7%	-3.8%	-5.1%	-5.6%	-4.5%
R^2	0.718	0.794	0.652	0.150	0.266	0.973	0.955	0.972	0.991	0.874

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Indemnity Case Outstanding per Open Indemnity Claim
As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
1997										32,978
1998									31,897	33,028
1999								28,009	28,970	30,481
2000							23,506	24,199	24,857	25,725
2001						19,728	19,793	21,220	22,914	23,766
2002					16,904	16,589	17,750	18,920	19,735	21,525
2003				15,118	15,403	16,939	18,798	20,906	24,080	27,717
2004			12,488	13,246	14,314	15,997	18,181	20,737	23,455	24,731
2005		8,135	10,171	11,571	12,907	15,298	18,335	21,760	23,095	25,787
2006	6,518	7,845	11,201	13,096	15,219	18,357	20,958	22,437	25,328	26,927
2007	6,144	8,258	11,798	14,327	16,496	18,501	20,563	23,856	27,030	29,100
2008	5,874	8,572	12,308	15,139	16,873	18,333	21,305	23,899	26,758	30,591
2009	5,812	8,953	12,964	14,837	17,074	19,170	21,551	23,461	25,915	28,868
2010	5,610	8,945	12,537	14,716	16,398	18,201	20,157	22,294	25,058	28,496
2011	5,525	9,616	13,170	15,204	17,421	18,879	20,735	23,334	25,839	29,023
2012	5,639	9,531	12,916	14,926	16,298	18,637	21,039	24,521	28,494	33,149
2013	6,098	9,554	13,068	14,188	15,684	17,573	20,515	24,279	26,364	28,244
2014	5,670	9,656	13,108	15,184	17,573	20,480	22,438	25,515	28,805	
2015	6,396	10,016	14,230	16,644	19,555	21,976	24,991	26,305		
2016	6,161	10,137	14,576	17,239	20,366	22,859	25,225			
2017	6,313	10,820	16,008	19,478	22,178	24,636				
2018	6,632	11,538	16,805	19,881	22,406					
2019	6,811	12,020	16,828	19,617						
2020	7,855	12,067	16,728							
2021	7,190	11,726								
2022	7,653									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
1998										0.2%
1999									-9.2%	-7.7%
2000								-13.6%	-14.2%	-15.6%
2001							-15.8%	-12.3%	-7.8%	-7.6%
2002						-15.9%	-10.3%	-10.8%	-13.9%	-9.4%
2003					-8.9%	2.1%	5.9%	10.5%	22.0%	28.8%
2004				-12.4%	-7.1%	-5.6%	-3.3%	-0.8%	-2.6%	-10.8%
2005			-18.6%	-12.6%	-9.8%	-4.4%	0.9%	4.9%	-1.5%	4.3%
2006		-3.6%	10.1%	13.2%	17.9%	20.0%	14.3%	3.1%	9.7%	4.4%
2007	-5.7%	5.3%	5.3%	9.4%	8.4%	0.8%	-1.9%	6.3%	6.7%	8.1%
2008	-4.4%	3.8%	4.3%	5.7%	2.3%	-0.9%	3.6%	0.2%	-1.0%	5.1%
2009	-1.1%	4.5%	5.3%	-2.0%	1.2%	4.6%	1.2%	-1.8%	-3.2%	-5.6%
2010	-3.5%	-0.1%	-3.3%	-0.8%	-4.0%	-5.1%	-6.5%	-5.0%	-3.3%	-1.3%
2011	-1.5%	7.5%	5.0%	3.3%	6.2%	3.7%	2.9%	4.7%	3.1%	1.8%
2012	2.1%	-0.9%	-1.9%	-1.8%	-6.4%	-1.3%	1.5%	5.1%	10.3%	14.2%
2013	8.1%	0.2%	1.2%	-4.9%	-3.8%	-5.7%	-2.5%	-1.0%	-7.5%	-14.8%
2014	-7.0%	1.1%	0.3%	7.0%	12.0%	16.5%	9.4%	5.1%	9.3%	
2015	12.8%	3.7%	8.6%	9.6%	11.3%	7.3%	11.4%	3.1%		
2016	-3.7%	1.2%	2.4%	3.6%	4.1%	4.0%	0.9%			
2017	2.5%	6.7%	9.8%	13.0%	8.9%	7.8%				
2018	5.0%	6.6%	5.0%	2.1%	1.0%					
2019	2.7%	4.2%	0.1%	-1.3%						
2020	15.3%	0.4%	-0.6%							
2021	-8.5%	-2.8%								
2022	6.4%									

	Annual Trend*									
All-Year	1.5%	2.7%	2.7%	2.5%	2.3%	1.8%	1.2%	0.7%	0.4%	0.2%
R^2	0.521	0.956	0.852	0.703	0.636	0.549	0.362	0.133	0.029	0.011
5-Year	3.5%	2.1%	3.3%	4.8%	6.3%	8.2%	5.8%	2.8%	3.0%	1.1%
R^2	0.549	0.543	0.701	0.810	0.941	0.940	0.860	0.912	0.593	0.066

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Medical Case Outstanding per Open Indemnity Claim
As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
1997										54,194
1998									50,303	59,072
1999								39,103	48,170	64,707
2000							31,175	37,840	50,439	58,600
2001						23,228	28,178	36,863	46,843	59,223
2002					18,232	21,615	28,779	36,314	45,352	54,828
2003				15,204	18,338	23,301	30,579	38,981	48,587	61,272
2004			12,885	15,367	20,074	26,333	32,250	42,397	51,270	60,237
2005		12,330	14,512	18,444	21,824	27,180	35,411	46,163	53,704	64,270
2006	11,313	12,317	16,726	21,378	25,753	32,271	39,275	47,506	59,085	66,917
2007	12,504	13,823	18,135	22,358	28,137	34,671	43,341	52,331	62,120	71,673
2008	12,378	14,408	18,559	23,439	28,594	35,557	44,427	53,441	62,895	71,197
2009	12,943	15,116	20,111	23,998	30,311	36,732	43,573	51,364	59,093	66,764
2010	12,943	15,277	19,808	24,679	29,708	35,884	41,677	47,750	53,607	63,595
2011	14,225	16,773	21,776	26,306	32,036	38,527	43,185	48,939	56,606	65,318
2012	14,602	17,098	21,051	24,935	28,972	34,412	40,526	47,201	57,196	64,396
2013	15,268	16,513	20,762	23,241	27,982	32,745	39,469	46,625	53,107	55,516
2014	13,521	16,114	19,221	22,667	27,099	32,394	38,338	43,543	49,702	
2015	14,508	16,513	20,262	25,217	30,647	37,028	41,583	45,829		
2016	13,958	16,949	21,216	25,893	31,070	36,206	40,998			
2017	14,032	17,811	22,545	28,430	33,360	38,279				
2018	15,711	18,879	23,159	27,104	31,228					
2019	15,773	18,651	22,473	25,609						
2020	17,201	18,546	22,259							
2021	16,928	18,858								
2022	16,199									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
1998										9.0%
1999									-4.2%	9.5%
2000								-3.2%	4.7%	-9.4%
2001							-9.6%	-2.6%	-7.1%	1.1%
2002						-6.9%	2.1%	-1.5%	-3.2%	-7.4%
2003					0.6%	7.8%	6.3%	7.3%	7.1%	11.8%
2004				1.1%	9.5%	13.0%	5.5%	8.8%	5.5%	-1.7%
2005			12.6%	20.0%	8.7%	3.2%	9.8%	8.9%	4.7%	6.7%
2006		-0.1%	15.3%	15.9%	18.0%	18.7%	10.9%	2.9%	10.0%	4.1%
2007	10.5%	12.2%	8.4%	4.6%	9.3%	7.4%	10.4%	10.2%	5.1%	7.1%
2008	-1.0%	4.2%	2.3%	4.8%	1.6%	2.6%	2.5%	2.1%	1.2%	-0.7%
2009	4.6%	4.9%	8.4%	2.4%	6.0%	3.3%	-1.9%	-3.9%	-6.0%	-6.2%
2010	0.0%	1.1%	-1.5%	2.8%	-2.0%	-2.3%	-4.4%	-7.0%	-9.3%	-4.7%
2011	9.9%	9.8%	9.9%	6.6%	7.8%	7.4%	3.6%	2.5%	5.6%	2.7%
2012	2.7%	1.9%	-3.3%	-5.2%	-9.6%	-10.7%	-6.2%	-3.5%	1.0%	-1.4%
2013	4.6%	-3.4%	-1.4%	-6.8%	-3.4%	-4.8%	-2.6%	-1.2%	-7.1%	-13.8%
2014	-11.4%	-2.4%	-7.4%	-2.5%	-3.2%	-1.1%	-2.9%	-6.6%	-6.4%	
2015	7.3%	2.5%	5.4%	11.3%	13.1%	14.3%	8.5%	5.2%		
2016	-3.8%	2.6%	4.7%	2.7%	1.4%	-2.2%	-1.4%			
2017	0.5%	5.1%	6.3%	9.8%	7.4%	5.7%				
2018	12.0%	6.0%	2.7%	-4.7%	-6.4%					
2019	0.4%	-1.2%	-3.0%	-5.5%						
2020	9.0%	-0.6%	-1.0%							
2021	-1.6%	1.7%								
2022	-4.3%									

	Annual Trend*									
All-Year	2.1%	2.6%	2.7%	3.0%	3.3%	3.1%	2.4%	1.6%	1.0%	0.7%
R^2	0.817	0.875	0.713	0.674	0.695	0.671	0.578	0.429	0.265	0.188
5-Year	1.3%	1.0%	0.9%	0.8%	3.8%	4.3%	0.8%	-2.1%	-2.1%	-3.5%
R^2	0.257	0.412	0.211	0.061	0.594	0.797	0.136	0.612	0.363	0.598

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Paid Indemnity Loss per Reported Indemnity Claim
As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
1997										17,603
1998									18,945	19,391
1999								20,008	20,637	21,117
2000							20,260	21,115	21,823	22,308
2001						20,564	22,054	23,067	23,775	24,309
2002					18,113	20,199	21,527	22,459	23,096	23,531
2003				14,445	17,535	19,460	20,746	21,576	22,229	22,815
2004			8,036	11,675	13,920	15,341	16,378	17,129	17,855	18,468
2005		3,442	7,293	10,219	12,259	13,510	14,489	15,298	16,037	16,652
2006	769	3,633	7,798	11,016	13,115	14,677	15,913	16,895	17,639	18,193
2007	884	3,874	8,385	11,878	14,297	16,062	17,386	18,427	19,187	19,779
2008	910	4,225	9,053	13,048	15,956	17,994	19,432	20,444	21,210	21,708
2009	925	4,212	9,212	13,470	16,531	18,677	20,196	21,272	22,079	22,740
2010	902	4,183	9,167	13,504	16,584	18,608	20,027	21,053	21,811	22,336
2011	968	4,238	9,387	13,531	16,401	18,331	19,680	20,699	21,467	21,953
2012	960	4,342	9,422	13,549	16,278	18,185	19,518	20,411	21,028	21,457
2013	965	4,332	9,395	13,597	16,403	18,149	19,266	19,965	20,488	20,872
2014	933	4,362	9,628	14,177	17,100	18,894	20,042	20,683	21,222	
2015	971	4,497	10,093	14,669	17,545	19,243	20,190	20,964		
2016	975	4,668	10,198	14,602	17,254	18,705	19,729			
2017	975	4,751	10,437	14,778	17,210	18,817				
2018	1,066	5,027	10,795	14,999	17,665					
2019	1,114	5,202	11,128	15,629						
2020	1,195	5,683	11,731							
2021	1,318	5,819								
2022	1,392									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
1998										10.2%
1999									8.9%	8.9%
2000								5.5%	5.8%	5.6%
2001							8.9%	9.2%	8.9%	9.0%
2002						-1.8%	-2.4%	-2.6%	-2.9%	-3.2%
2003					-3.2%	-3.7%	-3.6%	-3.9%	-3.8%	-3.0%
2004				-19.2%	-20.6%	-21.2%	-21.1%	-20.6%	-19.7%	-19.1%
2005			-9.2%	-12.5%	-11.9%	-11.9%	-11.5%	-10.7%	-10.2%	-9.8%
2006		5.6%	6.9%	7.8%	7.0%	8.6%	9.8%	10.4%	10.0%	9.3%
2007	14.9%	6.6%	7.5%	7.8%	9.0%	9.4%	9.3%	9.1%	8.8%	8.7%
2008	2.9%	9.1%	8.0%	9.8%	11.6%	12.0%	11.8%	11.0%	10.5%	9.8%
2009	1.7%	-0.3%	1.8%	3.2%	3.6%	3.8%	3.9%	4.0%	4.1%	4.8%
2010	-2.5%	-0.7%	-0.5%	0.2%	0.3%	-0.4%	-0.8%	-1.0%	-1.2%	-1.8%
2011	7.3%	1.3%	2.4%	0.2%	-1.1%	-1.5%	-1.7%	-1.7%	-1.6%	-1.7%
2012	-0.8%	2.4%	0.4%	0.1%	-0.8%	-0.8%	-0.8%	-1.4%	-2.0%	-2.3%
2013	0.5%	-0.2%	-0.3%	0.4%	0.8%	-0.2%	-1.3%	-2.2%	-2.6%	-2.7%
2014	-3.4%	0.7%	2.5%	4.3%	4.2%	4.1%	4.0%	3.6%	3.6%	
2015	4.1%	3.1%	4.8%	3.5%	2.6%	1.8%	0.7%	1.4%		
2016	0.4%	3.8%	1.0%	-0.5%	-1.7%	-2.8%	-2.3%			
2017	0.0%	1.8%	2.3%	1.2%	-0.3%	0.6%				
2018	9.3%	5.8%	3.4%	1.5%	2.6%					
2019	4.5%	3.5%	3.1%	4.2%						
2020	7.3%	9.3%	5.4%							
2021	10.3%	2.4%								
2022	5.6%									

	Annual Trend*									
All-Year	2.7%	2.7%	2.5%	1.8%	1.0%	0.5%	0.1%	0.0%	0.1%	0.4%
R^2	0.813	0.917	0.922	0.573	0.218	0.040	0.004	0.000	0.002	0.029
5-Year	7.3%	5.4%	3.5%	1.5%	0.5%	0.6%	0.7%	0.4%	-1.0%	-2.1%
R^2	0.986	0.974	0.979	0.781	0.276	0.214	0.320	0.109	0.468	0.989

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Paid Medical Loss per Indemnity Claim
As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
2004										20,618
2005									20,250	21,393
2006								21,378	22,699	23,673
2007							22,323	24,227	25,542	26,524
2008						22,574	24,934	26,679	27,956	28,902
2009					20,891	24,190	26,569	28,226	29,447	30,386
2010				17,026	21,327	24,255	26,364	27,995	29,139	29,945
2011			11,266	16,196	19,904	22,574	24,551	25,992	27,008	27,740
2012		5,542	10,964	15,498	18,806	21,248	22,906	24,107	24,986	25,541
2013	834	5,379	10,477	14,678	17,820	19,843	21,248	22,170	22,747	23,257
2014	946	5,230	10,156	14,365	17,308	19,214	20,567	21,377	22,063	
2015	1,013	5,166	10,299	14,325	17,175	18,911	19,981	20,857		
2016	914	5,466	10,361	14,145	16,700	18,205	19,325			
2017	1,183	5,643	10,628	14,327	16,589	18,252				
2018	1,123	5,844	11,000	14,767	17,402					
2019	1,239	5,786	10,714	14,877						
2020	1,253	5,734	11,280							
2021	1,038	5,697								
2022	935									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
2005										3.8%
2006									12.1%	10.7%
2007								13.3%	12.5%	12.0%
2008							11.7%	10.1%	9.5%	9.0%
2009						7.2%	6.6%	5.8%	5.3%	5.1%
2010					2.1%	0.3%	-0.8%	-0.8%	-1.0%	-1.4%
2011				-4.9%	-6.7%	-6.9%	-6.9%	-7.2%	-7.3%	-7.4%
2012**			-2.7%	-4.3%	-5.5%	-5.9%	-6.7%	-7.3%	-7.5%	-7.9%
2013**		-2.9%	-4.4%	-5.3%	-5.2%	-6.6%	-7.2%	-8.0%	-9.0%	-8.9%
2014	13.5%	-2.8%	-3.1%	-2.1%	-2.9%	-3.2%	-3.2%	-3.6%	-3.0%	
2015	7.1%	-1.2%	1.4%	-0.3%	-0.8%	-1.6%	-2.9%	-2.4%		
2016	-9.8%	5.8%	0.6%	-1.3%	-2.8%	-3.7%	-3.3%			
2017	29.5%	3.2%	2.6%	1.3%	-0.7%	0.3%				
2018	-5.1%	3.6%	3.5%	3.1%	4.9%					
2019	10.3%	-1.0%	-2.6%	0.7%						
2020	1.1%	-0.9%	5.3%							
2021	-17.1%	-0.6%								
2022	-10.0%									

	Annual Trend*									
All-Year	2.2%	1.0%	0.1%	-1.4%	-2.7%	-3.4%	-2.9%	-1.5%	0.3%	2.2%
R^2	0.225	0.477	0.013	0.510	0.825	0.873	0.599	0.167	0.006	0.221
5-Year	-5.3%	0.0%	1.8%	1.2%	-0.2%	-2.2%	-3.9%	-5.4%	-7.0%	-6.7%
R^2	0.486	0.000	0.742	0.744	0.031	0.930	0.954	0.948	0.982	0.956

*Trend is based on an exponential distribution.

**Entries for accident years 2010 and 2011 only reflect the paid cost of medical cost containment programs attributable to policies with effective dates prior to July 1, 2010. Entries for accident years 2012 and subsequent exclude the paid cost of medical cost containment programs.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Paid Medical Loss per Claim**
As of March 31, 2022

Accident Year	Evaluated as of (in months): 3	15	27	39	51	63	75	87	99	111
2001										8,211
2002									8,536	8,832
2003								7,664	8,026	8,343
2004							5,910	6,300	6,651	6,975
2005						5,180	5,647	6,017	6,411	6,743
2006					5,100	5,735	6,269	6,715	7,097	7,381
2007				4,867	5,829	6,568	7,208	7,772	8,163	8,463
2008			4,088	5,494	6,656	7,581	8,317	8,863	9,269	9,570
2009		2,516	4,505	6,176	7,555	8,665	9,471	10,038	10,449	10,751
2010	518	2,579	4,667	6,522	8,043	9,085	9,844	10,418	10,813	11,092
2011	512	2,406	4,581	6,400	7,766	8,761	9,482	10,003	10,372	10,637
2012	463	2,424	4,530	6,239	7,491	8,405	9,021	9,465	9,791	9,994
2013	485	2,422	4,454	6,089	7,292	8,070	8,602	8,958	9,180	9,376
2014	520	2,387	4,351	5,959	7,075	7,793	8,301	8,604	8,860	
2015	546	2,379	4,415	5,938	7,005	7,660	8,065	8,390		
2016	523	2,513	4,471	5,919	6,885	7,455	7,882			
2017	629	2,517	4,422	5,785	6,616	7,221				
2018	610	2,621	4,631	6,033	7,015					
2019	664	2,626	4,562	6,149						
2020	679	2,848	5,285							
2021	637	2,788								
2022	576									

Accident Year	Annual Change 3	15	27	39	51	63	75	87	99	111
2002										7.6%
2003									-6.0%	-5.5%
2004								-17.8%	-17.1%	-16.4%
2005							-4.4%	-4.5%	-3.6%	-3.3%
2006						10.7%	11.0%	11.6%	10.7%	9.5%
2007					14.3%	14.5%	15.0%	15.7%	15.0%	14.7%
2008				12.9%	14.2%	15.4%	15.4%	14.0%	13.6%	13.1%
2009			10.2%	12.4%	13.5%	14.3%	13.9%	13.3%	12.7%	12.3%
2010		2.5%	3.6%	5.6%	6.4%	4.8%	3.9%	3.8%	3.5%	3.2%
2011	-1.1%	-6.7%	-1.8%	-1.9%	-3.4%	-3.6%	-3.7%	-4.0%	-4.1%	-4.1%
2012	-9.7%	0.8%	-1.1%	-2.5%	-3.5%	-4.1%	-4.9%	-5.4%	-5.6%	-6.0%
2013	4.7%	-0.1%	-1.7%	-2.4%	-2.7%	-4.0%	-4.6%	-5.4%	-6.2%	-6.2%
2014	7.2%	-1.4%	-2.3%	-2.1%	-3.0%	-3.4%	-3.5%	-4.0%	-3.5%	
2015	5.2%	-0.3%	1.5%	-0.4%	-1.0%	-1.7%	-2.8%	-2.5%		
2016	-4.3%	5.6%	1.3%	-0.3%	-1.7%	-2.7%	-2.3%			
2017	20.1%	0.2%	-1.1%	-2.3%	-3.9%	-3.1%				
2018	-2.9%	4.1%	4.7%	4.3%	6.0%					
2019	8.9%	0.2%	-1.5%	1.9%						
2020	2.2%	8.4%	15.9%							
2021	-6.2%	-2.1%								
2022	-9.5%									

	Annual Trend*									
All-Year	2.6%	1.0%	0.8%	0.6%	1.2%	2.1%	3.0%	3.0%	2.8%	2.8%
R^2	0.642	0.458	0.287	0.104	0.140	0.238	0.386	0.413	0.389	0.422
5-Year	-1.6%	2.9%	3.7%	0.9%	-0.7%	-2.6%	-3.3%	-4.4%	-5.1%	-3.7%
R^2	0.141	0.820	0.643	0.381	0.192	0.991	0.980	0.979	0.992	0.795

*Trend is based on an exponential distribution.

**All entries reflect the paid cost of medical cost containment programs.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Paid Indemnity Loss per Closed Indemnity Claim**
As of March 31, 2022

Accident Year	Evaluated as of (in months): 3	15	27	39	51	63	75	87	99	111
1997										15,456
1998									16,471	17,069
1999								17,217	17,988	18,759
2000							16,989	18,088	18,960	19,704
2001						16,500	17,814	19,161	20,180	20,948
2002					13,975	16,016	17,636	18,987	19,942	20,475
2003				10,595	13,300	15,618	17,210	18,277	18,913	19,613
2004			4,681	7,680	10,451	12,272	13,526	14,258	15,014	15,789
2005		1,635	3,470	6,422	9,000	10,573	11,656	12,513	13,395	14,434
2006	645	1,682	3,937	7,040	9,590	11,357	12,673	13,916	15,106	15,967
2007	886	1,627	4,324	7,572	10,188	12,141	13,835	15,358	16,468	17,432
2008	531	1,933	4,696	8,299	11,277	13,693	15,892	17,301	18,536	19,422
2009	574	1,961	4,892	8,660	11,935	14,786	16,782	18,474	19,650	20,619
2010	583	1,941	4,994	8,911	12,526	15,163	17,207	18,729	19,858	20,649
2011	565	2,165	5,379	9,476	12,880	15,513	17,292	18,687	19,796	20,519
2012	601	2,259	5,935	10,039	13,270	15,590	17,350	18,611	19,555	20,174
2013	575	2,617	6,321	10,486	13,654	15,874	17,403	18,434	19,166	19,740
2014	662	2,687	6,711	11,135	14,508	16,759	18,231	19,200	19,934	
2015	720	3,009	7,364	11,894	15,215	17,277	18,514	19,457		
2016	703	3,249	7,701	12,005	15,087	16,819	18,095			
2017	724	3,349	7,800	12,027	14,887	16,827				
2018	793	3,568	8,216	12,259	15,216					
2019	851	3,813	8,133	12,463						
2020	871	4,132	8,789							
2021	1,301	3,835								
2022	1,575									

Accident Year	Annual Change 3	15	27	39	51	63	75	87	99	111
1998										10.4%
1999									9.2%	9.9%
2000								5.1%	5.4%	5.0%
2001							4.9%	5.9%	6.4%	6.3%
2002						-2.9%	-1.0%	-0.9%	-1.2%	-2.3%
2003					-4.8%	-2.5%	-2.4%	-3.7%	-5.2%	-4.2%
2004				-27.5%	-21.4%	-21.4%	-21.4%	-22.0%	-20.6%	-19.5%
2005			-25.9%	-16.4%	-13.9%	-13.8%	-13.8%	-12.2%	-10.8%	-8.6%
2006		2.9%	13.4%	9.6%	6.6%	7.4%	8.7%	11.2%	12.8%	10.6%
2007	37.4%	-3.2%	9.8%	7.6%	6.2%	6.9%	9.2%	10.4%	9.0%	9.2%
2008	-40.1%	18.8%	8.6%	9.6%	10.7%	12.8%	14.9%	12.7%	12.6%	11.4%
2009	8.1%	1.5%	4.2%	4.3%	5.8%	8.0%	5.6%	6.8%	6.0%	6.2%
2010	1.6%	-1.0%	2.1%	2.9%	5.0%	2.5%	2.5%	1.4%	1.1%	0.1%
2011	-3.2%	11.5%	7.7%	6.3%	2.8%	2.3%	0.5%	-0.2%	-0.3%	-0.6%
2012	6.3%	4.4%	10.3%	5.9%	3.0%	0.5%	0.3%	-0.4%	-1.2%	-1.7%
2013	-4.3%	15.8%	6.5%	4.5%	2.9%	1.8%	0.3%	-0.9%	-2.0%	-2.2%
2014	15.1%	2.7%	6.2%	6.2%	6.2%	5.6%	4.8%	4.2%	4.0%	
2015	8.8%	12.0%	9.7%	6.8%	4.9%	3.1%	1.6%	1.3%		
2016	-2.4%	8.0%	4.6%	0.9%	-0.8%	-2.7%	-2.3%			
2017	3.0%	3.1%	1.3%	0.2%	-1.3%	0.0%				
2018	9.5%	6.6%	5.3%	1.9%	2.2%					
2019	7.4%	6.9%	-1.0%	1.7%						
2020	2.3%	8.4%	8.1%							
2021	49.4%	-7.2%								
2022	21.1%									

	Annual Trend*									
All-Year	4.3%	6.5%	5.6%	3.5%	2.3%	1.4%	1.0%	0.7%	0.7%	0.8%
R^2	0.515	0.976	0.933	0.688	0.457	0.227	0.127	0.078	0.078	0.126
5-Year	19.7%	4.3%	3.1%	1.1%	0.7%	1.2%	1.5%	1.1%	-0.2%	-1.1%
R^2	0.878	0.689	0.865	0.927	0.337	0.375	0.635	0.605	0.060	0.839

*Trend is based on an exponential distribution.

**Paid indemnity losses used in the severity calculations above represent paid indemnity losses on closed claims only.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Average Paid Medical Loss per Closed Indemnity Claim***

As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
2004										16,164
2005									15,335	17,036
2006								16,070	17,831	19,143
2007							16,171	18,603	20,339	22,026
2008						15,918	19,036	21,153	23,153	24,614
2009					14,102	17,963	20,770	23,253	25,061	26,565
2010				10,738	15,172	18,726	21,549	23,918	25,592	26,857
2011			6,108	10,658	14,656	18,062	20,754	22,826	24,383	25,405
2012		2,827	6,586	10,986	14,618	17,567	19,795	21,430	22,693	23,516
2013	686	2,973	6,701	10,923	14,322	17,005	18,862	20,131	20,968	21,728
2014	693	2,987	6,846	10,964	14,389	16,835	18,482	19,498	20,304	
2015	854	3,233	7,269	11,351	14,587	16,584	17,942	18,973		
2016	701	3,472	7,519	11,358	14,111	15,859	17,165			
2017	973	3,577	7,729	11,431	13,959	15,852				
2018	978	3,680	8,017	11,918	14,597					
2019	864	3,957	7,496	11,712						
2020	989	3,648	8,003							
2021	1,360	3,522								
2022	1,279									

Accident	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
2005										5.4%
2006									16.3%	12.4%
2007								15.8%	14.1%	15.1%
2008							17.7%	13.7%	13.8%	11.7%
2009						12.9%	9.1%	9.9%	8.2%	7.9%
2010					7.6%	4.2%	3.8%	2.9%	2.1%	1.1%
2011				-0.7%	-3.4%	-3.6%	-3.7%	-4.6%	-4.7%	-5.4%
2012**			7.8%	3.1%	-0.3%	-2.7%	-4.6%	-6.1%	-6.9%	-7.4%
2013**		5.2%	1.7%	-0.6%	-2.0%	-3.2%	-4.7%	-6.1%	-7.6%	-7.6%
2014	1.1%	0.4%	2.2%	0.4%	0.5%	-1.0%	-2.0%	-3.1%	-3.2%	
2015	23.3%	8.2%	6.2%	3.5%	1.4%	-1.5%	-2.9%	-2.7%		
2016	-17.9%	7.4%	3.4%	0.1%	-3.3%	-4.4%	-4.3%			
2017	38.7%	3.0%	2.8%	0.6%	-1.1%	0.0%				
2018	0.5%	2.9%	3.7%	4.3%	4.6%					
2019	-11.6%	7.5%	-6.5%	-1.7%						
2020	14.4%	-7.8%	6.8%							
2021	37.5%	-3.5%								
2022	-5.9%									

	Annual Trend*									
All-Year	7.3%	3.2%	2.8%	1.2%	-0.3%	-1.1%	-0.5%	0.8%	2.7%	4.3%
R^2	0.792	0.761	0.878	0.900	0.122	0.295	0.034	0.038	0.249	0.507
5-Year	10.4%	-0.4%	0.9%	1.1%	-0.2%	-2.0%	-3.3%	-4.5%	-6.0%	-5.2%
R^2	0.658	0.020	0.210	0.657	0.015	0.911	0.983	0.965	0.985	0.896

*Trend is based on an exponential distribution.

**Entries for accident years 2010 and 2011 only reflect the paid cost of medical cost containment programs attributable to policies with effective dates prior to July 1, 2010. Entries for accident years 2012 and subsequent exclude the paid cost of medical cost containment programs.

***Paid medical losses used in the severity calculations above represent paid medical losses on closed indemnity claims only.

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Ratio of Incremental Paid Indemnity to Indemnity Claims Open During the Period

As of March 31, 2022

Accident Year	Evaluated as of (in months): 0-3	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
1997										6,675
1998									6,631	6,868
1999								7,651	7,386	6,799
2000							8,394	6,749	7,223	6,197
2001						8,057	7,585	6,681	6,040	5,691
2002					8,874	7,734	6,786	6,344	5,529	4,841
2003				9,588	8,111	7,141	6,514	5,630	5,704	6,270
2004			6,658	7,299	6,254	5,700	5,717	5,295	6,376	6,829
2005		3,345	6,001	6,239	6,134	5,387	5,546	5,926	6,799	7,015
2006	769	3,550	6,401	6,994	6,463	6,550	6,970	7,069	6,772	6,785
2007	884	3,772	7,022	7,555	7,270	7,263	7,195	7,211	7,282	7,480
2008	910	4,116	7,505	8,380	8,378	7,936	7,523	7,350	7,597	6,602
2009	925	4,113	7,674	8,656	8,394	8,058	7,982	7,755	7,868	8,319
2010	902	4,092	7,705	8,895	8,648	8,220	8,146	8,147	8,222	7,840
2011	968	4,149	8,008	8,653	8,498	8,315	8,162	8,613	9,250	8,336
2012	960	4,256	7,964	8,809	8,471	8,543	8,664	8,512	8,519	8,246
2013	965	4,258	7,839	9,171	8,870	8,428	8,196	7,788	8,466	8,456
2014	933	4,278	8,202	9,973	9,650	9,350	9,234	7,676	8,888	
2015	971	4,418	8,688	10,361	10,296	9,981	8,739	9,638		
2016	975	4,584	8,823	10,655	10,507	9,442	9,563			
2017	975	4,668	9,338	11,239	10,353	10,227				
2018	1,066	4,943	9,604	10,903	10,449					
2019	1,114	5,116	9,866	10,933						
2020	1,195	5,582	9,887							
2021	1,318	5,700								
2022	1,392									

Accident Year	Annual Change 0-3	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
1998										2.9%
1999									11.4%	-1.0%
2000								-11.8%	-2.2%	-8.9%
2001							-9.6%	-1.0%	-16.4%	-8.2%
2002						-4.0%	-10.5%	-5.0%	-8.5%	-14.9%
2003					-8.6%	-7.7%	-4.0%	-11.2%	3.2%	29.5%
2004				-23.9%	-22.9%	-20.2%	-12.2%	-6.0%	11.8%	8.9%
2005			-9.9%	-14.5%	-1.9%	-5.5%	-3.0%	11.9%	6.6%	2.7%
2006		6.1%	6.7%	12.1%	5.4%	21.6%	25.7%	19.3%	-0.4%	-3.3%
2007	14.9%	6.3%	9.7%	8.0%	12.5%	10.9%	3.2%	2.0%	7.5%	10.2%
2008	2.9%	9.1%	6.9%	10.9%	15.2%	9.3%	4.5%	1.9%	4.3%	-11.7%
2009	1.7%	-0.1%	2.2%	3.3%	0.2%	1.5%	6.1%	5.5%	3.6%	26.0%
2010	-2.5%	-0.5%	0.4%	2.8%	3.0%	2.0%	2.1%	5.1%	4.5%	-5.8%
2011	7.3%	1.4%	3.9%	-2.7%	-1.7%	1.1%	0.2%	5.7%	12.5%	6.3%
2012	-0.8%	2.6%	-0.6%	1.8%	-0.3%	2.7%	6.2%	-1.2%	-7.9%	-1.1%
2013	0.5%	0.0%	-1.6%	4.1%	4.7%	-1.3%	-5.4%	-8.5%	-0.6%	2.5%
2014	-3.4%	0.5%	4.6%	8.7%	8.8%	11.0%	12.7%	-1.4%	5.0%	
2015	4.1%	3.3%	5.9%	3.9%	6.7%	6.7%	-5.4%	25.6%		
2016	0.4%	3.7%	1.6%	2.8%	2.0%	-5.4%	9.4%			
2017	0.0%	1.8%	5.8%	5.5%	-1.5%	8.3%				
2018	9.3%	5.9%	2.8%	-3.0%	0.9%					
2019	4.5%	3.5%	2.7%	0.3%						
2020	7.3%	9.1%	0.2%							
2021	10.3%	2.1%								
2022	5.6%									

Annual Trend*										
All-Year	2.7%	2.8%	2.9%	2.8%	2.7%	2.7%	2.0%	2.2%	2.3%	2.1%
R^2	0.813	0.925	0.936	0.679	0.606	0.556	0.438	0.465	0.579	0.485
5-Year	7.3%	5.3%	2.9%	1.3%	1.7%	4.0%	2.7%	1.2%	0.7%	0.8%
R^2	0.986	0.973	0.898	0.457	0.572	0.702	0.479	0.044	0.053	0.205

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience

Exhibit S6.2

Ratio of Incremental Paid Medical to Indemnity Claims Open During the Period**

As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	0-3	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
2004										11,553
2005									12,447	13,056
2006								11,105	11,990	11,853
2007							11,546	13,175	12,558	12,292
2008						11,460	12,256	12,573	12,531	12,340
2009					11,168	12,304	12,419	11,856	11,869	11,833
2010				10,698	12,027	11,839	12,020	12,888	12,414	12,033
2011			9,038	10,298	10,942	11,416	11,907	12,173	12,233	12,520
2012		5,492	8,639	9,710	10,234	10,896	10,764	11,417	12,094	10,659
2013	834	5,333	8,029	9,230	9,921	9,741	10,285	10,190	9,347	11,212
2014	946	5,151	7,842	9,277	9,717	9,921	10,850	9,669	11,303	
2015	1,013	5,088	8,107	9,162	10,200	10,193	9,818	10,912		
2016	914	5,397	7,990	9,224	10,126	9,768	10,445			
2017	1,183	5,542	8,370	9,649	9,646	10,565				
2018	1,123	5,761	8,760	9,824	10,326					
2019	1,239	5,690	8,383	10,131						
2020	1,253	5,624	9,134							
2021	1,038	5,613								
2022	935									

Accident	Annual Change									
Year	0-3	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111
2005										13.0%
2006									-3.7%	-9.2%
2007								18.6%	4.7%	3.7%
2008							6.1%	-4.6%	-0.2%	0.4%
2009						7.4%	1.3%	-5.7%	-5.3%	-4.1%
2010					7.7%	-3.8%	-3.2%	8.7%	4.6%	1.7%
2011				-3.7%	-9.0%	-3.6%	-0.9%	-5.6%	-1.5%	4.0%
2012**			-4.4%	-5.7%	-6.5%	-4.6%	-9.6%	-6.2%	-1.1%	-14.9%
2013**		-2.9%	-7.1%	-4.9%	-3.1%	-10.6%	-4.4%	-10.8%	-22.7%	5.2%
2014	13.5%	-3.4%	-2.3%	0.5%	-2.1%	1.8%	5.5%	-5.1%	20.9%	
2015	7.1%	-1.2%	3.4%	-1.2%	5.0%	2.7%	-9.5%	12.9%		
2016	-9.8%	6.1%	-1.4%	0.7%	-0.7%	-4.2%	6.4%			
2017	29.5%	2.7%	4.8%	4.6%	-4.7%	8.2%				
2018	-5.1%	4.0%	4.7%	1.8%	7.1%					
2019	10.3%	-1.2%	-4.3%	3.1%						
2020	1.1%	-1.2%	8.9%							
2021	-17.1%	-0.2%								
2022	-10.0%									

	Annual Trend*									
All-Year	2.2%	0.9%	0.3%	-0.5%	-1.6%	-2.2%	-2.2%	-2.1%	-1.7%	-0.9%
R^2	0.225	0.419	0.030	0.089	0.505	0.625	0.685	0.413	0.340	0.232
5-Year	-5.3%	0.0%	2.7%	2.7%	0.7%	1.5%	-1.1%	-3.8%	-4.5%	-2.3%
R^2	0.486	0.000	0.702	0.965	0.116	0.465	0.178	0.448	0.378	0.331

*Trend is based on an exponential distribution.

**Entries for accident years 2010 and 2011 only reflect the paid cost of medical cost containment programs attributable to policies with effective dates prior to July 1, 2010. Entries for accident years 2012 and subsequent exclude the paid cost of medical cost containment programs.

Source: WCIRB quarterly calls for experience

Ratio of Quarterly Paid Medical to Indemnity Claims Inventory*
Through June 30, 2022

Development Period	Evaluation Years 2013	2014	2015	2016	2017	2018	2019	2020	2020xCOVID	2021xCOVID	2022xCOVID
3/0	1,403	1,511	1,675	1,582	1,938	1,951	2,056	2,041	2,039	1,465	1,472
6/3	2,690	2,572	2,885	2,869	3,088	3,196	2,993	2,923	2,923	3,091	2,846
9/6	2,930	2,768	2,765	2,920	3,019	3,305	2,990	2,661	2,664	2,908	
12/9	2,700	2,672	2,638	2,875	3,064	3,126	3,203	2,797	2,885	2,952	
12/0	**5,414**	**5,294**	**5,382**	**5,662**	**5,984**	**6,173**	**5,977**	**5,201**	**5,410**	**5,688**	
15/12	2,942	2,752	2,811	2,817	3,090	3,145	3,200	3,133	3,132	2,928	3,078
18/15	2,843	2,535	2,542	2,705	2,781	2,874	2,875	2,693	2,694	3,032	3,088
21/18	2,626	2,537	2,525	2,555	2,544	2,705	2,812	2,639	2,639	2,952	
24/21	2,658	2,473	2,449	2,567	2,638	2,656	2,986	2,741	2,731	2,983	
24/12	**8,930**	**8,335**	**8,302**	**8,473**	**8,654**	**8,824**	**9,212**	**8,842**	**8,845**	**9,179**	
27/24	2,775	2,620	2,526	2,548	2,669	2,614	2,849	2,878	2,877	2,786	2,910
30/27	2,924	2,777	2,762	2,814	2,816	2,876	2,887	2,704	2,703	3,047	3,176
33/30	2,970	2,933	2,742	2,763	2,723	2,919	2,983	3,026	3,026	3,020	
36/33	3,093	2,883	2,851	2,874	2,861	2,854	3,083	3,103	3,087	3,196	
36/24	**10,198**	**9,635**	**9,277**	**9,299**	**9,211**	**9,227**	**9,650**	**9,741**	**9,740**	**10,086**	
39/36	3,217	2,973	3,011	2,796	2,849	2,927	2,892	3,073	3,073	2,998	3,117
42/39	3,488	3,255	3,108	2,896	3,080	3,274	3,012	2,715	2,714	3,152	3,193
45/42	3,387	3,477	3,117	3,011	2,817	3,055	3,093	3,058	3,056	3,233	
48/45	3,579	3,226	3,027	3,236	2,965	3,174	3,299	3,037	3,025	3,373	
48/36	**11,867**	**11,148**	**10,535**	**10,060**	**9,842**	**10,261**	**10,022**	**9,941**	**9,939**	**10,726**	

Development Period	Year-to-Year Change 12-to-13	13-to-14	14-to-15	15-to-16	16-to-17	17-to-18	18-to-19	19-to-20	19-to-20 xCOVID	20-to-21 xCOVID	21-to-22 xCOVID
3/0	0.5%	7.7%	10.9%	-5.5%	22.5%	0.7%	5.4%	-0.7%	-0.8%	-28.2%	0.5%
6/3	1.1%	-4.4%	12.2%	-0.5%	7.7%	3.5%	-6.3%	-2.3%	-2.3%	5.7%	-7.9%
9/6	4.5%	-5.6%	-0.1%	5.6%	3.4%	9.5%	-9.5%	-11.0%	-10.9%	9.2%	
12/9	-6.9%	-1.0%	-1.3%	9.0%	6.6%	2.0%	2.5%	-12.7%	-9.9%	2.3%	
12/0	**-1.0%**	**-2.2%**	**1.7%**	**5.2%**	**5.7%**	**3.2%**	**-3.2%**	**-13.0%**	**-9.5%**	**5.1%**	
15/12	-2.1%	-6.5%	2.1%	0.2%	9.7%	1.8%	1.7%	-2.1%	-2.1%	-6.5%	5.1%
18/15	-2.1%	-10.8%	0.3%	6.4%	2.8%	3.4%	0.0%	-6.3%	-6.3%	12.6%	1.8%
21/18	-3.2%	-3.4%	-0.5%	1.2%	-0.4%	6.3%	4.0%	-6.2%	-6.2%	11.8%	
24/21	-4.5%	-6.9%	-1.0%	4.8%	2.8%	0.7%	12.4%	-8.2%	-8.5%	9.2%	
24/12	**-3.5%**	**-6.7%**	**-0.4%**	**2.1%**	**2.1%**	**2.0%**	**4.4%**	**-4.0%**	**-4.0%**	**3.8%**	
27/24	3.2%	-5.6%	-3.6%	0.9%	4.8%	-2.1%	9.0%	1.0%	1.0%	-3.1%	4.4%
30/27	-0.8%	-5.0%	-0.5%	1.9%	0.1%	2.1%	0.4%	-6.3%	-6.4%	12.7%	4.2%
33/30	-2.3%	-1.2%	-6.5%	0.8%	-1.4%	7.2%	2.2%	1.4%	1.4%	-0.2%	
36/33	-8.2%	-6.8%	-1.1%	0.8%	-0.5%	-0.2%	8.0%	0.7%	0.2%	3.5%	
36/24	**-2.9%**	**-5.5%**	**-3.7%**	**0.2%**	**-1.0%**	**0.2%**	**4.6%**	**0.9%**	**0.9%**	**3.6%**	
39/36	6.6%	-7.6%	1.3%	-7.1%	1.9%	2.7%	-1.2%	6.3%	6.3%	-2.5%	4.0%
42/39	11.7%	-6.7%	-4.5%	-6.8%	6.3%	6.3%	-8.0%	-9.9%	-9.9%	16.1%	1.3%
45/42	4.4%	2.7%	-10.4%	-3.4%	-6.4%	8.5%	1.2%	-1.1%	-1.2%	5.8%	
48/45	4.9%	-9.9%	-6.2%	6.9%	-8.4%	7.0%	3.9%	-7.9%	-8.3%	11.5%	
48/36	**5.7%**	**-6.1%**	**-5.5%**	**-4.5%**	**-2.2%**	**4.3%**	**-2.3%**	**-0.8%**	**-0.8%**	**7.9%**	

*Indemnity claim inventory is the sum of indemnity claims open at the beginning of the development period and newly-reported indemnity claims during that period.

Source: WCIRB accident year experience calls.

Average and Median Indemnity Claim Severities at USR 1st Report Level

Policy Year	Average Incurred Indemnity Severity	Annual Change	Median Incurred Indemnity Severity	Annual Change
1999	11,132	---	2,953	---
2000	12,408	11.5%	3,640	23.3%
2001	13,468	8.5%	4,320	18.7%
2002	13,985	3.8%	4,930	14.1%
2003	13,905	-0.6%	5,000	1.4%
2004	11,397	-18.0%	4,100	-18.0%
2005	9,945	-12.7%	3,400	-17.1%
2006	10,643	7.0%	3,520	3.5%
2007	11,291	6.1%	3,966	12.7%
2008	11,947	5.8%	4,402	11.0%
2009	12,136	1.6%	4,717	7.2%
2010	11,976	-1.3%	4,791	1.6%
2011	12,514	4.5%	5,000	4.4%
2012	12,304	-1.7%	5,000	0.0%
2013	12,577	2.2%	5,250	5.0%
2014	13,008	3.4%	5,274	0.5%
2015	13,314	2.4%	5,330	1.1%
2016	13,527	1.6%	5,417	1.6%
2017	14,115	4.3%	5,310	-2.0%
2018	14,582	3.3%	5,600	5.5%
2019	15,142	3.8%	5,650	0.9%

Policy Year	Average Incurred Medical Severity	Annual Change	Median Incurred Medical Severity	Annual Change
1999	10,243	---	4,809	---
2000	11,934	16.5%	5,600	16.4%
2001	13,853	16.1%	6,989	24.8%
2002	15,151	9.4%	7,797	11.6%
2003	14,501	-4.3%	7,575	-2.8%
2004	13,129	-9.5%	6,750	-10.9%
2005	13,457	2.5%	6,331	-6.2%
2006	14,791	9.9%	6,924	9.4%
2007	16,095	8.8%	7,942	14.7%
2008	17,273	7.3%	9,000	13.3%
2009	17,828	3.2%	9,723	8.0%
2010	17,676	-0.9%	9,409	-3.2%
2011	17,894	1.2%	9,388	-0.2%
2012	17,640	-1.4%	9,500	1.2%
2013	17,046	-3.4%	9,477	-0.2%
2014	17,032	-0.1%	9,241	-2.5%
2015	16,749	-1.7%	9,347	1.1%
2016	17,462	4.3%	9,157	-2.0%
2017	18,015	3.2%	8,997	-1.7%
2018	17,445	-3.2%	9,079	0.9%
2019	17,845	2.3%	9,119	0.4%

Source: WCIRB Unit Statistical Data

Changes in the Number of Weeks of Temporary Disability Benefits On Open Claims

First Survey Level

Accident Year	Average TD Duration	Change	Median TD Duration	Change
2004	51.4	-----	39.2	-----
2005	56.7	10.3%	46.5	18.5%
2006	59.0	4.2%	49.6	6.8%
2007	63.1	6.9%	56.2	13.3%
2008	67.4	6.8%	63.4	12.8%
2009	64.8	-3.8%	58.5	-7.7%
2010	61.7	-4.7%	55.0	-6.1%
2011	59.6	-3.6%	48.8	-11.2%
2012	58.7	-1.4%	49.6	1.6%
2013	56.0	-4.6%	49.5	0.0%
2014	55.9	-0.2%	50.3	1.6%
2015	47.3	-15.3%	42.7	-15.1%
2016	46.5	-1.9%	38.3	-10.3%
2017	52.1	12.0%	43.0	12.1%
2018	52.4	0.7%	47.6	10.8%
2019	49.1	-6.4%	42.9	-9.9%

Second Survey Level

Accident Year	Average TD Duration	Change	Median TD Duration	Change
2003	54.5	-----	43.3	-----
2004	51.9	-4.7%	41.8	-3.5%
2005	57.1	9.9%	50.4	20.8%
2006	58.6	2.6%	51.2	1.4%
2007	64.0	9.2%	58.4	14.1%
2008	69.2	8.2%	66.7	14.4%
2009	66.2	-4.3%	61.9	-7.3%
2010	60.8	-8.2%	56.0	-9.5%
2011	62.4	2.5%	52.8	-5.7%
2012	58.1	-6.8%	52.0	-1.5%
2013	59.4	2.3%	52.8	1.5%
2014	54.7	-7.9%	51.6	-2.2%
2015	49.6	-9.4%	42.0	-18.7%
2016	51.3	3.3%	49.3	17.3%
2017	61.4	19.8%	61.4	24.7%
2018	60.4	-1.7%	61.5	0.1%

Source: WCIRB Permanent Disability Claim Survey
Data is recast from survey proportions to true proportions.

Self-Insured Employers - Claim Severity

Private Self-Insured Employers

CY	Medical Paid	Indemnity Cases Open During Year	Paid Medical on Open Ind Claims	Annual Change
2001	655,349,356	128,723	5,091	---
2002	789,748,542	129,147	6,115	20.1%
2003	930,788,004	130,323	7,142	16.8%
2004	802,856,921	132,488	6,060	-15.2%
2005	688,918,290	124,757	5,522	-8.9%
2006	800,826,010	115,054	6,960	26.0%
2007	676,050,168	105,671	6,398	-8.1%
2008	733,149,220	102,990	7,119	11.3%
2009	761,740,423	98,642	7,722	8.5%
2010	760,504,505	97,135	7,829	1.4%
2011	758,672,255	95,946	7,907	1.0%
2012	752,732,652	94,591	7,958	0.6%
2013	814,214,051	95,263	8,547	7.4%
2014	918,409,257	93,850	9,786	14.5%
2015	786,278,830	90,382	8,700	-11.1%
2016	787,771,330	85,563	9,207	5.8%
2017	765,002,435	81,842	9,347	1.5%
2018	750,749,175	78,826	9,524	1.9%
2019	725,360,934	76,675	9,460	-0.7%
2020	636,310,387	80,258	7,928	-16.2%

Public Self-Insured Employers

FY	Medical Paid	Indemnity Cases Open During Year	Paid Medical on Open Ind Claims	Annual Change
2000/2001	603,567,334	148,040	4,077	---
2001/2002	736,531,748	153,231	4,807	17.9%
2002/2003	872,925,555	166,835	5,232	8.9%
2003/2004	932,492,476	176,127	5,294	1.2%
2004/2005	777,579,644	171,938	4,522	-14.6%
2005/2006	768,887,952	163,511	4,702	4.0%
2006/2007	779,028,256	159,524	4,883	3.9%
2007/2008	887,316,859	173,348	5,119	4.8%
2008/2009	949,449,769	170,751	5,560	8.6%
2009/2010	978,954,150	171,444	5,710	2.7%
2010/2011	1,043,538,851	173,585	6,012	5.3%
2011/2012	1,073,241,078	177,309	6,053	0.7%
2012/2013	1,045,517,623	179,375	5,829	-3.7%
2013/2014	1,086,439,359	178,788	6,077	4.3%
2014/2015	1,102,863,683	181,993	6,060	-0.3%
2015/2016	1,097,857,099	180,467	6,083	0.4%
2016/2017	1,046,637,539	178,746	5,855	-3.7%
2017/2018	1,119,293,067	180,404	6,204	6.0%
2018/2019	1,144,059,798	180,892	6,325	1.9%
2019/2020	1,087,617,896	177,510	6,127	-3.1%
2020/2021	1,096,654,734	178,696	6,137	0.2%

All Self-Insured Employers

CY	Medical Paid	Indemnity Cases Open During Year	Paid Medical on Open Ind Claims	Annual Change
2001	1,325,398,897	279,359	4,744	---
2002	1,594,477,194	289,180	5,514	16.2%
2003	1,833,497,020	301,804	6,075	10.2%
2004	1,657,892,981	306,521	5,409	-11.0%
2005	1,462,152,088	292,482	4,999	-7.6%
2006	1,574,784,114	276,572	5,694	13.9%
2007	1,509,222,726	272,107	5,546	-2.6%
2008	1,651,532,534	275,040	6,005	8.3%
2009	1,725,942,383	269,740	6,399	6.6%
2010	1,771,751,006	269,650	6,571	2.7%
2011	1,817,062,220	271,393	6,695	1.9%
2012	1,812,112,003	272,933	6,639	-0.8%
2013	1,880,192,542	274,345	6,853	3.2%
2014	2,013,060,778	274,241	7,340	7.1%
2015	1,886,639,221	271,612	6,946	-5.4%
2016	1,860,018,649	265,170	7,014	1.0%
2017	1,847,967,738	261,417	7,069	0.8%
2018	1,882,425,608	259,474	7,255	2.6%
2019	1,841,199,781	255,876	7,196	-0.8%
2020	1,728,446,702	258,361	6,690	-7.0%

Insured System at 1st Report

AY	Paid Medical Severity on Ind Claims	Annual Change
2001	6,203	---
2002	7,255	17.0%
2003	7,203	-0.7%
2004	5,970	-17.1%
2005	5,906	-1.1%
2006	6,270	6.2%
2007	6,922	10.4%
2008	7,605	9.9%
2009	7,925	4.2%
2010	7,946	0.3%
2011	7,462	-6.1%
2012	7,238	-3.0%
2013	7,085	-2.1%
2014	6,995	-1.3%
2015	7,036	0.6%
2016	7,293	3.6%
2017	7,549	3.5%
2018	7,795	3.3%
2019	7,540	-3.3%
2020	6,574	-0.9%
Including COVID-19 claims:		
2020	6,263	-5.6%

Notes: Fiscal Year Public data prorated to CYs 50%/50%.
Insured System AY 2020 change is based on a comparison of 2020 accidents on 2019 policies to 2019 accidents on 2018 policies.

Sources: California Department of Industrial Relations for self-insured
WCIRB Unit Statistical Data for insured system

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

Indemnity Claim Frequency per $1M of Exposure at 2020 Wage Level

Accident Year	Layer of Incurred Medical 0 2,499	2,500 9,999	10,000 24,999	25,000 & Over	All Claims
2002	0.0671	0.0825	0.0877	0.0581	0.2955
2003	0.0681	0.0824	0.0877	0.0550	0.2932
2004	0.0670	0.0750	0.0803	0.0373	0.2596
2005	0.0664	0.0646	0.0673	0.0310	0.2292
2006	0.0634	0.0584	0.0603	0.0323	0.2144
2007	0.0607	0.0529	0.0577	0.0368	0.2081
2008	0.0552	0.0477	0.0563	0.0397	0.1989
2009	0.0543	0.0465	0.0565	0.0417	0.1990
2010	0.0567	0.0479	0.0587	0.0429	0.2061
2011	0.0601	0.0487	0.0584	0.0432	0.2104
2012	0.0605	0.0492	0.0596	0.0438	0.2131
2013	0.0607	0.0498	0.0616	0.0434	0.2155
2014	0.0609	0.0514	0.0625	0.0424	0.2172
2015	0.0595	0.0515	0.0622	0.0412	0.2144
2016	0.0593	0.0508	0.0589	0.0389	0.2080
2017	0.0602	0.0510	0.0620	0.0355	0.2087
2018	0.0588	0.0476	0.0589	0.0340	0.1993
2019	0.0563	0.0466	0.0588	0.0345	0.1963
2020	*0.0534*	*0.0480*	*0.0603*	*0.0334*	*0.1951*

Indemnity Claim Count Distribution

Accident Year	Layer of Incurred Medical 0 2,499	2,500 9,999	10,000 24,999	25,000 & Over	All Claims
2002	22.7%	27.9%	29.7%	19.7%	100.0%
2003	23.2%	28.1%	29.9%	18.7%	100.0%
2004	25.8%	28.9%	30.9%	14.4%	100.0%
2005	29.0%	28.2%	29.3%	13.5%	100.0%
2006	29.6%	27.2%	28.1%	15.1%	100.0%
2007	29.2%	25.4%	27.7%	17.7%	100.0%
2008	27.8%	24.0%	28.3%	20.0%	100.0%
2009	27.3%	23.4%	28.4%	20.9%	100.0%
2010	27.5%	23.2%	28.5%	20.8%	100.0%
2011	28.6%	23.1%	27.8%	20.5%	100.0%
2012	28.4%	23.1%	27.9%	20.6%	100.0%
2013	28.2%	23.1%	28.6%	20.1%	100.0%
2014	28.0%	23.7%	28.8%	19.5%	100.0%
2015	27.8%	24.0%	29.0%	19.2%	100.0%
2016	28.5%	24.4%	28.3%	18.7%	100.0%
2017	28.8%	24.4%	29.7%	17.0%	100.0%
2018	29.5%	23.9%	29.6%	17.1%	100.0%
2019	28.7%	23.8%	30.0%	17.6%	100.0%
2020	*27.4%*	*24.6%*	*30.9%*	*17.1%*	*100.0%*

Annual Change

Accident Year	Layer of Incurred Medical 0 2,499	2,500 9,999	10,000 24,999	25,000 & Over	All Claims
2003	1.5%	-0.1%	0.0%	-5.5%	-0.8%
2004	-1.6%	-9.0%	-8.5%	-32.1%	-11.5%
2005	-1.0%	-13.9%	-16.2%	-17.1%	-11.7%
2006	-4.5%	-9.6%	-10.3%	4.4%	-6.4%
2007	-4.3%	-9.4%	-4.4%	13.8%	-3.0%
2008	-9.1%	-9.9%	-2.3%	7.9%	-4.4%
2009	-1.5%	-2.5%	0.3%	5.0%	0.0%
2010	4.2%	3.0%	3.9%	3.1%	3.6%
2011	6.1%	1.6%	-0.4%	0.5%	2.0%
2012	0.8%	1.1%	1.9%	1.6%	1.3%
2013	0.2%	1.3%	3.4%	-1.0%	1.1%
2014	0.3%	3.1%	1.5%	-2.3%	0.8%
2015	-2.3%	0.3%	-0.5%	-3.0%	-1.3%
2016	-0.4%	-1.4%	-5.3%	-5.4%	-3.0%
2017	1.5%	0.4%	5.2%	-8.8%	0.4%
2018	-2.3%	-6.7%	-5.0%	-4.3%	-4.5%
2019	-4.3%	-2.0%	-0.1%	1.5%	-1.5%
2020	*-5.1%*	*2.9%*	*2.6%*	*-3.2%*	*-0.6%*

Percent of Annual Change Attributable to Each Layer

Accident Year	Layer of Incurred Medical 0 2,499	2,500 9,999	10,000 24,999	25,000 & Over	All Claims
2003	0.3%	0.0%	0.0%	-1.1%	-0.8%
2004	-0.4%	-2.5%	-2.5%	-6.0%	-11.5%
2005	-0.2%	-4.0%	-5.0%	-2.5%	-11.7%
2006	-1.3%	-2.7%	-3.0%	0.6%	-6.4%
2007	-1.3%	-2.6%	-1.2%	2.1%	-3.0%
2008	-2.6%	-2.5%	-0.6%	1.4%	-4.4%
2009	-0.4%	-0.6%	0.1%	1.0%	0.0%
2010	1.2%	0.7%	1.1%	0.6%	3.6%
2011	1.7%	0.4%	-0.1%	0.1%	2.0%
2012	0.2%	0.2%	0.5%	0.3%	1.3%
2013	0.1%	0.3%	0.9%	-0.2%	1.1%
2014	0.1%	0.7%	0.4%	-0.5%	0.8%
2015	-0.6%	0.1%	-0.1%	-0.6%	-1.3%
2016	-0.1%	-0.3%	-1.5%	-1.0%	-3.0%
2017	0.4%	0.1%	1.5%	-1.6%	0.4%
2018	-0.7%	-1.6%	-1.5%	-0.7%	-4.5%
2019	-1.3%	-0.5%	0.0%	0.3%	-1.5%
2020	*-1.5%*	*0.7%*	*0.8%*	*-0.6%*	*-0.6%*

Note: Figures in italics are based on a partial accident year.
Source: WCIRB unit statistical data
COVID-19 claims have been excluded

Summary of Paid LAE Ratios by Insurer Type

Paid ALAE to Paid Loss Ratios[1]

CY	State Fund	CA Private Insurers	National	Statewide	Private Insurers
2010	5.9%	14.1%	15.5%	13.3%	15.3%
2011	5.9%	15.9%	17.3%	14.9%	17.2%
2012	6.3%	15.2%	19.1%	16.2%	18.6%
2013	5.9%	15.4%	20.0%	17.0%	19.5%
2014	8.4%	17.8%	21.3%	19.0%	20.8%
2015	10.1%	18.0%	22.6%	20.5%	22.0%
2016	11.0%	17.9%	22.4%	20.4%	21.6%
2017	10.8%	19.8%	22.7%	20.9%	22.3%
2018	11.4%	19.5%	23.0%	21.1%	22.4%
2019	12.9%	17.8%	22.8%	20.9%	22.0%
2020	11.5%	17.9%	23.4%	21.0%	22.5%
2021	11.7%	17.3%	21.8%	20.4%	21.8%
Excluding COVID-19					
2020	11.5%	17.9%	23.5%	21.0%	22.6%
2021	11.8%	17.3%	22.8%	20.5%	21.8%

Paid ULAE to Paid Loss Ratios

CY	State Fund	CA Private Insurers	National	Statewide	Private Insurers
2010	27.9%	17.3%	6.4%	12.3%	7.9%
2011	28.9%	15.9%	6.5%	11.9%	7.7%
2012	45.0% [2]	15.0%	6.4%	14.8% [2]	7.5%
2013 [3]	21.8%	16.3%	8.5%	11.7%	9.4%
2014 [3]	28.8%	14.7%	7.7%	11.6%	8.6%
2015 [4]	35.1%	14.8%	10.2%	13.9%	10.9%
2016 [4]	37.6%	14.2%	12.8%	15.9%	13.0%
2017 [4]	25.6%	16.1%	14.1%	15.8%	14.4%
2018 [4]	24.8%	14.9%	14.8%	16.1%	14.8%
2019 [4]	21.3%	14.4%	12.8%	14.1%	13.0%
2020 [4]	17.6%	15.3%	15.8%	16.0%	15.8%
2021 [4]	17.6%	14.5%	15.9%	15.9%	15.7%

Paid LAE to Paid Loss Ratios

CY	State Fund	CA Private Insurers	National	Statewide	Private Insurers
2010	33.8%	31.4%	22.0%	25.6%	23.3%
2011	34.8%	31.8%	23.8%	26.8%	24.8%
2012	51.3% [2]	30.3%	25.5%	31.0% [2]	26.1%
2013 [3]	27.7%	31.7%	28.5%	28.6%	28.9%
2014 [3]	37.2%	32.5%	29.0%	30.6%	29.4%
2015 [4]	45.2%	32.8%	32.8%	34.4%	32.8%
2016 [4]	48.6%	32.1%	35.2%	36.3%	34.7%
2017 [4]	36.4%	36.0%	36.9%	36.7%	36.7%
2018 [4]	36.2%	34.4%	37.8%	37.1%	37.2%
2019 [4]	34.2%	32.2%	35.6%	34.9%	35.0%
2020 [4]	29.1%	33.2%	39.2%	37.0%	38.3%
2021 [4]	29.4%	31.8%	37.7%	36.4%	37.5%

Notes:
[1] Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses.
[2] 2012 figure includes a one-time adjustment made by State Compensation Insurance Fund to reallocate liabilities related to pension benefits.
[3] 2013 and 2014 ratios included information submitted by several large national insurers to more appropriately reflect ULAE costs related to deductible policies and third party administrators.
[4] Reflects adjustments based on the Expense Call for ULAE costs related to deductible policies and third-party administrators. 2015 adjusted ratio is based on apportioning adjusted countrywide paid ULAE to California using paid losses. 2016 to 2021 adjusted ratios are based on apportioning adjusted countrywide paid ULAE to California using open indemnity claim counts.

Source: WCIRB expense calls and quarterly calls for experience.

Exhibit E2

Calendar Year ULAE Incurred Per Open Indemnity Claim - Private Insurers

Calendar Year	ULAE Incurred (in Millions)	Number of Open Indemnity Claims at Beginning of the Year	Number of Indemnity Claims Reported During Year	ULAE Incurred Per Open Indemnity Claim	Annual Change
	(a)	(b)	(c)	(d)	(e)
2000	353	197,358	107,945	1,787	---
2001	321	171,915	114,323	1,867	4.5%
2002	439	235,631	115,468	1,864	-0.2%
2003	571	236,111	116,486	2,419	29.7%
2004	604	273,685	109,070	2,207	-8.7%
2005	500	281,950	96,045	1,774	-19.6%
2006	538	269,394	106,090	1,995	12.5%
2007	466	244,721	99,082	1,905	-4.5%
2008	464	261,804	101,059	1,772	-7.0%
2009	504	257,103	97,045	1,959	10.5%
2010	508	257,439	107,734	1,974	0.8%
2011	549	267,152	116,356	2,055	4.1%
2012	567	279,015	122,080	2,032	-1.1%
2013	827	294,011	131,749	2,812	38.4%
2014	726	307,227	133,061	2,363	-16.0%
2015	885	311,158	140,302	2,843	20.3%
2016	909	314,808	139,941	2,886	1.5%
2017	944	311,196	145,909	3,033	5.1%
2018	922	304,634	146,120	3,028	-0.2%
2019	948	294,351	149,143	3,220	6.4%
2020	784	289,557	148,273	2,707	-15.9%
2021	794	286,743	139,374	2,769	2.3%

	Annual Trend
All-Year	2.6%
R^2	0.661
2015-2021	-0.5%
R^2	0.036

Notes:

(a) Calendar year ULAE incurred is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of private insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of private insurers.

(b), (c) Based on WCIRB accident year experience calls. Column (c) is for information only.

(d) (a)/(b) x 1,000,000.

Source: WCIRB expense calls and quarterly calls for experience. COVID-19 claims are included given that ULAE on COVID-19 claims cannot be separated from other ULAE.

Calendar Year ULAE Paid per Open Indemnity Claim - Private Insurers

Calendar Year	ULAE Paid[1] (in Millions)	Number of Open Indemnity Claims at Beginning of the Year[2]	Number of Indemnity Claims Reported During Year[3]	ULAE Paid per Open Indemnity Claim[4]	Annual Change
	(1)	(2)	(3)	(4)	(5)
2010	432	257,439	107,734	1,676	---
2011	450	267,152	116,356	1,684	0.5%
2012	474	279,015	122,080	1,698	0.8%
2013 [5]	644	294,011	131,749	2,192	---
2014 [5]	598	307,227	133,061	1,947	-11.2%
2015 [6]	774	311,158	140,302	2,486	---
2016 [6]	948	314,808	139,941	3,010	---
2017 [6]	1,045	311,196	145,909	3,359	11.6%
2018 [6]	1,076	304,634	146,120	3,531	5.1%
2019 [6]	943	294,351	149,143	3,202	-9.3%
2020 [6]	1,061	289,557	148,273	3,663	14.4%
2021 [6]	1,101	286,743	139,374	3,839	4.8%

	Annual Trend
2016-2021	4.0%
R^2	0.678

Notes:

[1] Calendar year ULAE paid is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of private insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of private insurers.

[2],[3] Based on WCIRB accident year experience calls. Column (3) is for information only.

[4] Column (1) / Column (2) x 1,000,000.

[5] 2013 and 2014 paid ULAE included information submitted by several large national insurers to more appropriately reflect ULAE costs related to deductible policies and third party administrators.

[6] Reflects adjustments for ULAE costs related to deductible policies and third-party administrators based on the Expense Call. 2015 paid ULAE is based on apportioning adjusted countrywide paid ULAE to California using paid losses. 2016 to 2020 paid ULAE are based on apportioning adjusted countrywide paid ULAE to California using open indemnity claim counts.

Source: WCIRB expense calls and quarterly calls for experience. COVID-19 claims are included given that ULAE on COVID-19 claims cannot be separated from other ULAE.

Average Paid ALAE per Reported Indemnity Claim - Private Insurers

As of March 31, 2022

Accident	Evaluated as of (in months):									
Year	3	15	27	39	51	63	75	87	99	111
2001							5,159	5,480	5,819	6,017
2002						5,264	5,668	6,064	6,308	6,493
2003					4,907	5,528	6,043	6,383	6,647	6,869
2004				3,570	4,548	5,212	5,673	6,022	6,283	6,495
2005			2,083	3,279	4,191	4,833	5,307	5,673	5,965	6,175
2006		797	2,176	3,410	4,328	5,022	5,550	5,920	6,211	6,471
2007	71	849	2,340	3,613	4,619	5,393	5,993	6,429	6,768	7,039
2008	85	944	2,494	3,933	5,103	5,975	6,595	7,096	7,468	7,729
2009	150	1,037	2,812	4,448	5,718	6,637	7,358	7,900	8,278	8,564
2010	87	1,111	2,981	4,586	5,816	6,746	7,484	7,978	8,328	8,576
2011	86	1,127	5,516	4,520	5,796	6,818	7,470	7,947	8,274	8,493
2012	85	1,120	5,985	4,721	6,067	6,965	7,590	7,991	8,296	8,459
2013	98	1,202	6,338	4,985	6,201	7,018	7,544	7,904	8,105	8,256
2014	140	1,340	6,765	5,147	6,293	7,015	7,504	7,801	7,998	
2015	102	1,424	7,116	5,188	6,238	6,906	7,314	7,593		
2016	108	1,443	3,643	5,220	6,221	6,820	7,224			
2017	121	1,525	3,740	5,229	6,145	6,741				
2018	142	1,630	3,849	5,358	6,364					
2019	149	1,629	3,799	5,398						
2020	143	1,610	3,915							
2021	118	1,512								
2022	132									

	Annual Change									
Year	3	15	27	39	51	63	75	87	99	111
2002							9.9%	10.7%	8.4%	7.9%
2003						5.0%	6.6%	5.2%	5.4%	5.8%
2004					-7.3%	-5.7%	-6.1%	-5.6%	-5.5%	-5.5%
2005				-8.1%	-7.8%	-7.3%	-6.5%	-5.8%	-5.0%	-4.9%
2006			4.4%	4.0%	3.3%	3.9%	4.6%	4.4%	4.1%	4.8%
2007		6.5%	7.5%	5.9%	6.7%	7.4%	8.0%	8.6%	9.0%	8.8%
2008	20.3%	11.3%	6.6%	8.9%	10.5%	10.8%	10.0%	10.4%	10.3%	9.8%
2009	76.5%	9.8%	12.8%	13.1%	12.0%	11.1%	11.6%	11.3%	10.8%	10.8%
2010	-41.7%	7.1%	6.0%	3.1%	1.7%	1.6%	1.7%	1.0%	0.6%	0.1%
2011	-1.4%	1.4%	85.0%	-1.4%	-0.3%	1.1%	-0.2%	-0.4%	-0.7%	-1.0%
2012	-1.2%	-0.5%	8.5%	4.4%	4.7%	2.1%	1.6%	0.5%	0.3%	-0.4%
2013	15.4%	7.3%	5.9%	5.6%	2.2%	0.8%	-0.6%	-1.1%	-2.3%	-2.4%
2014	42.0%	11.5%	6.7%	3.3%	1.5%	0.0%	-0.5%	-1.3%	-1.3%	
2015	-26.9%	6.3%	5.2%	0.8%	-0.9%	-1.6%	-2.5%	-2.7%		
2016	6.2%	1.3%	-48.8%	0.6%	-0.3%	-1.3%	-1.2%			
2017	11.8%	5.7%	2.7%	0.2%	-1.2%	-1.2%				
2018	17.4%	6.9%	2.9%	2.5%	3.6%					
2019	4.9%	-0.1%	-1.3%	0.7%						
2020	-4.2%	-1.1%	3.0%							
2021	-17.3%	-6.1%								
2022	11.7%									

Source: WCIRB accident year experience calls excluding COVID-19 claims.

Exhibit E7

Percentage of Represented Permanent Disability Claims by Region and Loss Type
First and Second Survey Level, Open Claims Only

First Survey Level

% of Represented	Northern California	Southern California	CT Claims	Non-CT Claims
AY 2011	65.9%	80.8%	77.6%	76.3%
AY 2012	67.1%	82.2%	89.8%	76.0%
AY 2013	68.5%	84.1%	90.1%	77.9%
AY 2014	67.6%	82.9%	92.3%	76.2%
AY 2015	66.3%	81.3%	89.1%	74.9%
AY 2016	66.5%	81.5%	90.1%	75.1%
AY 2017	61.5%	75.5%	90.6%	68.6%
AY 2018	67.7%	83.0%	92.6%	76.4%
AY 2019	*64.8%*	*79.5%*	*88.5%*	*73.2%*

Second Survey Level

% of Represented	Northern California	Southern California	CT Claims	Non-CT Claims
AY 2011	69.0%	84.6%	79.6%	80.1%
AY 2012	71.2%	87.3%	92.5%	81.0%
AY 2013	71.5%	87.7%	91.7%	81.4%
AY 2014	69.2%	84.8%	92.6%	78.0%
AY 2015	70.1%	86.0%	89.0%	79.9%
AY 2016	68.7%	84.3%	91.2%	77.9%
AY 2017	73.3%	89.9%	90.0%	84.3%
AY 2018	*76.0%*	*93.2%*	*94.5%*	*87.0%*

Note: Claims are assigned to Northern and Southern California regions based on the WCAB office code reported on the Permanent Disability Claim Survey forms. If the WCAB office code was not reported, the zip code of the claimant's residence was used.

Source: WCIRB Permanent Disability Claim Survey for each accident year (AY)
Data is recast from survey proportions to true proportions.
Data in italics is preliminary

Distribution of Total ALAE & MCCP Components - Private Insurers

Calendar Year	MCCP	Defense Expense	Other Paid ALAE	Paid ALAE
2005	20.2%	54.9%	24.9%	100.0%
2006	22.6%	44.3%	33.1%	100.0%
2007	24.2%	49.0%	26.8%	100.0%
2008	31.8%	43.0%	25.2%	100.0%
2009	27.8%	45.4%	26.8%	100.0%
2010	27.7%	45.4%	26.9%	100.0%
2011	27.3%	46.1%	26.6%	100.0%
2012	27.7%	46.3%	26.0%	100.0%
2013	28.0%	47.1%	24.9%	100.0%
2014	28.2%	45.7%	26.2%	100.0%
2015	28.3%	42.5%	29.2%	100.0%
2016	26.7%	43.6%	29.7%	100.0%
2017	24.8%	46.4%	28.8%	100.0%
2018	24.9%	43.5%	31.6%	100.0%
2019	25.1%	46.9%	28.0%	100.0%
2020	24.2%	46.0%	29.9%	100.0%
2021	24.6%	45.0%	30.4%	100.0%

Source: WCIRB expense calls, aggregate indemnity and medical cost calls and quarterly calls for experience

Applicant Attorney Expense Paid - Private Insurers

Calendar Year	Applicant Attorney Amounts paid (in $milllions)	Incurred Losses (in $milllions)	Applicant Attorney Expenses Paid as a Percent of Incurred Losses
2003	192	10,423	1.8%
2004	249	9,073	2.7%
2005	228	7,559	3.0%
2006	209	5,540	3.8%
2007	196	5,444	3.6%
2008	177	5,711	3.1%
2009	221	5,700	3.9%
2010	253	6,260	4.0%
2011	280	7,500	3.7%
2012	340	8,531	4.0%
2013	353	9,500	3.7%
2014	329	9,607	3.4%
2015	326	9,383	3.5%
2016	354	9,617	3.7%
2017	350	8,967	3.9%
2018	319	6,508	4.9%
2019	374	7,294	5.1%
2020	335	6,425	5.2%
2021	326	6,836	4.8%

Source: WCIRB expense calls and quarterly calls for experience

Median Expense Costs per Open Represented PD Claim
Private Insurers Only

First Survey Level

	Type of Expense		
	ALAE		
Northern California	Defense Expense	Remaining ALAE	Applicant Attorney Expense
AY 2012	4,512	2,672	2,330
AY 2013	4,728	2,620	3,120
AY 2014	4,810	2,174	3,653
AY 2015	4,935	1,513	4,819
AY 2016	5,052	1,417	4,972
AY 2017	6,439	1,242	4,351
AY 2018	6,067	1,622	4,361
AY 2019	6,391	1,426	3,443
Southern California			
AY 2012	5,734	2,805	3,245
AY 2013	5,618	2,752	2,803
AY 2014	5,433	2,318	3,614
AY 2015	4,745	1,236	4,683
AY 2016	4,874	1,345	4,919
AY 2017	6,686	1,524	5,153
AY 2018	6,282	1,726	5,112
AY 2019	6,801	1,549	4,751

Second Survey Level

	Type of Expense		
	ALAE		
Northern California	Defense Expense	Remaining ALAE	Applicant Attorney Expense
AY 2011	6,546	3,022	4,265
AY 2012	5,771	3,440	4,018
AY 2013	5,911	3,100	4,476
AY 2014	6,102	1,835	6,120
AY 2015	5,926	1,339	5,590
AY 2016	6,445	2,085	6,483
AY 2017	8,435	1,583	4,923
AY 2018	7,903	1,975	5,434
Southern California			
AY 2011	7,013	3,101	4,869
AY 2012	7,177	3,200	4,563
AY 2013	6,939	3,048	4,563
AY 2014	6,633	2,165	5,968
AY 2015	6,341	1,775	5,158
AY 2016	6,184	1,883	5,167
AY 2017	9,178	2,172	6,311
AY 2018	8,049	2,049	5,962

Note: Claims are assigned to Northern and Southern California regions based on the WCAB office code reported on the Permanent Disability Claim Survey forms. If the WCAB office code was not reported, the zip code of the claimant's residence was used.

Source: WCIRB Permanent Disability Claim Survey
Data is recast from survey proportions to true proportions. Excludes $0 paid amounts.

Exhibit E13.1

Number of Medical-Legal Reports by Service Year and Quarter

First Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	6,014	5,972	5,573	5,440	5,246	5,042	4,751	4,571	4,577	4,574	-0.7%	-6.7%	-2.4%	-3.6%	-3.9%	-5.8%	-3.8%	0.1%	---
Los Angeles	14,915	17,281	17,578	18,721	18,043	16,996	16,943	16,825	17,739	17,999	15.9%	1.7%	6.5%	-3.6%	-5.8%	-0.3%	-0.7%	5.4%	---
Other	8,558	9,758	9,888	11,162	10,710	11,143	10,583	9,969	10,623	11,426	14.0%	1.3%	12.9%	-4.0%	4.0%	-5.0%	-5.8%	6.6%	---
All Regions	29,487	33,011	33,039	35,323	33,999	33,181	32,277	31,365	32,938	33,999	12.0%	0.1%	6.9%	-3.7%	-2.4%	-2.7%	-2.8%	5.0%	---

Second Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	5,996	5,548	5,547	5,241	5,222	5,095	4,787	3,657	4,170	-7.5%	0.0%	-5.5%	-0.4%	-2.4%	-6.0%	-23.6%	---
Los Angeles	15,383	17,302	17,761	18,243	17,797	16,850	17,892	14,151	16,152	12.5%	2.7%	2.7%	-2.4%	-5.3%	6.2%	-20.9%	---
Other	8,786	9,787	10,106	11,567	11,216	11,259	10,756	7,999	10,927	11.4%	3.3%	14.5%	-3.0%	0.4%	-4.5%	-25.6%	---
All Regions	30,165	32,637	33,414	35,051	34,235	33,204	33,435	25,807	31,250	8.2%	2.4%	4.9%	-2.3%	-3.0%	0.7%	-22.8%	---

Third Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	5,788	5,184	5,213	5,051	4,959	4,688	4,285	4,366	3,988	-10.4%	0.6%	-3.1%	-1.8%	-5.5%	-8.6%	1.9%	---
Los Angeles	14,400	15,293	15,974	16,657	15,940	15,830	16,873	15,835	15,633	6.2%	4.5%	4.3%	-4.3%	-0.7%	6.6%	-6.2%	---
Other	8,511	9,454	9,589	11,241	10,553	10,728	10,550	9,467	10,202	11.1%	1.4%	17.2%	-6.1%	1.7%	-1.7%	-10.3%	---
All Regions	28,699	29,931	30,776	32,949	31,452	31,246	31,708	29,668	29,822	4.3%	2.8%	7.1%	-4.5%	-0.7%	1.5%	-6.4%	---

Fourth Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	2,724	2,252	2,252	2,660	2,532	2,497	2,384	2,319	2,116	-17.3%	0.0%	18.1%	-4.8%	-1.4%	-4.5%	-2.7%	---
Los Angeles	5,618	6,152	6,222	8,256	7,953	8,269	9,027	8,227	8,250	9.5%	1.1%	32.7%	-3.7%	4.0%	9.2%	-8.9%	---
Other	3,472	4,086	3,750	5,245	4,885	5,011	5,106	4,490	4,551	17.7%	-8.2%	39.9%	-6.9%	2.6%	1.9%	-12.1%	---
All Regions	11,814	12,490	12,224	16,161	15,370	15,777	16,517	15,036	14,917	5.7%	-2.1%	32.2%	-4.9%	2.6%	4.7%	-9.0%	---

First Three Quarters of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	17,798	16,704	16,333	15,732	15,427	14,825	13,823	12,594	12,735	-6.1%	-2.2%	-3.7%	-1.9%	-3.9%	-6.8%	-8.9%	---
Los Angeles	44,698	49,876	51,313	53,621	51,780	49,676	51,708	46,811	49,523	11.6%	2.9%	4.5%	-3.4%	-4.1%	4.1%	-9.5%	---
Other	25,855	28,999	29,583	33,970	32,479	33,130	31,889	27,435	31,752	12.2%	2.0%	14.8%	-4.4%	2.0%	-3.7%	-14.0%	---
All Regions	88,351	95,579	97,229	103,323	99,686	97,631	97,420	86,840	94,010	8.2%	1.7%	6.3%	-3.5%	-2.1%	-0.2%	-10.9%	---

Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	20,522	18,956	18,585	18,392	17,959	17,322	16,207	14,913	14,850	-7.6%	-2.0%	-1.0%	-2.4%	-3.5%	-6.4%	-8.0%	---
Los Angeles	50,316	56,028	57,535	61,877	59,733	57,945	60,735	55,038	57,773	11.4%	2.7%	7.5%	-3.5%	-3.0%	4.8%	-9.4%	---
Other	29,327	33,085	33,333	39,215	37,364	38,141	36,995	31,925	36,303	12.8%	0.7%	17.6%	-4.7%	2.1%	-3.0%	-13.7%	---
All Regions	100,165	108,069	109,453	119,484	115,056	113,408	113,937	101,876	108,927	7.9%	1.3%	9.2%	-3.7%	-1.4%	0.5%	-10.6%	---

Note: The number of ML reports in 2021 represents the total ML transactions excluding record review transactions (MLPRR). Given that the the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions in 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Exhibit E13.2

Payment on Medical-Legal Reports by Service Year and Quarter (in $000)

First Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	7,838	8,088	7,495	7,137	6,845	6,478	6,399	6,011	7,005	8,949	3.2%	-7.3%	-4.8%	-4.1%	-5.4%	-1.2%	-6.1%	16.6%	27.7%
Los Angeles	24,988	32,977	32,154	36,860	32,364	28,339	28,261	27,705	31,739	38,463	32.0%	-2.5%	14.6%	-12.2%	-12.4%	-0.3%	-2.0%	14.6%	21.2%
Other	10,458	14,455	13,996	16,094	13,043	13,195	12,210	12,508	14,361	22,645	38.2%	-3.2%	15.0%	-19.0%	1.2%	-7.5%	2.4%	14.8%	57.7%
All Regions	43,283	55,521	53,645	60,091	52,252	48,012	46,870	46,223	53,105	70,058	28.3%	-3.4%	12.0%	-13.0%	-8.1%	-2.4%	-1.4%	14.9%	31.9%

Second Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	8,123	7,654	7,333	7,167	6,830	6,775	6,312	4,839	8,242	-5.8%	-4.2%	-2.3%	-4.7%	-0.8%	-6.8%	-23.3%	70.3%
Los Angeles	27,246	33,052	32,912	36,152	31,250	27,998	29,205	23,038	35,006	21.3%	-0.4%	9.8%	-13.6%	-10.4%	4.3%	-21.1%	51.9%
Other	11,198	13,882	14,864	16,708	13,022	12,772	13,059	9,616	21,221	24.0%	7.1%	12.4%	-22.1%	-1.9%	2.2%	-26.4%	120.7%
All Regions	46,568	54,588	55,108	60,027	51,102	47,544	48,576	37,493	64,469	17.2%	1.0%	8.9%	-14.9%	-7.0%	2.2%	-22.8%	72.0%

Third Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	7,488	6,794	6,650	6,754	6,148	6,080	5,942	6,510	7,840	-9.3%	-2.1%	1.6%	-9.0%	-1.1%	-2.3%	9.6%	20.4%
Los Angeles	24,847	28,782	29,961	30,668	26,580	26,479	27,525	27,351	32,593	15.8%	4.1%	2.4%	-13.3%	-0.4%	4.0%	-0.6%	19.2%
Other	10,964	13,133	13,674	15,050	12,496	12,048	12,873	13,071	19,409	19.8%	4.1%	10.1%	-17.0%	-3.6%	6.8%	1.5%	48.5%
All Regions	43,299	48,710	50,284	52,472	45,224	44,607	46,340	46,931	59,842	12.5%	3.2%	4.4%	-13.8%	-1.4%	3.9%	1.3%	27.5%

Fourth Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	3,208	2,606	2,764	3,284	2,791	3,044	3,054	2,956	3,825	-18.8%	6.1%	18.8%	-15.0%	9.1%	0.3%	-3.2%	29.4%
Los Angeles	8,370	10,187	10,861	14,046	12,031	12,355	13,757	12,978	15,773	21.7%	6.6%	29.3%	-14.3%	2.7%	11.4%	-5.7%	21.5%
Other	4,062	5,189	5,040	6,434	5,356	5,831	6,299	5,856	8,689	27.7%	-2.9%	27.7%	-16.7%	8.9%	8.0%	-7.0%	48.4%
All Regions	15,641	17,982	18,664	23,764	20,178	21,230	23,111	21,790	28,287	15.0%	3.8%	27.3%	-15.1%	5.2%	8.9%	-5.7%	29.8%

First Three Quarters of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	23,449	22,536	21,478	21,058	19,823	19,332	18,652	17,359	23,087	-3.9%	-4.7%	-2.0%	-5.9%	-2.5%	-3.5%	-6.9%	33.0%
Los Angeles	77,081	94,812	95,026	103,679	90,194	82,815	84,992	78,094	99,337	23.0%	0.2%	9.1%	-13.0%	-8.2%	2.6%	-8.1%	27.2%
Other	32,620	41,470	42,533	47,852	38,561	38,015	38,142	35,194	54,991	27.1%	2.6%	12.5%	-19.4%	-1.4%	0.3%	-7.7%	56.3%
All Regions	133,149	158,818	159,037	172,590	148,577	140,163	141,786	130,647	177,416	19.3%	0.1%	8.5%	-13.9%	-5.7%	1.2%	-7.9%	35.8%

Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	26,657	25,142	24,242	24,342	22,613	22,376	21,706	20,315	26,911	-5.7%	-3.6%	0.4%	-7.1%	-1.0%	-3.0%	-6.4%	32.5%
Los Angeles	85,451	104,999	105,887	117,725	102,225	95,170	98,749	91,072	115,111	22.9%	0.8%	11.2%	-13.2%	-6.9%	3.8%	-7.8%	26.4%
Other	36,682	46,659	47,573	54,286	43,917	43,846	44,441	41,050	63,680	27.2%	2.0%	14.1%	-19.1%	-0.2%	1.4%	-7.6%	55.1%
All Regions	148,790	176,801	177,701	196,353	168,755	161,393	164,897	152,438	205,703	18.8%	0.5%	10.5%	-14.1%	-4.4%	2.2%	-7.6%	34.9%

Note: The number of ML reports in 2021 represents the total ML transactions excluding record review transactions (MLPRR). Given that the the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions in 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Exhibit E13.3

Medical-Legal Payment per Report by Service Year and Quarter

First Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	1,303	1,354	1,345	1,312	1,305	1,285	1,347	1,315	1,531	1,956	3.9%	-0.7%	-2.5%	-0.5%	-1.5%	4.8%	-2.4%	16.4%	---
Los Angeles	1,675	1,908	1,829	1,969	1,794	1,667	1,668	1,647	1,789	2,137	13.9%	-4.1%	7.6%	-8.9%	-7.0%	0.0%	-1.3%	8.7%	---
Other	1,222	1,481	1,415	1,442	1,218	1,184	1,154	1,255	1,352	1,982	21.2%	-4.4%	1.9%	-15.5%	-2.8%	-2.6%	8.7%	7.8%	---
All Regions	1,468	1,682	1,624	1,701	1,537	1,447	1,452	1,474	1,612	2,061	14.6%	-3.5%	4.8%	-9.7%	-5.8%	0.4%	1.5%	9.4%	---

Second Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	1,355	1,380	1,322	1,368	1,308	1,330	1,319	1,323	1,976	1.8%	-4.2%	3.4%	-4.4%	1.7%	-0.8%	0.3%	---
Los Angeles	1,771	1,910	1,853	1,982	1,756	1,662	1,632	1,628	2,167	7.9%	-3.0%	6.9%	-11.4%	-5.4%	-1.8%	-0.3%	---
Other	1,275	1,418	1,471	1,444	1,161	1,134	1,214	1,202	1,942	11.3%	3.7%	-1.8%	-19.6%	-2.3%	7.0%	-1.0%	---
All Regions	1,544	1,673	1,649	1,713	1,493	1,432	1,453	1,453	2,063	8.3%	-1.4%	3.8%	-12.8%	-4.1%	1.5%	0.0%	---

Third Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	1,294	1,311	1,276	1,337	1,240	1,297	1,387	1,491	1,966	1.3%	-2.7%	4.8%	-7.3%	4.6%	6.9%	7.5%	---
Los Angeles	1,725	1,882	1,876	1,841	1,668	1,673	1,631	1,727	2,085	9.1%	-0.3%	-1.8%	-9.4%	0.3%	-2.5%	5.9%	---
Other	1,288	1,389	1,426	1,339	1,184	1,123	1,220	1,381	1,903	7.8%	2.6%	-6.1%	-11.6%	-5.2%	8.6%	13.2%	---
All Regions	1,509	1,627	1,634	1,593	1,438	1,428	1,461	1,582	2,007	7.9%	0.4%	-2.5%	-9.7%	-0.7%	2.4%	8.2%	---

Fourth Quarter of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	1,178	1,157	1,227	1,235	1,102	1,219	1,281	1,275	1,808	-1.7%	6.1%	0.6%	-10.7%	10.6%	5.1%	-0.5%	---
Los Angeles	1,490	1,656	1,746	1,701	1,513	1,494	1,524	1,578	1,912	11.1%	5.4%	-2.5%	-11.1%	-1.2%	2.0%	3.5%	---
Other	1,170	1,270	1,344	1,227	1,097	1,164	1,234	1,304	1,909	8.5%	5.8%	-8.7%	-10.6%	6.1%	6.0%	5.7%	---
All Regions	1,324	1,440	1,527	1,470	1,313	1,346	1,399	1,449	1,896	8.7%	6.1%	-3.7%	-10.7%	2.5%	4.0%	3.6%	---

First Three Quarters of Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	1,317	1,349	1,315	1,339	1,285	1,304	1,349	1,378	1,813	2.4%	-2.5%	1.8%	-4.0%	1.5%	3.5%	2.2%	---
Los Angeles	1,724	1,901	1,852	1,934	1,742	1,667	1,644	1,668	2,006	10.2%	-2.6%	4.4%	-9.9%	-4.3%	-1.4%	1.5%	---
Other	1,262	1,430	1,438	1,409	1,187	1,147	1,196	1,283	1,732	13.4%	0.5%	-2.0%	-15.7%	-3.4%	4.2%	7.3%	---
All Regions	1,507	1,662	1,636	1,670	1,490	1,436	1,455	1,504	1,887	10.3%	-1.6%	2.1%	-10.8%	-3.7%	1.4%	3.4%	---

Service Year

Region	2013	2014	2015	2016	2017	2018	2019	2020	2021	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21
Bay Area	1,299	1,326	1,304	1,324	1,259	1,292	1,339	1,362	1,812	2.1%	-1.7%	1.5%	-4.9%	2.6%	3.7%	1.7%	---
Los Angeles	1,698	1,874	1,840	1,903	1,711	1,642	1,626	1,655	1,992	10.3%	-1.8%	3.4%	-10.0%	-4.0%	-1.0%	1.8%	---
Other	1,251	1,410	1,427	1,384	1,175	1,150	1,201	1,286	1,754	12.8%	1.2%	-3.0%	-15.1%	-2.2%	4.5%	7.0%	---
All Regions	1,485	1,636	1,624	1,643	1,467	1,423	1,447	1,496	1,888	10.1%	-0.8%	1.2%	-10.7%	-3.0%	1.7%	3.4%	---

Note: The number of ML reports in 2021 represents the total ML transactions excluding record review transactions (MLPRR). Given that the the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions in 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Average Paid MCCP per Reported Indemnity Claim - Statewide
As of March 31, 2022

Accident Year	Evaluated as of (in months): 3	15	27	39	51	63	75	87
2012	197	891	1,506	1,819	1,984	2,127	2,229	2,304
2013	187	841	1,363	1,659	1,861	1,991	2,090	2,143
2014	169	784	1,312	1,639	1,830	1,953	2,029	2,091
2015	178	777	1,308	1,597	1,781	1,884	1,946	2,000
2016	156	766	1,238	1,503	1,661	1,751	1,821	
2017	169	748	1,219	1,492	1,641	1,739		
2018	175	801	1,266	1,520	1,681			
2019	191	763	1,247	1,524				
2020	185	746	1,221					
2021	172	706						
2022	148							

Accident Year	Annual Change 3	15	27	39	51	63	75	87
2013	-4.9%	-5.7%	-9.5%	-8.8%	-6.2%	-6.4%	-6.3%	-7.0%
2014	-9.5%	-6.8%	-3.7%	-1.2%	-1.7%	-1.9%	-2.9%	-2.4%
2015	4.9%	-0.8%	-0.3%	-2.5%	-2.6%	-3.5%	-4.1%	-4.3%
2016	-12.0%	-1.5%	-5.3%	-5.9%	-6.8%	-7.1%	-6.4%	
2017	8.3%	-2.3%	-1.6%	-0.8%	-1.2%	-0.7%		
2018	3.1%	7.0%	3.9%	1.9%	2.5%			
2019	9.2%	-4.7%	-1.5%	0.3%				
2020	-3.2%	-2.3%	-2.1%					
2021	-7.2%	-5.3%						
2022	-13.8%							

Source: WCIRB accident year experience calls excluding COVID-19 claims.

Item AC22-09-02
6/30/2022 Experience Review

Staff has prepared an analysis of statewide insurer experience through June 30, 2022, which is included in Exhibits 1 through 8. This information reflects insurers writing approximately 100% of the market based on 2021 premium levels. The methodologies used are consistent with those reflected in the September 1, 2022 Pure Premium Rate Filing. Wage and loss levels are projected to September 1, 2023—the approximate midpoint of experience on policies incepting in between September 1, 2022 and August 31, 2023, and premiums were adjusted to the industry average filed pure premium rate level as of January 1, 2022. The accident year 2020 and 2021 information shown in Exhibits 1 through 8 have been adjusted to remove COVID-19 claims. (A summary of COVID-19 claim experience as of June 30, 2022 is included in Exhibit 13.)

As shown on Exhibit 8, the projected loss to the industry average filed pure premium ratio for policies incepting between September 1, 2022 and August 31, 2023 based on June 30, 2022 experience and the September 1, 2022 Pure Premium Rate Filing methodologies is 0.642. This compares to the projected loss ratio of 0.655 included in the September 1, 2022 Pure Premium Rate Filing.

Additional supplemental information is included in Exhibits 9 through 16.

Exhibit 1

California Workers' Compensation

Accident Year Experience as of June 30, 2022

Year	Earned Premium	Paid Indemnity	Indemnity Reserves	Paid Medical**	Medical Reserves	IBNR*	Total Incurred**	Loss Ratio*
1987	4,373,802,923	1,508,591,479	5,685,555	1,342,994,085	35,766,644	18,001,715	2,911,039,478	0.666
1988	5,172,689,663	1,706,307,748	5,392,539	1,551,367,591	25,389,301	76,521,149	3,364,978,328	0.651
1989	5,675,354,099	1,942,801,598	5,376,150	1,811,448,452	37,295,837	44,194,581	3,841,116,618	0.677
1990	5,704,833,514	2,264,128,055	5,237,666	2,056,752,947	27,712,971	60,546,166	4,414,377,805	0.774
1991	5,866,830,467	2,486,201,080	12,725,868	2,215,522,598	35,141,680	57,784,920	4,807,376,146	0.819
1992	5,685,646,721	1,983,069,772	12,446,008	1,776,694,311	36,307,276	52,697,159	3,861,214,526	0.679
1993	5,935,051,898	1,697,783,347	9,690,741	1,524,915,793	46,212,015	54,396,373	3,332,998,269	0.562
1994	5,031,286,773	1,634,244,191	16,625,853	1,481,622,761	65,450,520	36,611,080	3,234,554,405	0.643
1995	3,789,372,110	1,773,936,368	19,984,596	1,644,658,384	73,216,883	39,774,229	3,551,570,460	0.937
1996	3,746,680,214	1,966,981,443	24,538,747	1,741,123,888	70,602,651	56,704,503	3,859,951,232	1.030
1997	3,926,898,608	2,333,090,630	26,647,509	2,042,047,782	90,344,609	96,604,282	4,588,734,812	1.169
1998	4,332,127,034	2,791,787,467	38,615,794	2,687,946,858	171,772,180	158,246,927	5,848,369,226	1.350
1999	4,550,437,880	3,072,038,855	37,327,151	3,079,957,480	120,273,479	233,937,221	6,543,534,186	1.438
2000	5,920,961,162	3,448,252,376	49,683,069	3,609,710,621	153,424,191	369,680,765	7,630,751,022	1.289
2001	10,108,322,683	4,874,405,540	70,104,238	5,444,532,582	248,057,704	591,594,036	11,228,694,100	1.111
2002	13,309,435,814	4,778,183,745	67,482,677	5,527,583,875	217,456,592	837,443,092	11,428,149,981	0.859
2003	19,280,128,929	4,568,200,416	111,016,678	5,114,306,153	241,952,923	1,211,387,394	11,246,863,564	0.583
2004	23,014,791,568	3,239,012,428	96,300,825	4,116,856,863	201,815,936	1,327,292,870	8,981,278,922	0.390
2005	21,384,360,071	2,572,070,304	81,975,429	3,731,711,200	174,727,890	1,075,639,852	7,636,124,675	0.357
2006	17,221,780,296	2,660,612,627	85,411,335	3,841,409,633	207,685,060	724,566,202	7,519,684,857	0.437
2007	13,260,139,026	2,813,540,465	95,122,044	4,119,403,805	222,317,384	677,769,184	7,928,152,882	0.598
2008	10,744,447,308	2,862,882,383	113,569,130	4,111,849,792	243,013,986	427,276,393	7,758,591,684	0.722
2009	8,873,155,994	2,747,453,130	111,447,293	3,932,408,635	253,248,606	362,418,112	7,406,975,776	0.835
2010	9,374,814,819	2,767,859,245	96,057,337	4,035,932,366	203,138,317	653,872,397	7,756,859,662	0.827
2011	10,120,427,050	2,747,826,020	105,945,891	3,666,658,793	232,651,915	583,891,834	7,336,974,453	0.725
2012	11,699,330,284	2,802,797,423	138,470,404	3,586,417,130	250,330,931	705,351,506	7,483,367,394	0.640
2013	14,161,005,539	2,849,110,349	127,577,012	3,430,883,604	254,967,034	1,237,637,088	7,900,175,087	0.558
2014	15,986,106,452	2,999,760,915	166,660,319	3,390,224,305	293,338,696	1,598,680,002	8,448,664,237	0.529
2015	17,060,021,462	3,063,366,723	207,090,826	3,316,033,008	357,625,954	2,019,566,319	8,963,682,830	0.525
2016	17,949,045,779	2,961,910,840	261,887,912	3,198,527,025	428,748,386	2,080,156,731	8,931,230,894	0.498
2017	17,671,411,530	2,847,679,325	367,996,929	3,065,016,560	587,745,904	2,870,696,814	9,739,135,532	0.551
2018	17,426,671,333	2,750,823,959	530,669,040	3,035,284,483	743,424,074	2,770,369,333	9,830,570,889	0.564
2019	16,116,850,562	2,548,437,279	780,741,278	2,734,090,329	1,010,715,858	2,670,955,124	9,744,939,868	0.605
2020	14,095,940,927	1,741,597,530	894,465,451	1,908,948,882	1,192,319,767	3,054,861,160	8,792,192,790	0.624
2021	13,597,004,207	1,031,551,685	998,171,014	1,245,684,677	1,498,991,744	4,177,995,250	8,952,394,370	0.658
2022	7,945,956,041	129,844,187	354,068,234	171,368,012	696,196,754	2,910,260,968	4,261,738,155	0.536

* Shown for informational purposes only.

** Paid medical for accident years 2011 and subsequent exclude the paid cost of medical cost containment programs (MCCP). Paid medical for accident years 2010 and prior include paid MCCP costs.

Source: WCIRB quarterly experience calls, excluding COVID-19 claims and COVID-19 premium charges.

Incurred Indemnity Loss Development Factors

	Age-to-Age (in months)															
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198
1996												1.001	1.000	1.000	1.002	1.001
1997											1.002	1.002	1.002	1.002	1.000	1.001
1998										1.004	1.001	1.005	1.004	1.000	1.002	1.001
1999									1.007	1.002	1.004	1.003	1.004	1.001	1.001	1.001
2000								1.006	1.005	1.005	1.005	1.002	1.004	1.002	1.001	1.001
2001							1.013	1.006	1.008	1.008	1.005	1.004	1.002	1.001	1.002	1.001
2002						1.017	1.010	1.010	1.008	1.007	1.002	1.004	1.002	1.002	1.002	1.002
2003					1.028	1.016	1.020	1.017	1.010	1.008	1.005	1.003	1.003	1.003	1.002	1.005
2004				1.044	1.032	1.029	1.021	1.015	1.014	1.005	1.005	1.002	1.001	1.004	1.003	1.001
2005			1.083	1.059	1.047	1.035	1.020	1.013	1.009	1.004	1.005	1.004	1.003	1.006	1.003	1.002
2006		1.158	1.089	1.067	1.044	1.029	1.020	1.008	1.007	1.008	1.004	1.002	1.006	1.002	1.002	
2007	1.446	1.171	1.090	1.060	1.040	1.028	1.017	1.012	1.008	1.005	1.009	1.005	1.002	1.003		
2008	1.472	1.200	1.100	1.057	1.034	1.022	1.017	1.009	1.010	1.007	1.006	1.005	1.004			
2009	1.504	1.190	1.106	1.059	1.035	1.021	1.016	1.011	1.008	1.010	1.006	1.007				
2010	1.502	1.199	1.096	1.055	1.030	1.022	1.014	1.012	1.007	1.007	1.003					
2011	1.487	1.180	1.092	1.046	1.029	1.022	1.013	1.008	1.010	1.005						
2012	1.471	1.174	1.083	1.049	1.029	1.021	1.016	1.010	1.005							
2013	1.453	1.161	1.076	1.041	1.027	1.014	1.010	1.005								
2014	1.464	1.174	1.080	1.043	1.020	1.012	1.009									
2015	1.465	1.150	1.071	1.033	1.024	1.009										
2016	1.437	1.145	1.069	1.030	1.020											
2017	1.429	1.148	1.056	1.033												
2018	1.413	1.129	1.057													
2019	1.406	1.142														
2020	1.406															
Selected (a)	1.406	1.142	1.057	1.033	1.020	1.009	1.009	1.005	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.002
Cumulative	1.920	1.366	1.196	1.132	1.095	1.074	1.064	1.055	1.050	1.041	1.034	1.028	1.024	1.021	1.017	1.015

(a) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and six-year average for the subsequent age-to-age factors.

Exhibit 2.1.1

Incurred Indemnity Loss Development Factors (Continued)

	Age-to-Age (in months)																			
Accident Year	222/210	234/222	246/234	258/246	270/258	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Inc (b)
1983									0.999	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	
1984								1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.000	
1985							1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	
1986						1.000	1.001	1.000	1.002	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.001	1.001	1.000		
1987					1.000	1.001	1.000	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000			
1988				1.000	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000				
1989			1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000					
1990		1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000						
1991	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.001							
1992	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001								
1993	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.000									
1994	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.002	1.000	1.001										
1995	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.001											
1996	1.002	1.000	1.001	1.001	1.000	1.001	1.002	1.000	1.001												
1997	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000													
1998	1.001	1.002	1.001	1.001	1.001	1.001	1.001														
1999	1.000	1.000	1.002	1.001	1.000	1.000															
2000	1.002	1.001	1.001	1.000	1.000																
2001	1.001	1.002	1.000	1.000																	
2002	1.002	1.002	1.001																		
2003	1.001	1.002																			
2004	1.001																				
Selected (a)	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.001	1.000	
Cumulative	1.013	1.012	1.010	1.010	1.009	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.002

(b) The ULT/450Inc tail factor was calculated based on an inverse power curve fit to a six-year average of the 114-to-126 through 342-to-354 factors, excluding the 2016, 2017, and 2018 evaluations, and extrapolated to 80 development years.

Exhibit 2.1.2

Incurred Medical Loss Development Factors

	Age-to-Age (in months) (b)															
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198
1996												1.020	1.015	1.017	1.008	1.006
1997											1.018	1.019	1.010	1.008	1.006	1.003
1998										1.019	1.020	1.010	1.010	1.012	1.008	1.008
1999									1.025	1.018	1.016	1.011	1.011	1.010	1.002	1.000
2000								1.022	1.022	1.019	1.018	1.014	1.010	1.003	0.996	0.996
2001							1.041	1.028	1.032	1.019	1.015	1.019	1.002	0.998	0.997	0.997
2002						1.037	1.034	1.026	1.026	1.018	1.010	1.006	0.997	0.999	1.001	0.998
2003					1.050	1.043	1.038	1.033	1.024	1.016	1.006	0.999	1.001	0.999	1.002	1.004
2004				1.071	1.060	1.052	1.036	1.029	1.024	1.006	1.003	0.998	0.999	0.999	1.001	0.999
2005			1.076	1.083	1.065	1.053	1.038	1.026	1.014	1.007	1.000	1.003	0.998	1.002	0.998	0.997
2006		1.141	1.092	1.073	1.055	1.050	1.030	1.014	1.004	1.003	1.004	1.001	1.002	1.000	0.999	
2007	1.293	1.150	1.101	1.074	1.063	1.036	1.025	1.011	1.006	1.003	1.004	1.001	0.997	0.998		
2008	1.294	1.164	1.106	1.077	1.051	1.031	1.017	1.006	1.006	1.004	1.002	0.997	1.000			
2009	1.322	1.170	1.117	1.072	1.042	1.023	1.009	1.007	1.003	1.009	1.002	1.001				
2010	1.347	1.184	1.096	1.058	1.035	1.017	1.011	1.011	1.005	1.001	1.001					
2011	1.340	1.157	1.090	1.049	1.023	1.015	1.008	1.004	1.004	1.003						
2012	1.282	1.127	1.071	1.044	1.021	1.015	1.011	1.005	1.000							
2013	1.257	1.107	1.061	1.026	1.019	1.009	1.004	1.003								
2014	1.240	1.110	1.050	1.033	1.018	1.008	1.007									
2015	1.247	1.096	1.041	1.024	1.012	1.003										
2016	1.213	1.069	1.044	1.021	1.014											
2017	1.192	1.084	1.030	1.026												
2018	1.185	1.072	1.039													
2019	1.195	1.084														
2020	1.236															
Selected (a)	1.236	1.084	1.039	1.026	1.014	1.003	1.007	1.003	1.004	1.004	1.002	1.000	1.000	1.000	1.000	0.999
Cumulative	1.465	1.186	1.094	1.053	1.026	1.012	1.009	1.002	0.999	0.995	0.991	0.989	0.989	0.989	0.990	0.990

(a) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and six-year average for the subsequent age-to-age factors.
(b) Incurred medical loss development factors include the paid cost of medical cost containment programs for accident years 2011 and prior.

Exhibit 2.2.1

Incurred Medical Loss Development Factors (Continued)

	Age-to-Age (in months)																				
Accident Year	222/210	234/222	246/234	258/246	270/258	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Inc (c)
1983									1.005	1.003	1.004	1.004	1.002	1.004	1.000	1.000	0.997	1.000	1.004	0.996	
1984								1.001	1.001	1.004	1.001	1.002	1.003	0.997	1.000	1.001	1.000	1.000	1.000	1.000	
1985							1.004	1.002	1.003	1.005	1.003	1.004	0.999	1.000	0.999	0.999	1.001	1.000	1.001	1.000	
1986						1.003	1.006	1.007	1.005	1.004	1.004	1.001	1.000	0.998	1.009	0.999	0.993	1.001	1.002		
1987					1.004	1.010	1.001	1.004	1.003	1.004	1.001	1.001	1.000	1.001	1.003	1.003	0.998	1.000			
1988				1.004	1.005	1.003	1.005	1.003	1.003	1.003	1.001	0.999	0.998	1.000	1.002	0.999	1.000				
1989			1.006	1.006	1.006	1.006	1.005	1.000	1.002	0.998	0.999	0.999	1.000	1.002	0.999	1.000					
1990		1.005	1.007	1.005	1.003	1.003	0.999	1.000	1.001	1.000	0.998	0.999	0.999	1.000	0.999						
1991	1.007	1.005	1.004	1.002	1.004	1.001	1.002	1.001	0.999	0.999	0.999	1.001	1.001	1.000							
1992	1.007	0.997	1.007	1.004	1.004	1.002	0.999	0.999	1.002	0.997	1.001	1.000	0.999								
1993	1.004	1.013	1.011	1.002	1.000	0.998	0.996	0.999	0.999	1.000	0.997	0.998									
1994	1.012	1.005	1.006	1.001	1.003	0.993	0.999	0.998	1.002	0.998	0.998										
1995	1.002	1.007	1.002	0.999	0.999	0.997	0.999	1.003	1.000	1.000											
1996	1.008	1.001	0.998	1.002	0.996	0.999	1.000	0.999	0.999												
1997	0.998	0.994	0.998	0.998	1.000	0.999	0.995	1.000													
1998	1.000	0.997	0.999	1.004	1.001	0.998	0.999														
1999	0.996	1.000	0.998	1.002	0.998	0.999															
2000	0.998	0.999	1.001	0.997	0.999																
2001	1.004	0.998	0.999	0.998																	
2002	1.001	1.000	0.998																		
2003	1.000	0.999																			
2004	1.000																				
Selected (a)	1.000	0.999	0.999	1.000	0.999	0.998	0.998	1.000	1.000	0.999	0.999	0.999	1.000	1.000	1.002	1.000	0.998	1.000	1.002	0.999	
Cumulative	0.992	0.992	0.993	0.994	0.994	0.995	0.998	1.000	1.000	1.000	1.001	1.002	1.003	1.003	1.003	1.001	1.001	1.003	1.003	1.001	1.002

(c) The ULT/450Inc tail factor was calculated based on an inverse power curve fit to a six-year average of the 114-to-126 through 342-to-354 factors, excluding the 2016, 2017, and 2018 evaluations, and extrapolated to 80 development years.

Exhibit 2.2.2

Paid Indemnity Loss Development Factors

	Age-to-Age (in months)															
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198
1996												1.008	1.007	1.004	1.005	1.004
1997											1.010	1.007	1.007	1.006	1.005	1.004
1998										1.014	1.009	1.009	1.008	1.007	1.005	1.006
1999									1.017	1.012	1.010	1.008	1.008	1.006	1.005	1.004
2000								1.021	1.014	1.011	1.010	1.008	1.008	1.006	1.004	1.004
2001							1.028	1.020	1.016	1.013	1.012	1.009	1.008	1.006	1.006	1.005
2002						1.039	1.025	1.018	1.017	1.014	1.009	1.009	1.006	1.006	1.004	1.005
2003					1.056	1.035	1.028	1.025	1.022	1.018	1.014	1.009	1.009	1.007	1.006	1.007
2004				1.090	1.060	1.044	1.040	1.032	1.023	1.017	1.013	1.011	1.008	1.009	1.008	1.006
2005			1.167	1.095	1.068	1.054	1.047	1.033	1.023	1.018	1.014	1.011	1.011	1.009	1.008	1.005
2006		1.337	1.171	1.110	1.077	1.059	1.042	1.027	1.024	1.019	1.014	1.010	1.009	1.009	1.005	
2007	1.909	1.351	1.182	1.114	1.076	1.056	1.038	1.031	1.024	1.016	1.015	1.013	1.009	1.007		
2008	1.933	1.386	1.200	1.118	1.072	1.049	1.035	1.024	1.020	1.017	1.011	1.010	1.009			
2009	2.012	1.402	1.207	1.118	1.075	1.050	1.037	1.027	1.021	1.014	1.012	1.012				
2010	2.020	1.414	1.201	1.114	1.073	1.047	1.033	1.023	1.018	1.013	1.012					
2011	2.035	1.394	1.190	1.113	1.069	1.048	1.034	1.020	1.017	1.012						
2012	2.019	1.387	1.186	1.108	1.067	1.042	1.027	1.020	1.015							
2013	2.013	1.389	1.182	1.095	1.056	1.034	1.024	1.017								
2014	2.066	1.396	1.176	1.095	1.052	1.031	1.023									
2015	2.056	1.372	1.166	1.082	1.049	1.033										
2016	1.999	1.359	1.148	1.079	1.051											
2017	1.990	1.338	1.149	1.082												
2018	1.934	1.337	1.152													
2019	1.950	1.349														
2020	1.907															
Selected (a)	1.907	1.349	1.152	1.082	1.051	1.033	1.023	1.017	1.017	1.013	1.012	1.012	1.009	1.008	1.007	1.006
Cumulative	4.110	2.155	1.598	1.387	1.282	1.220	1.181	1.154	1.135	1.116	1.102	1.089	1.077	1.067	1.058	1.051

(a) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and three-year average for the subsequent age-to-age factors.

Exhibit 2.3.1

Paid Indemnity Loss Development Factors (Continued)

	Age-to-Age (in months)																			
Accident Year	222/210	234/222	246/234	258/246	270/258	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Pd (b)
1983									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	
1984								1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.001	1.001	
1985							1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
1986						1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001		
1987					1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000			
1988				1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001				
1989			1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000					
1990		1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001						
1991	1.002	1.001	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
1992	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001								
1993	1.003	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000									
1994	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.002	1.001										
1995	1.004	1.004	1.002	1.002	1.003	1.002	1.002	1.003	1.002	1.002											
1996	1.004	1.004	1.004	1.003	1.002	1.003	1.002	1.003	1.002												
1997	1.004	1.003	1.002	1.002	1.003	1.003	1.003	1.002													
1998	1.005	1.004	1.003	1.004	1.002	1.003	1.002														
1999	1.004	1.003	1.003	1.003	1.002	1.002															
2000	1.004	1.003	1.003	1.003	1.002																
2001	1.005	1.004	1.004	1.002																	
2002	1.004	1.004	1.003																		
2003	1.007	1.003																			
2004	1.003																				
Selected (a)	1.005	1.004	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	
Cumulative	1.045	1.040	1.036	1.032	1.030	1.028	1.025	1.023	1.020	1.018	1.016	1.015	1.015	1.014	1.013	1.012	1.011	1.010	1.010	1.010	1.009

(b) The ULT/450Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 114-to-126 through 342-to-354 factors and extrapolated to 80 development years.

Exhibit 2.3.2

Paid Medical Loss Development Factors

Unadjusted (a)	Age-to-Age (in months)															
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198
1996												1.022	1.020	1.015	1.014	1.014
1997											1.024	1.021	1.017	1.016	1.012	1.014
1998										1.031	1.024	1.020	1.018	1.017	1.016	1.016
1999									1.033	1.028	1.027	1.018	1.016	1.017	1.017	1.014
2000								1.034	1.028	1.024	1.022	1.019	1.021	1.015	1.012	1.010
2001							1.042	1.036	1.032	1.025	1.022	1.025	1.018	1.015	1.012	1.010
2002						1.049	1.040	1.031	1.026	1.024	1.020	1.020	1.014	1.012	1.009	1.010
2003					1.065	1.053	1.043	1.031	1.029	1.031	1.023	1.017	1.015	1.012	1.010	1.012
2004				1.108	1.079	1.064	1.044	1.038	1.037	1.029	1.020	1.016	1.013	1.012	1.010	1.009
2005			1.171	1.112	1.084	1.058	1.053	1.046	1.036	1.026	1.020	1.016	1.014	1.013	1.010	1.007
2006		1.291	1.172	1.116	1.078	1.061	1.053	1.038	1.030	1.022	1.017	1.014	1.012	1.012	1.007	
2007	1.618	1.300	1.177	1.112	1.085	1.069	1.047	1.036	1.025	1.021	1.018	1.014	1.010	1.008		
2008	1.616	1.308	1.183	1.124	1.088	1.060	1.045	1.029	1.023	1.018	1.014	1.011	1.009			
2009	1.648	1.328	1.199	1.135	1.083	1.055	1.038	1.028	1.021	1.016	1.013	1.012				
2010	1.678	1.353	1.202	1.119	1.080	1.054	1.035	1.026	1.023	1.013	1.011					
2011	1.699	1.340	1.190	1.121	1.071	1.050	1.034	1.021	1.017	1.012						
2012	1.712	1.339	1.183	1.114	1.067	1.045	1.032	1.021	1.017							
2013	1.707	1.324	1.180	1.097	1.060	1.038	1.023	1.019								
2014	1.701	1.322	1.164	1.091	1.059	1.036	1.026									
2015	1.691	1.300	1.153	1.082	1.052	1.035										
2016	1.635	1.277	1.140	1.078	1.057											
2017	1.605	1.258	1.136	1.080												
2018	1.608	1.268	1.145													
2019	1.632	1.301														
2020	1.689															

Adjusted (b)	Age-to-Age (in months)															
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198
2003																1.013
2004															1.011	1.010
2005														1.014	1.011	1.008
2006													1.013	1.013	1.008	
2007												1.015	1.011	1.009		
2008											1.015	1.012	1.009			
2009										1.017	1.014	1.014				
2010									1.024	1.014	1.012					
2011								1.023	1.018	1.013						
2012							1.033	1.022	1.018							
2013						1.040	1.024	1.020								
2014					1.061	1.037	1.026									
2015				1.084	1.053	1.034										
2016			1.143	1.079	1.055											
2017		1.263	1.136	1.078												
2018	1.619	1.270	1.139													
2019	1.636	1.291														
2020	1.675															
Selected (c)	1.675	1.291	1.139	1.078	1.055	1.034	1.026	1.020	1.020	1.015	1.014	1.014	1.011	1.012	1.010	1.010
Cumulative Unadjusted for Impact of SB 1160	3.973	2.372	1.837	1.613	1.496	1.418	1.372	1.337	1.311	1.285	1.266	1.249	1.233	1.219	1.205	1.193
Cumulative Adjusted for Impact of SB 1160(d)	3.913	2.336	1.809	1.589	1.474	1.411	---	---	---	---	---	---	---	---	---	---

(a) Paid medical loss development factors include the paid cost of medical cost containment programs for accident years 2011 and prior.
(b) These factors are adjusted for the impact of pharmaceutical cost reductions through 2018 and the 2021 changes to the Official Medical Fee Schedule and Medical-Legal Fee Schedule in order to bring the historical payments to the current pharmaceutical and medical service cost level.
(c) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and three-year average for the subsequent age-to-age factors.
(d) The cumulative factors for 66 and 78 months are adjusted by -1.5% and -0.5%, respectively, for the impact of the SB 1160 reductions in future lien filings.

Exhibit 2.4.1

Paid Medical Loss Development Factors (Continued)

Unadjusted (a)	Age-to-Age (in months)																				
Accident Year	222/210	234/222	246/234	258/246	270/258	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Pd (e)
1983									1.004	1.005	1.004	1.004	1.003	1.004	1.004	1.002	1.004	1.003	1.002	1.003	
1984								1.003	1.003	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.002	1.002	1.001	
1985							1.004	1.004	1.003	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002	1.002	1.002	1.001	
1986						1.005	1.005	1.005	1.005	1.005	1.005	1.006	1.004	1.005	1.005	1.003	1.002	1.003	1.002		
1987					1.005	1.005	1.005	1.005	1.004	1.006	1.004	1.003	1.003	1.002	1.003	1.002	1.003	1.002			
1988				1.005	1.005	1.005	1.005	1.005	1.004	1.003	1.003	1.003	1.004	1.003	1.002	1.003	1.002				
1989			1.005	1.005	1.006	1.008	1.006	1.005	1.006	1.003	1.003	1.004	1.002	1.004	1.002	1.002					
1990		1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.003	1.002	1.003	1.003	1.002	1.003	1.002						
1991	1.007	1.006	1.005	1.006	1.005	1.006	1.005	1.003	1.003	1.003	1.004	1.003	1.003	1.002							
1992	1.008	1.002	1.006	1.007	1.006	1.006	1.005	1.004	1.005	1.006	1.003	1.002	1.003								
1993	1.012	1.010	1.010	1.012	1.010	1.008	1.005	1.006	1.007	1.004	1.003	1.002									
1994	1.010	1.010	1.011	1.011	1.007	1.008	1.005	1.004	1.004	1.005	1.003										
1995	1.014	1.015	1.012	1.010	1.013	1.007	1.007	1.008	1.005	1.004											
1996	1.013	1.013	1.010	1.007	1.008	1.009	1.006	1.005	1.006												
1997	1.014	1.008	1.006	1.006	1.008	1.006	1.006	1.004													
1998	1.012	1.009	1.007	1.010	1.006	1.007	1.006														
1999	1.011	1.009	1.009	1.007	1.005	1.005															
2000	1.008	1.007	1.006	1.006	1.004																
2001	1.010	1.009	1.008	1.004																	
2002	1.008	1.007	1.005																		
2003	1.009	1.006																			
2004	1.006																				

Adjusted (b)	Age-to-Age (in months)																				
Accident Year	222/210	234/222	246/234	258/246	270/258	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Pd (e)
1983																				1.003	
1984																			1.002	1.001	
1985																		1.002	1.002	1.002	
1986																	1.003	1.003	1.002		
1987																1.003	1.003	1.003			
1988															1.002	1.003	1.003				
1989														1.005	1.003	1.002					
1990													1.002	1.003	1.003						
1991												1.004	1.003	1.003							
1992											1.004	1.002	1.003								
1993										1.004	1.003	1.002									
1994									1.005	1.005	1.004										
1995								1.009	1.006	1.005											
1996							1.007	1.006	1.006												
1997						1.007	1.006	1.004													
1998					1.006	1.008	1.006														
1999				1.007	1.006	1.005															
2000			1.007	1.007	1.004																
2001		1.010	1.009	1.005																	
2002	1.009	1.008	1.006																		
2003	1.010	1.006																			
2004	1.007																				
Selected (c)	1.009	1.008	1.007	1.006	1.005	1.007	1.006	1.006	1.006	1.005	1.004	1.003	1.003	1.004	1.003	1.003	1.003	1.003	1.002	1.002	
Cumulative	1.181	1.170	1.161	1.153	1.145	1.139	1.132	1.125	1.118	1.111	1.106	1.102	1.099	1.096	1.092	1.089	1.086	1.083	1.080	1.078	1.076

(e) The ULT/450Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 114-to-126 through 342-to-354 adjusted factors and extrapolated to 80 development years.

Exhibit 2.4.2

Selected Indemnity Development Factors - Paid to Ultimate

	Age-to-Age (in months)																				
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198	222/210	234/222	246/234	258/246	270/258
1995													1.007	1.005	1.003	1.005	1.004	1.004	1.002	1.002	1.003
1996												1.008	1.007	1.004	1.005	1.004	1.004	1.004	1.004	1.003	1.002
1997											1.010	1.007	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.003
1998										1.014	1.009	1.009	1.008	1.007	1.005	1.006	1.005	1.004	1.003	1.004	1.002
1999									1.017	1.012	1.010	1.008	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.002
2000								1.021	1.014	1.011	1.010	1.008	1.008	1.006	1.004	1.004	1.004	1.003	1.003	1.003	1.002
2001							1.028	1.020	1.016	1.013	1.012	1.009	1.008	1.006	1.006	1.005	1.005	1.004	1.004	1.002	
2002						1.039	1.025	1.018	1.017	1.014	1.009	1.009	1.006	1.006	1.004	1.005	1.004	1.004	1.003		
2003					1.056	1.035	1.028	1.025	1.022	1.018	1.014	1.009	1.009	1.007	1.006	1.007	1.007	1.003			
2004				1.090	1.060	1.044	1.040	1.032	1.023	1.017	1.013	1.011	1.008	1.009	1.008	1.006	1.003				
2005			1.167	1.095	1.068	1.054	1.047	1.033	1.023	1.018	1.014	1.011	1.011	1.009	1.008	1.005					
2006		1.337	1.171	1.110	1.077	1.059	1.042	1.027	1.024	1.019	1.014	1.010	1.009	1.009	1.005						
2007	1.909	1.351	1.182	1.114	1.076	1.056	1.038	1.031	1.024	1.016	1.015	1.013	1.009	1.007							
2008	1.933	1.386	1.200	1.118	1.072	1.049	1.035	1.024	1.020	1.017	1.011	1.010	1.009								
2009	2.012	1.402	1.207	1.118	1.075	1.050	1.037	1.027	1.021	1.014	1.012	1.012									
2010	2.020	1.414	1.201	1.114	1.073	1.047	1.033	1.023	1.018	1.013	1.012										
2011	2.035	1.394	1.190	1.113	1.069	1.048	1.034	1.020	1.017	1.012											
2012	2.019	1.387	1.186	1.108	1.067	1.042	1.027	1.020	1.015												
2013	2.013	1.389	1.182	1.095	1.056	1.034	1.024	1.017													
2014	2.066	1.396	1.176	1.095	1.052	1.031	1.023														
2015	2.056	1.372	1.166	1.082	1.049	1.033															
2016	1.999	1.359	1.148	1.079	1.051																
2017	1.990	1.338	1.149	1.082																	
2018	1.934	1.337	1.152																		
2019	1.950	1.349																			
2020	1.907																				
Selected (a)	1.878(b)	1.360(b)	1.172(b)	1.090(b)	1.051(b)	1.033	1.023	1.017	1.017	1.013	1.012	1.012	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.002
Cumulative	4.159	2.214	1.628	1.389	1.275	1.213	1.174	1.147	1.128	1.110	1.095	1.083	1.070	1.061	1.052	1.045	1.038	1.034	1.030	1.026	1.024

(a) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and three-year averages for the subsequent paid age-to-age factors.
(b) Based on calculations shown on Exhibits 2.5.3 to 2.5.8. Each of these selections is calculated as the latest year paid indemnity age-to-age factor multiplied by an adjustment for changes in claim settlement rates.

Exhibit 2.5.1

Selected Indemnity Development Factors - Paid to Ultimate (Continued)

	Age-to-Age (in months)															
Accident Year	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Pd (d)
1983				1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	
1984			1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.001	1.001	
1985		1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	
1986	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001		
1987	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000			
1988	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001				
1989	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000					
1990	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001						
1991	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
1992	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001								
1993	1.001	1.001	1.001	1.001	1.001	1.001	1.000									
1994	1.002	1.002	1.001	1.001	1.002	1.001										
1995	1.002	1.002	1.003	1.002	1.002											
1996	1.003	1.002	1.003	1.002												
1997	1.003	1.003	1.002													
1998	1.003	1.002														
1999	1.002															
Unadjusted (a)	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.009
Selected (c)	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.006
Cumulative	1.022	1.019	1.017	1.015	1.013	1.012	1.011	1.011	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006

(c) Adjusted for the impact of changes in claim settlement rates on later period development for 294 months and later. See Exhibits 2.5.9 through 2.5.12.
(d) The ULT/450Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 114-to-126 through 342-to-354 factors and extrapolated to 80 development years.

Exhibit 2.5.2

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

A. Total Reported Indemnity Claim Counts

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						133,844
2014					139,792	139,960
2015				144,472	144,908	145,123
2016			147,394	148,030	148,339	148,449
2017		146,039	147,920	148,564	148,835	
2018	141,629	149,422	151,045	151,467		
2019	143,666	152,034	153,977			
2020	125,774	132,851				
2021	138,800					

B. Development of Total Reported Indemnity Claim Counts

Accident	Age-to-Age Development (in months):					
Year	18-30	30-42	42-54	54-66	66-78	78-Ult
2014					1.001	
2015				1.003	1.001	
2016			1.004	1.002	1.001	
2017		1.013	1.004	1.002		
2018	1.055	1.011	1.003			
2019	1.058	1.013				
2020	1.056					
Latest Year	1.056	1.013	1.003	1.002	1.001	
Cumulative	1.080	1.022	1.009	1.006	1.005	1.004

Acc. Year	2021	2020	2019	2018	2017	2016
Ult. Claim Counts	149,859	135,795	155,403	152,444	149,522	149,024

C. Closed Indemnity Claim Counts

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						122,665
2014					123,981	129,180
2015				122,287	130,156	134,458
2016			114,273	126,833	133,724	137,989
2017		95,452	115,949	127,374	134,101	
2018	64,566	96,398	116,073	128,557		
2019	64,138	94,226	115,698			
2020	55,079	81,414				
2021	64,410					

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						91.1%
2014					88.2%	91.9%
2015				83.9%	89.3%	92.3%
2016			76.7%	85.1%	89.7%	92.6%
2017		63.8%	77.5%	85.2%	89.7%	
2018	42.4%	63.2%	76.1%	84.3%		
2019	41.3%	60.6%	74.5%			
2020	40.6%	60.0%				
2021	43.0%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						124,643
2014					126,022	130,110
2015				122,857	130,659	134,897
2016			110,949	125,673	133,654	137,989
2017		89,644	111,320	126,093	134,101	
2018	65,521	91,395	113,495	128,557		
2019	66,793	93,170	115,698			
2020	58,365	81,414				
2021	64,410					

F. Average Paid Indemnity per Closed Claim

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						17,694
2014					17,231	18,532
2015				15,869	17,636	18,783
2016			12,955	15,532	17,192	18,362
2017		8,976	12,825	15,452	17,199	
2018	4,632	9,270	13,175	15,813		
2019	4,728	9,293	13,532			
2020	5,187	10,046				
2021	4,860					

(a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
(b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

G. Adjusted Average Paid Indemnity per Closed Claim (c)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						18,206
2014					17,731	18,798
2015				15,991	17,767	18,909
2016			12,250	15,274	17,175	18,362
2017		7,884	11,833	15,133	17,199	
2018	4,730	8,313	12,582	15,813		
2019	5,018	9,075	13,532			
2020	5,634	10,046				
2021	4,860					
2022						

H. Adjusted Paid Indemnity on Closed Claims (in $000) (d)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						2,269,200
2014					2,234,463	2,445,762
2015				1,964,638	2,321,360	2,550,836
2016			1,359,072	1,919,544	2,295,449	2,533,710
2017		706,774	1,317,195	1,908,145	2,306,372	
2018	309,894	759,741	1,427,973	2,032,811		
2019	335,183	845,501	1,565,638			
2020	328,806	817,916				
2021	313,041					

I. Paid Indemnity on Open Claims (in $000)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						436,015
2014					551,771	434,732
2015				670,152	529,465	438,794
2016			795,371	642,826	520,739	428,724
2017		854,583	802,952	664,008	541,645	
2018	624,506	892,908	859,791	718,136		
2019	665,487	1,013,529	982,825			
2020	627,995	923,707				
2021	718,829					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.

(d) Each amount is the product of the adjusted closed indemnity claim counts (Item E) and the adjusted average paid indemnity per closed claim (Item G), and divided by $1,000.

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

J. Average Paid Indemnity per Open Claim for Indemnity Claims in Transition (e)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						39,000
2014					34,899	40,328
2015				30,208	35,890	41,145
2016			22,440	30,875	37,066	40,987
2017		12,921	23,651	32,291	36,762	
2018	8,104	13,506	23,576	31,346		
2019	8,368	13,947	25,675			
2020	8,883	17,958				
2021	9,663					

K. Changes in Paid Indemnity on Open Claims Resulting from the Impact of Changes in Claim Settlement Rates (in $000) (f)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						-77,142
2014					-71,229	-37,505
2015				-17,219	-18,053	-18,063
2016			74,591	35,815	2,595	
2017		75,057	109,481	41,364		
2018	-7,739	67,559	60,801			
2019	-22,217	14,728				
2020	-29,190					

L. Adjusted Paid Indemnity on Open Claims (in $000) (g)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						358,873
2014					480,541	397,226
2015				652,933	511,412	420,731
2016			869,962	678,641	523,334	428,724
2017		929,640	912,432	705,373	541,645	
2018	616,766	960,467	920,592	718,136		
2019	643,270	1,028,257	982,825			
2020	598,805	923,707				
2021	718,829					

(e) Each amount is equal to the product of [the average monthly indemnity payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly indemnity payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly indemnity payment per open indemnity claim at the same evaluation is used.

(f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by the corresponding [average paid indemnity per open claim for indemnity claims in transition (Item J)].

(g) Each amount is the sum of [paid indemnity on open claims (Item I)] and the corresponding [incremental changes in paid indemnity on open claims resulting from the impact of changes in claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

M. Adjusted Total Paid Indemnity (in $000) (h)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						2,628,073
2014					2,715,004	2,842,988
2015				2,617,571	2,832,772	2,971,567
2016			2,229,034	2,598,186	2,818,783	2,962,435
2017		1,636,414	2,229,628	2,613,518	2,848,017	
2018	926,660	1,720,209	2,348,565	2,750,947		
2019	978,453	1,873,758	2,548,463			
2020	927,611	1,741,623				
2021	1,031,871					

N. Paid Indemnity Loss Development Factors Based on Adjusted Total Paid Indemnity

Accident	Evaluated as of (in months)				
Year	18-30	30-42	42-54	54-66	66-78
2013					
2014					1.047
2015				1.082	1.049
2016			1.166	1.085	1.051
2017		1.363	1.172	1.090	
2018	1.856	1.365	1.171		
2019	1.915	1.360			
2020	1.878				
Latest Year	1.878	1.360	1.171	1.090	1.051
3-Year Average	1.883	1.363	1.170	1.086	1.049

O. Paid Indemnity Loss Development Factors (i)

Accident	Evaluated as of (in months)				
Year	18-30	30-42	42-54	54-66	66-78
2014					1.052
2015				1.082	1.049
2016			1.148	1.079	1.051
2017		1.338	1.149	1.082	
2018	1.934	1.337	1.151		
2019	1.950	1.349			
2020	1.906				

(h) Each amount is the sum of the adjusted paid indemnity on closed claims (Item H) and the adjusted paid indemnity on open claims (Item L).
(i) Development factors are based on paid indemnity losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item N.

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Paid Indemnity Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

P. Impact of Adjustment for Changes in Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months) 18-30	30-42	42-54	54-66	66-78
2014					-0.49%
2015				0.02%	-0.04%
2016			1.53%	0.53%	0.03%
2017		1.82%	1.98%	0.71%	
2018	-4.03%	2.10%	1.72%		
2019	-1.80%	0.82%			
2020	-1.50%				

Q. Paid Indemnity Loss Development Factors Adjusted for Changes in Indemnity Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months) 18-30	30-42	42-54	54-66	66-78
2014					1.047
2015				1.082	1.049
2016			1.166	1.085	1.051
2017		1.362	1.172	1.090	
2018	1.856	1.365	1.172		
2019	1.915	1.360			
2020	1.878				
Latest Year	1.878	1.360	1.172	1.090	1.051
2-Year Average	1.897	1.363	1.172	1.087	1.050
3-Year Average	1.883	1.362	1.170	1.086	1.049

(j) Each factor represents the change in age-to-age development factors from Item O to those in Item N.
(k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item P)] and [the paid indemnity age-to-age development factor from Exhibit 2.5.1].

Source: Accident year experience of insurers with available claim count data, excluding COVID-19 claims.

Exhibit 2.5.9

Paid Loss Development Factors
Adjusted for the Impact of Claim Settlement Rate
Changes on Later Period Development

1. Reported Closed Indemnity Claim Counts

Accident	Evaluated as of (in months)									
Year	294	306	318	330	342	354	366	378	390	402
1989							210,898	210,965	211,017	211,068
1990						230,847	230,935	231,002	231,070	
1991					231,280	231,359	231,442	231,505		
1992				182,139	182,210	182,294	182,340			
1993			142,660	142,737	142,806	142,881				
1994		129,947	130,021	130,123	130,204					
1995	120,765	120,864	120,968	121,063						
1996	115,199	115,309	115,411							
1997	121,544	121,651								
1998	131,863									
1999										

Accident Year	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989
2. Ult. Claim Counts (a)	133,037	122,569	116,126	121,693	130,720	143,310	182,774	231,952	231,386	211,417

3. Ultimate Indemnity Claim Settlement Ratio (b)

Accident	Evaluated as of (in months)									
Year	294	306	318	330	342	354	366	378	390	402
1989							99.8%	99.8%	99.8%	99.8%
1990						99.8%	99.8%	99.8%	99.9%	
1991					99.7%	99.7%	99.8%	99.8%		
1992				99.7%	99.7%	99.7%	99.8%			
1993			99.5%	99.6%	99.6%	99.7%				
1994		99.4%	99.5%	99.5%	99.6%					
1995	99.2%	99.3%	99.4%	99.5%						
1996	99.2%	99.3%	99.4%							
1997	99.2%	99.3%								
1998	99.1%									

(a) Based on the latest year age-to-age development in indemnity claim counts. See Exhibit 2.5.3.
(b) Ratio of closed indemnity claim counts (Item 1) to the estimated ultimate indemnity claim counts (Item 2) for that accident year.

Source: Accident year experience of insurers with available claim count data

Exhibit 2.5.10

Paid Loss Development Factors
Adjusted for the Impact of Claim Settlement Rate
Changes on Later Period Development

4. Ratio of Incremental Closed Indemnity Claims to Estimated Prior Open Indemnity Claims (c)

Accident	Evaluated as of (in months)									
Year	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402
1989								12.9%	11.5%	---
1990							16.3%	14.9%	17.7%	
1991						11.8%	14.0%	12.4%		
1992					11.2%	14.9%	9.6%			
1993				11.8%	12.0%	14.9%				
1994			9.6%	14.6%	13.6%					
1995		10.7%	12.5%	13.1%						
1996	11.6%	11.9%	12.5%							
1997	11.8%	10.4%								
1998	10.1%									
1999										
3-Year Average	11.2%	11.0%	11.5%	13.2%	12.3%	13.8%	13.3%	13.4%	14.6%	
Share of Open on Prior (d)	88.8%	89.0%	88.5%	86.8%	87.7%	86.2%	86.7%	86.6%	85.4%	

5. Projected Open + IBNR Indemnity Claim Counts (e)

Accident	Evaluated as of (in months)								
Year	294	306	318	330	342	354	366	378	390
1989									
1990									*316*
1991								*447*	331
1992							*434*	326	376
1993						*429*	321	372	322
1994					*516*	390	444	385	334
1995				*630*	480	553	476	413	358
1996			*715*	549	620	544	469	407	352
1997		*918*	723	812	705	619	533	462	400
1998	*1,174*	929	1,045	925	803	705	607	526	456
1999	1,003	1,144	1,018	901	782	686	591	513	444
…									
2020	489	434	386	342	297	260	224	194	168
2021	507	451	401	355	308	270	233	202	175

(c) Equal to [the difference in ultimate indemnity claim settlement ratios from the prior evaluation (Item 3)] divided by [1.0 less the ultimate indemnity claim settlement ratio from the prior evaluation].
(d) Equal to 1.0 minus the selected ratio of incremental closed indemnity claims to prior open indemnity claims from Item 4.
(e) The italicized diagonal is equal to the Ultimate Indemnity Claim Counts (Item 2) less the Reported Closed Indemnity Claim Counts (Item 1) as of the latest evaluation. The remaining figures are projected based on the italicized diagonal and the Share of Open on Prior from Item 4.

Source: Accident year experience of insurers with available claim count data

Paid Loss Development Factors
Adjusted for the Impact of Claim Settlement Rate
Changes on Later Period Development

6. Ratio of Projected Open Claim Counts to Ultimate Claim Counts (f)

Accident	Evaluated as of (in months)								
Year	294	306	318	330	342	354	366	378	390
1989								*0.2%*	*0.2%*
1990							*0.2%*	*0.2%*	*0.1%*
1991						*0.3%*	*0.2%*	*0.2%*	0.1%
1992					*0.3%*	*0.3%*	*0.2%*	0.2%	0.2%
1993				*0.4%*	*0.4%*	*0.3%*	0.2%	0.3%	0.2%
1994			*0.5%*	*0.5%*	*0.4%*	0.3%	0.3%	0.3%	0.3%
1995		*0.7%*	*0.6%*	*0.5%*	0.4%	0.5%	0.4%	0.3%	0.3%
1996	*0.8%*	*0.7%*	*0.6%*	0.5%	0.5%	0.5%	0.4%	0.4%	0.3%
1997	*0.8%*	*0.7%*	0.6%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%
1998	*0.9%*	0.7%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%
1999	0.7%	0.8%	0.8%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%
…									
2020	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%
2021	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
3-Year Historical Avg.	*0.8%*	*0.7%*	*0.6%*	*0.5%*	*0.4%*	*0.3%*	*0.2%*	*0.2%*	*0.2%*

7. Ratio of Projected Percent Open to Historical Percent Open (g)

Accident	Evaluated as of (in months)								
Year	294	306	318	330	342	354	366	378	390
1989									
1990									
1991									0.88
1992								0.93	1.26
1993							1.03	1.36	1.38
1994						1.09	1.56	1.54	1.57
1995					1.12	1.67	1.80	1.78	1.80
1996				1.03	1.52	1.72	1.86	1.83	1.86
1997			1.01	1.45	1.64	1.85	2.00	1.98	2.01
1998		0.98	1.35	1.52	1.72	1.94	2.10	2.07	2.10
1999	0.89	1.19	1.30	1.46	1.65	1.87	2.02	1.99	2.02
…									
2020	0.43	0.45	0.49	0.55	0.62	0.70	0.76	0.75	0.76
2021	0.40	0.42	0.46	0.52	0.58	0.66	0.71	0.71	0.72

(f) Equal to the Projected Open + IBNR Indemnity Claim Counts (Item 5) divided by the Ultimate Indemnity Claim Counts (Item 2). The italicized diagonals are based on historical data while the remaining figures are projections.

(g) Equal to the Ratio of Projected Open Claim Counts to Ultimate Claim Counts (Item 6) divided by the three-year historical average.

Source: Accident year experience of insurers with available claim count data

Exhibit 2.5.12

Paid Loss Development Factors
Adjusted for the Impact of Claim Settlement Rate
Changes on Later Period Development

	Age-to-Age Paid Development (in months):								
Age	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402
8. 3-Year Average (h)									
Indemnity	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
Medical	1.006	1.006	1.005	1.004	1.003	1.003	1.004	1.003	1.003
9. Adjustment Ratio (i)									
Accident Year 2020	0.77	0.78	0.80	0.82	0.85	0.88	0.90	0.90	0.90
Accident Year 2021	0.76	0.77	0.78	0.81	0.83	0.86	0.89	0.88	0.89
10. Adjusted Factors (j)									
Indemnity									
Accident Year 2020	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Accident Year 2021	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Medical									
Accident Year 2020	1.005	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002
Accident Year 2021	1.005	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002

(h) Indemnity development factors are from Exhibit 2.3.2. Medical development factors are from Exhibit 2.4.2 and include adjustments for SB 1160 and changes in pharmaceutical costs.

(i) Equal to the Ratio of Projected Percent Open to Historical Percent Open (Item 7) for the given accident year, with the difference from 1.0 adjusted by 40% to reflect the estimated impact of claim settlement rate changes on later period development.

(j) Equal to the [three year average factors (Item 8) - 1.0] multiplied by the Adjustment Ratio (Item 9), and adding 1.0.

Source: Accident year experience of insurers with available claim count data

Selected Medical Development Factors - Paid to Ultimate

Adjusted (a)(b)	Age-to-Age (in months)																				
Accident Year	30/18	42/30	54/42	66/54	78/66	90/78	102/90	114/102	126/114	138/126	150/138	162/150	174/162	186/174	198/186	210/198	222/210	234/222	246/234	258/246	270/258
1998																					1.006
1999																				1.007	1.006
2000																			1.007	1.007	1.004
2001																		1.010	1.009	1.005	
2002																	1.009	1.008	1.006		
2003																1.013	1.010	1.006			
2004															1.011	1.010	1.007				
2005														1.014	1.011	1.008					
2006													1.013	1.013	1.008						
2007												1.015	1.011	1.009							
2008											1.015	1.012	1.009								
2009										1.017	1.014	1.014									
2010									1.024	1.014	1.012										
2011								1.023	1.018	1.013											
2012							1.033	1.022	1.018												
2013						1.040	1.024	1.020													
2014					1.061	1.037	1.026														
2015				1.084	1.053	1.034															
2016			1.143	1.079	1.055																
2017		1.263	1.136	1.078																	
2018	1.619	1.270	1.139																		
2019	1.636	1.291																			
2020	1.675																				
Selected (c)	1.662(d)	1.298(d)	1.153(d)	1.084(d)	1.055(d)	1.034	1.026	1.020	1.020	1.015	1.014	1.014	1.011	1.012	1.010	1.010	1.009	1.008	1.007	1.006	1.005
Cumulative Unadjusted for Impact of SB 1160	3.892	2.342	1.805	1.565	1.444	1.368	1.323	1.290	1.264	1.240	1.222	1.205	1.189	1.176	1.162	1.151	1.139	1.129	1.120	1.112	1.105
Cumulative Adjusted for Impact of SB 1160(e)	3.833	2.306	1.777	1.541	1.422	1.361	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(a) Paid medical loss development factors include the paid cost of medical cost containment programs for accident years 2011 and prior.
(b) These factors are adjusted for the impact of pharmaceutical cost reductions through 2018 and the 2021 changes to the Official Medical Fee Schedule and Medical-Legal Fee Schedule in order to bring the historical payments to the current pharmaceutical and medical service cost level.
(c) Selections are latest year for the 18-to-30 month through 102-to-114 month factors and three-year averages for the subsequent paid age-to-age factors.
(d) Based on calculations shown on Exhibits 2.6.3 to 2.6.8. Each of these selections are calculated as the latest year paid medical age-to-age factor multiplied by an adjustment for changes in claim settlement rates.
(e) The cumulative factors for 66 and 78 months are adjusted by -1.5% and -0.5%, respectively, for the impact of the SB 1160 reductions in future lien filings.

Exhibit 2.6.1

Selected Medical Development Factors - Paid to Ultimate (Continued)

	Age-to-Age (in months)															
Accident Year	282/270	294/282	306/294	318/306	330/318	342/330	354/342	366/354	378/366	390/378	402/390	414/402	426/414	438/426	450/438	ULT/450Pd (g)
1983															1.003	
1984														1.002	1.001	
1985													1.002	1.002	1.002	
1986												1.003	1.003	1.002		
1987											1.003	1.003	1.003			
1988										1.002	1.003	1.003				
1989									1.005	1.003	1.002					
1990								1.002	1.003	1.003						
1991							1.004	1.003	1.003							
1992						1.004	1.002	1.003								
1993					1.004	1.003	1.002									
1994				1.005	1.005	1.004										
1995			1.009	1.006	1.005											
1996		1.007	1.006	1.006												
1997	1.007	1.006	1.004													
1998	1.008	1.006														
1999	1.005															
Unadjusted (c)	1.007	1.006	1.006	1.006	1.005	1.004	1.003	1.003	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.076
Selected (f)	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.003	1.002	1.002	1.002	1.003	1.002	1.001	1.047
Cumulative	1.099	1.092	1.085	1.080	1.075	1.071	1.068	1.066	1.063	1.060	1.057	1.055	1.053	1.050	1.048	1.047

(f) Adjusted for the impact of changes in claim settlement rates on later period development for 294 months and later. See Exhibits 2.5.9 through 2.5.12.
(g) The ULT/450Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 114-to-126 through 342-to-354 factors and extrapolated to 80 development years.

Exhibit 2.6.2

Exhibit 2.6.3

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

A. Total Reported Indemnity Claim Counts

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						133,844
2014					139,792	139,960
2015				144,472	144,908	145,123
2016			147,394	148,030	148,339	148,449
2017		146,039	147,920	148,564	148,835	
2018	141,629	149,422	151,045	151,467		
2019	143,666	152,034	153,977			
2020	125,774	132,851				
2021	138,800					

B. Development of Total Reported Indemnity Claim Counts

Accident	Age-to-Age Development (in months):					
Year	18-30	30-42	42-54	54-66	66-78	78-Ult
2014					1.001	
2015				1.003	1.001	
2016			1.004	1.002	1.001	
2017		1.013	1.004	1.002		
2018	1.055	1.011	1.003			
2019	1.058	1.013				
2020	1.056					
Latest Year	1.056	1.013	1.003	1.002	1.001	
Cumulative	1.080	1.022	1.009	1.006	1.005	1.004

Acc. Year	2021	2020	2019	2018	2017	2016
Ult. Claim Counts	149,859	135,795	155,403	152,444	149,522	149,024

C. Closed Indemnity Claim Counts

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						122,665
2014					123,981	129,180
2015				122,287	130,156	134,458
2016			114,273	126,833	133,724	137,989
2017		95,452	115,949	127,374	134,101	
2018	64,566	96,398	116,073	128,557		
2019	64,138	94,226	115,698			
2020	55,079	81,414				
2021	64,410					

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						91.1%
2014					88.2%	91.9%
2015				83.9%	89.3%	92.3%
2016			76.7%	85.1%	89.7%	92.6%
2017		63.8%	77.5%	85.2%	89.7%	
2018	42.4%	63.2%	76.1%	84.3%		
2019	41.3%	60.6%	74.5%			
2020	40.6%	60.0%				
2021	43.0%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						124,643
2014					126,022	130,110
2015				122,857	130,659	134,897
2016			110,949	125,673	133,654	137,989
2017		89,644	111,320	126,093	134,101	
2018	65,521	91,395	113,495	128,557		
2019	66,793	93,170	115,698			
2020	58,365	81,414				
2021	64,410					

F. Average Paid Medical per Closed Indemnity Claim

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						19,250
2014					17,328	18,834
2015				15,213	16,986	18,233
2016			12,135	14,553	16,229	17,512
2017		8,798	12,121	14,565	16,208	
2018	4,680	8,999	12,700	15,184		
2019	4,712	8,706	12,600			
2020	4,652	9,170				
2021	4,424					

(a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
(b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

G. Adjusted Average Paid Medical per Closed Indemnity Claim (c)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						19,864
2014					17,905	19,112
2015				15,336	17,127	18,370
2016			11,524	14,311	16,211	17,512
2017		7,833	11,275	14,268	16,208	
2018	4,773	8,121	12,140	15,184		
2019	4,974	8,521	12,600			
2020	5,064	9,170				
2021	4,424					

H. Adjusted Paid Medical (in $000) on Closed Indemnity Claims (d)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						2,475,909
2014					2,256,375	2,486,628
2015				1,884,080	2,237,864	2,478,027
2016			1,278,625	1,798,507	2,166,721	2,416,510
2017		702,208	1,255,139	1,799,148	2,173,481	
2018	312,715	742,190	1,377,771	1,951,961		
2019	332,241	793,892	1,457,844			
2020	295,543	746,577				
2021	284,950					

I. Paid Medical on Open Indemnity Claims (in $000)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						519,281
2014					587,756	477,141
2015				695,707	570,007	484,906
2016			805,029	685,677	576,418	496,430
2017		865,252	803,947	687,029	592,277	
2018	725,925	927,027	869,920	764,416		
2019	715,594	982,901	960,869			
2020	658,773	916,715				
2021	715,594					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.
(d) Each amount is equal to the product of [adjusted closed indemnity claim counts (Item E)] and [adjusted average paid medical per closed indemnity claim (Item G)], and divided by $1,000.

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

J. Average Paid Medical per Open Indemnity Claim for Indemnity Claims in Transition (e)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						46,448
2014					37,175	44,263
2015				31,360	38,638	45,469
2016			24,306	32,348	39,440	47,460
2017		17,105	25,146	32,422	40,198	
2018	9,420	17,483	24,875	33,366		
2019	8,998	17,003	25,102			
2020	9,319	17,822				
2021	9,619					

K. Changes in Paid Medical on Open Indemnity Claims Resulting from the Impact of Changes in Indemnity Claim Settlement Rates (in $000) (f)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						-91,874
2014					-75,875	-41,164
2015				-17,875	-19,435	-19,961
2016			76,413	36,250	2,768	
2017		88,193	110,848	41,416		
2018	-8,996	78,531	63,125			
2019	-23,890	15,836				
2020	-30,621					

L. Adjusted Paid Medical on Open Indemnity Claims (in $000) (g)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						427,406
2014					511,881	435,977
2015				677,832	550,572	464,945
2016			881,442	721,927	579,186	496,430
2017		953,445	914,795	728,445	592,277	
2018	716,929	1,005,558	933,045	764,416		
2019	691,704	998,738	960,869			
2020	628,153	916,715				
2021	715,594					

(e) Each amount is equal to the product of [the average monthly medical payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly medical payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly medical payment per open indemnity claim at the same evaluation is used.

(f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by [the corresponding average paid medical per open indemnity claim for indemnity claims in transition (Item J)].

(g) Each amount is the sum of [paid medical on open indemnity claims (Item I)] and the corresponding [incremental changes in paid medical on open indemnity claims resulting from the impact of changes in indemnity claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

M. Paid Medical on Medical-Only Claims (in $000)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						232,122
2014					250,485	252,758
2015				258,331	263,284	265,893
2016			271,073	276,518	280,760	286,192
2017		280,614	288,520	294,616	299,373	
2018	272,114	296,658	307,941	319,017		
2019	270,824	299,001	315,401			
2020	215,424	245,722				
2021	245,567					

N. Adjusted Total Paid Medical (in $000) (h)

Accident	Evaluated as of (in months)					
Year	18	30	42	54	66	78
2013						3,135,438
2014					3,018,741	3,175,362
2015				2,820,243	3,051,720	3,208,865
2016			2,431,140	2,796,953	3,026,667	3,199,132
2017		1,936,266	2,458,454	2,822,209	3,065,131	
2018	1,301,759	2,044,406	2,618,757	3,035,394		
2019	1,294,770	2,091,630	2,734,114			
2020	1,139,120	1,909,014				
2021	1,246,111					

O. Paid Medical Loss Development Factors Based on Adjusted Total Paid Medical

Accident	Evaluated as of (in months)				
Year	18-30	30-42	42-54	54-66	66-78
2014					1.052
2015				1.082	1.051
2016			1.150	1.082	1.057
2017		1.270	1.148	1.086	
2018	1.570	1.281	1.159		
2019	1.615	1.307			
2020	1.676				
Latest Year	1.676	1.307	1.159	1.086	1.057

(h) Each amount is the sum of [adjusted paid medical on closed indemnity claims (Item H)], [adjusted paid medical on open indemnity claims (Item L)] and [paid medical on medical-only claims (Item M)]. The effect of the paid cost of medical cost containment programs are only present for accident years 2011 and prior.

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Paid Medical Loss Development Factors
With Separate Adjustments on Open and Closed Claims
for Changes in Claim Settlement Rates

P. Paid Medical Loss Development Factors (i)

Accident Year	Evaluated as of (in months) 18-30	30-42	42-54	54-66	66-78
2014					1.059
2015				1.082	1.052
2016			1.140	1.078	1.057
2017		1.258	1.136	1.080	
2018	1.608	1.268	1.145		
2019	1.631	1.301			
2020	1.689				

Q. Impact of Adjustment for Changes in Indemnity Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months) 18-30	30-42	42-54	54-66	66-78
2014					-0.67%
2015				0.04%	-0.05%
2016			0.90%	0.37%	0.02%
2017		0.93%	1.08%	0.52%	
2018	-2.35%	1.01%	1.27%		
2019	-0.98%	0.51%			
2020	-0.76%				

R. Paid Medical Loss Development Factors Adjusted for Changes in Indemnity Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months) 18-30	30-42	42-54	54-66	66-78
2014					1.054
2015				1.084	1.053
2016			1.153	1.083	1.055
2017		1.275	1.148	1.084	
2018	1.581	1.283	1.153		
2019	1.620	1.298			
2020	1.662				
Latest Year	1.662	1.298	1.153	1.084	1.055
2-Year Average	1.641	1.290	1.151	1.083	1.054
3-Year Average	1.621	1.285	1.152	1.084	1.054

(i) Development factors are based on paid medical losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item O.
(j) Each factor represents the change in age-to-age development factors from Item P to those in Item O.
(k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item Q)] and [the adjusted paid medical age-to-age development factor from Exhibit 2.6.1].

Source: Accident year experience of insurers with available claim count and paid loss data, excluding COVID-19 claims.

Developed Indemnity Loss Ratios Using Selected Loss Development Factors
Adjusted for Changes in Claim Settlement Rates
Based on Experience as of June 30, 2022

		Development Factors		
	(1)	(2)	(3)	(4)
Accident Year	Paid Loss Ratio (a)	Annual (b)	Cumulative	Projected Ultimate Loss Ratio (4) = (1) x (3)
1987	0.345	1.001	1.007	0.347
1988	0.330	1.000	1.007	0.332
1989	0.342	1.001	1.008	0.345
1990	0.397	1.001	1.008	0.400
1991	0.424	1.001	1.009	0.427
1992	0.349	1.001	1.010	0.352
1993	0.286	1.001	1.011	0.289
1994	0.325	1.001	1.011	0.328
1995	0.468	1.001	1.012	0.474
1996	0.525	1.001	1.013	0.532
1997	0.594	1.001	1.015	0.603
1998	0.644	1.002	1.017	0.655
1999	0.675	1.002	1.019	0.688
2000	0.582	1.003	1.022	0.595
2001	0.482	1.002	1.024	0.494
2002	0.359	1.003	1.026	0.369
2003	0.237	1.003	1.030	0.244
2004	0.141	1.004	1.034	0.145
2005	0.120	1.005	1.038	0.125
2006	0.154	1.006	1.045	0.161
2007	0.212	1.007	1.052	0.223
2008	0.266	1.008	1.061	0.283
2009	0.310	1.009	1.070	0.331
2010	0.295	1.012	1.083	0.320
2011	0.272	1.012	1.095	0.297
2012	0.240	1.013	1.110	0.266
2013	0.201	1.017	1.128	0.227
2014	0.188	1.017	1.147	0.215
2015	0.180	1.023	1.174	0.211
2016	0.165	1.033	1.213	0.200
2017	0.161	1.051	1.275	0.205
2018	0.158	1.090	1.389	0.219
2019	0.158	1.172	1.628	0.257
2020	0.124	1.360	2.214	0.274
2021	0.076	1.878	4.159	0.316

(a) Based on Exhibit 1.
(b) See Exhibits 2.5.1 and 2.5.2.

Exhibit 3.2

Developed Medical Loss Ratios Using Selected Loss Development Factors
Adjusted for Changes in Claim Settlement Rates
Based on Experience as of June 30, 2022

	(1)	(2)	(3)	(4)	(5)	(6)
		Reform Adjusted				
			Development Factors			
Accident Year	Paid Loss Ratio (a)	Adjusted Paid Loss Ratio (b)	Annual (c)	Cumulative (c)	Adjusted Developed Loss Ratio (d) (2) x (4)	Projected Ultimate Loss Ratio (1) + ((5) - (2))
1987	0.307	0.272	1.002	1.050	0.286	0.321
1988	0.300	0.266	1.003	1.053	0.280	0.314
1989	0.319	0.283	1.002	1.055	0.299	0.335
1990	0.361	0.320	1.002	1.057	0.338	0.379
1991	0.378	0.335	1.002	1.060	0.355	0.398
1992	0.312	0.278	1.003	1.063	0.295	0.330
1993	0.257	0.228	1.002	1.066	0.243	0.272
1994	0.294	0.262	1.002	1.068	0.280	0.312
1995	0.434	0.386	1.003	1.071	0.414	0.461
1996	0.465	0.414	1.004	1.075	0.445	0.496
1997	0.520	0.463	1.004	1.080	0.500	0.557
1998	0.620	0.553	1.005	1.085	0.600	0.667
1999	0.677	0.605	1.006	1.092	0.660	0.732
2000	0.610	0.545	1.007	1.099	0.599	0.664
2001	0.539	0.484	1.005	1.105	0.534	0.589
2002	0.415	0.374	1.006	1.112	0.416	0.457
2003	0.265	0.240	1.007	1.120	0.268	0.294
2004	0.179	0.162	1.008	1.129	0.183	0.200
2005	0.175	0.158	1.009	1.139	0.180	0.196
2006	0.223	0.203	1.010	1.151	0.234	0.254
2007	0.311	0.284	1.010	1.162	0.330	0.357
2008	0.383	0.351	1.012	1.176	0.413	0.445
2009	0.443	0.410	1.011	1.189	0.487	0.521
2010	0.431	0.400	1.014	1.205	0.482	0.513
2011	0.362	0.341	1.014	1.222	0.416	0.438
2012	0.307	0.291	1.015	1.240	0.361	0.376
2013	0.242	0.241	1.020	1.264	0.305	0.306
2014	0.212	0.215	1.020	1.290	0.278	0.274
2015	0.194	0.200	1.026	1.323	0.264	0.259
2016	0.178	0.184	1.034	1.361	0.251	0.245
2017	0.173	0.180	1.055	1.422	0.255	0.249
2018	0.174	0.180	1.084	1.541	0.277	0.271
2019	0.170	0.174	1.153	1.777	0.309	0.305
2020	0.135	0.137	1.298	2.306	0.316	0.314
2021	0.092	0.092	1.662	3.833	0.352	0.352

(a) Based on Exhibit 1. Paid MCCP costs are excluded from accident years 2011 and subsequent.

(b) Based on experience evaluated as of June 30, 2022. Reflects adjustments for the pharmaceutical cost reductions through 2018 and 2021 changes to the Official Medical Fee Schedule (OMFS) and Medical-Legal Fee Schedule (MLFS), restating the historical medical paid-to-date ratios at a 2018 pharmaceutical cost level and a 2021 OMFS and MLFS level.

(c) See Exhibits 2.6.1 and 2.6.2.

(d) The developed medical loss ratios shown were derived based on an adjustment for pharmaceutical cost reductions and 2021 medical fee schedule changes. They are only for purposes of projecting future medical loss ratios and do not reflect true estimates of ultimate loss ratios for those accident years.

Indemnity Benefit Level Factors

Accident Year	(1) Annual Benefit Change Prior to Frequency Adjustments (a)		(2) Frequency Adjustments (a)	(3) Annual Impact on Indemnity Benefits Due to Wage Inflation (b)		(4) Annual Cost Impact on Indemnity (c)	(5) Composite Indemnity Adjustment Factor (d)	
1987	0.0		0.0	1.9		1.9	1.732	
1988	0.0		0.0	1.5		1.5	1.706	
1989	0.0		0.0	1.5		1.5	1.681	
1990	2.3		19.9	1.7		24.7	1.348	
1991	4.9		14.8	0.8		21.4	1.110	
1992	1.8		-8.3	1.6		-5.2	1.170	
1993	0.2		-18.1	0.4		-17.6	1.421	
1994	-5.1		0.2	0.6		-4.3	1.485	
1995	6.3		0.6	1.0		8.0	1.375	
1996	5.3		0.4	1.2		7.0	1.285	
1997	9.7		0.2	1.6		11.7	1.151	
1998	6.5		0.0	1.8		8.4	1.061	
1999	5.7		0.0	2.1		7.9	0.984	
2000	3.9		0.0	3.1		7.1	0.918	
2001	-0.3		0.0	0.2		-0.1	0.919	
2002	-0.7		0.0	0.4		-0.3	0.941	(e)
2003	7.3		0.0	1.2		8.6	0.938	(e)
2004	-6.0		-13.7	2.1		-17.2	1.285	(e)
2005	-31.6		-15.3	1.6		-41.2	1.741	
2006	5.6		-5.7	2.2		1.8	1.711	
2007	1.6		0.0	2.1		3.7	1.649	
2008	4.8		0.6	1.0		6.5	1.549	
2009	0.4		1.4	0.2		2.0	1.518	
2010	0.4		0.0	1.5		1.9	1.490	
2011	0.0		0.0	1.4		1.4	1.469	
2012	-0.8		0.0	2.1		1.3	1.451	
2013	1.4		0.2	0.6		2.3	1.419	
2014	5.8		1.5	1.7		9.2	1.300	
2015	-0.8		0.0	2.3		1.4	1.281	
2016	0.3		0.0	1.0		1.3	1.265	
2017	0.5		0.0	2.2		2.7	1.232	
2018	0.4		0.0	2.2		2.6	1.200	
2019	0.4		0.0	2.4		2.8	1.168	
2020	0.4		0.0	2.8		3.2	1.131	
2021	0.4		0.0	4.2		4.6	1.081	
2022	1.1		0.0	3.8		4.9	1.030	
2023	0.6		0.0	2.0		2.6	1.004	
9/1/2023	0.1	(Annual 0.4)	0.0	0.3	(Annual 1.9)	0.4		

(a) Based on WCIRB evaluations of the average impact of legislative changes on the cost of indemnity benefits. These annual changes in benefits reflect the WCIRB's retrospective estimates of the cost impact of recent legislation as reflected in emerging post-reform costs. The annual cost impacts have been segregated between claim severity and claim frequency impacts.

(b) These impacts are based on the weekly wages (see column 2 of Exhibit 5.1) of injured workers and the legislatively scheduled benefits for that year.

(c) { [Column (1) /100 + 1.0] x [Column (2) /100 + 1.0] x [Column (3) /100 + 1.0] - 1.0 } x 100.

(d) These factors represent the combined impact of the annual benefit changes on claim severity shown in Column (1), claim frequencies shown in Column (2) and wage inflation impact on benefits shown in Column (3), adjusted to the 9/1/2023 level.

(e) On-level factors for accident years 2002, 2003 and 2004 adjust the portion of permanent disability claims that are estimated to not be subject to the January 1, 2005 PDRS (95% for accident year 2002, 75% for accident year 2003 and 40% for accident year 2004) to the January 1, 2005 PDRS level, and adjust for the corresponding utilization impacts on all 2002, 2003 and 2004 indemnity claims.

Annual Medical Cost Level Change - Non-Legislative

Accident Year	(1) Proportion of Medical Subject to Fee Schedule (a)	(2) Proportion of Medical Not Subject to Fee Schedule (a)	(3) Impact of Fee Schedule Change on Total Medical (b)		(4) Change in Medical CPI (c)		(5) Impact of CPI Change on Total Medical (d)		(6) Annual Non-Legislative Cost Impact on Total Medical (e)	
1987	0.610	0.390	0.9%		7.4%		2.9%		3.8%	
1988	0.649	0.351	0.8%		7.7%		3.0%		3.8%	
1989	0.647	0.353	0.0%		8.6%		3.0%		3.0%	
1990	0.661	0.339	0.0%		10.4%		3.7%		3.7%	
1991	0.631	0.369	0.0%		10.6%		3.6%		3.6%	
1992	0.628	0.372	0.0%		8.1%		3.0%		3.0%	
1993	0.565	0.435	0.0%		7.3%		2.7%		2.7%	
1994	0.691	0.309	-3.6%		4.3%		1.3%	(i)	-2.3%	
1995	0.681	0.319	0.0%		3.0%		0.9%		0.9%	
1996	0.663	0.337	0.0%		3.0%		1.0%		1.0%	
1997	0.643	0.357	0.0%		2.2%		0.7%		0.7%	
1998	0.658	0.342	0.0%		2.2%		0.8%		0.8%	
1999	0.728	0.272	1.6%		3.3%		0.9%	(ii)	2.5%	
2000	0.715	0.285	0.5%		4.3%		1.2%		1.7%	
2001	0.722	0.278	1.5%		4.8%		1.4%		2.9%	
2002	0.635	0.365	0.6%		5.1%		1.4%		2.0%	
2003	0.786	0.214	0.0%		4.8%		1.4%	(iii)	1.4%	
2004	0.952	0.048	0.0%		5.0%		0.0%	(iv),(v)	0.0%	
2005	0.936	0.064	0.0%		4.8%		0.0%	(v)	0.0%	
2006	0.926	0.074	0.0%		4.1%		0.3%		0.3%	
2007	0.923	0.077	1.4%		5.3%		0.4%		1.8%	
2008	0.896	0.104	-0.1%		4.2%		0.3%		0.2%	
2009	0.894	0.106	0.0%		3.6%		0.4%		0.4%	
2010	0.895	0.105	0.0%		2.8%		0.3%		0.3%	
2011	0.969	0.031	0.0%		3.2%		0.3%		0.3%	
2012	0.969	0.031	0.0%		2.7%		0.1%		0.1%	
2013	0.938	0.062	0.0%		2.6%		0.1%		4.2%	(f)
2014	0.928	0.072	0.0%		4.2%		0.3%		0.3%	
2015	0.933	0.067	0.0%		3.1%		0.2%		0.2%	
2016	0.918	0.082	0.0%		5.4%		0.4%		0.4%	
2017	0.906	0.094	0.0%		2.2%		0.2%		0.2%	
2018	0.887	0.113	0.0%		2.5%		0.2%		0.2%	
2019	0.873	0.127	0.0%		3.8%		0.4%		0.4%	
2020	0.866	0.134	0.0%		3.0%		0.4%		0.4%	
2021	0.864	0.136	4.1%		1.2%		0.2%		0.2%	(f)
2022	0.864	0.136	0.0%		4.6%		0.6%		0.6%	
2023	0.864	0.136	0.0%		4.2%		0.6%		0.6%	
9/1/2023	0.864	0.136	0.0%	(Annual 0.0%)	0.5%	(Annual 3.3%)	0.1%		0.1%	

(a) From a Special Carrier Study through 1990. Based on WCIRB's Aggregate Indemnity and Medical Costs Calls for years 1991 through 2012. Based on WCIRB medical transaction data from 2013 onwards. Accident years 2011 and subsequent do not include MCCP costs.
(b) Based on the WCIRB's evaluation of the cost impact of changes in the medical fee schedules. Does not include the impact of the 2021 changes to the Official Medical Fee Schedule and Medical-Legal Fee Schedule, which are reflected in the medical loss development projections for accident years 2013 and later.
(c) Based on a component of the Consumer Price Index. Projections furnished by the California Department of Finance.
(d) Adjusted CPI on workers' compensation medical costs that are not subject to fee schedules. The current year impact is the weighted average of 0% and Column (4), with Columns (1) and (2) from prior years as weights. (i) 1993's non-fee proportion is reduced by 13.8% due to the new medical-legal fee schedule enacted in 1994. (ii) 1998's non-fee proportion is reduced by 7.7% due to the Inpatient Hospital Fee Schedule (IHFS) effective 4/1/1999. (iii) 2002's non-fee proportion is reduced by 7.6% due to the new pharmaceutical fee schedule effective 1/1/2003. (iv) 2003's non-fee proportion is reduced by 17.2% due to the outpatient fee schedule effective 1/1/2004. (v) Given the anticipated impact of legislative reform, a 0% inflation rate has been assumed for 2004 and 2005.
(e) Column (6) = Column (3) + Column (5).
(f) The impact of the 2021 changes to the Official Medical Fee Schedule and Medical-Legal Fee Schedule is applied to accident years 2012 and prior, which are not reflected in the medical loss development projections.

Annual Medical Cost Level Change - Legislative

Accident Year	(1) Annual Legislative Cost Impact on Medical Severity (a)	(2) Annual Legislative Cost Impact on Medical Due to Frequency Changes (b)	(3) Annual Total Legislative Cost Impact on Medical (c)
1987	0.0%	0.0%	0.0%
1988	0.0%	0.0%	0.0%
1989	0.0%	0.0%	0.0%
1990	-0.7%	19.9%	19.1%
1991	-1.6%	14.7%	12.9%
1992	0.5%	-8.4%	-7.9%
1993	-0.7%	-18.1%	-18.7%
1994	-2.6%	0.3%	-2.3%
1995	0.0%	0.5%	0.5%
1996	0.0%	0.4%	0.4%
1997	0.0%	0.2%	0.2%
1998	12.6%	0.0%	12.6%
1999	12.6%	0.0%	12.6%
2000	7.0%	0.0%	7.0%
2001	6.6%	0.0%	6.6%
2002	-5.6%	0.0%	-5.6%
2003	-6.0%	0.0%	-6.0%
2004	-24.4%	-12.5%	-33.9%
2005	0.0%	-13.9%	-13.9%
2006	0.1%	-5.2%	-5.1%
2007	0.1%	0.0%	0.1%
2008	0.2%	0.3%	0.5%
2009	0.0%	1.0%	1.0%
2010	0.0%	0.0%	0.0%
2011	-2.0%	0.0%	-2.0%
2012	-4.4%	0.0%	-4.4%
2013	-8.3%	0.2%	-8.1%
2014	-6.0%	1.3%	-4.8%
2015	-2.1%	0.0%	-2.1%
2016	-0.7%	0.0%	-0.7%
2017	-0.5%	0.0%	-0.5%
2018	-0.3%	0.0%	-0.3%
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%
2023	0.0%	0.0%	0.0%
9/1/2023	0.0%	0.0%	0.0%

(a) Reflects the WCIRB's most recent estimates of the cost impact of legislation. Does not include the impact of the SB 1160 lien provisions on future medical costs as well as the estimated reductions to pharmaceutical costs attributable to SB 863, which are reflected in the medical loss development projections.

(b) This reflects the annual percentage impact on medical costs due to changes in the frequency of indemnity claims as a result of benefit changes.

(c) [Column (1) + 1.0] x [Column (2) + 1.0] - 1.0

Total Medical Cost Level Factors

Accident Year	(1) Annual Non-Legislative Cost Impact on Medical (a)	(2) Annual Legislative Cost Impact on Medical (b)	(3) Total Annual Cost Impact on Medical (c)	(4) Composite Medical On-level Factor (d)
1987	3.8%	0.0%	3.8%	0.843
1988	3.8%	0.0%	3.8%	0.812
1989	3.0%	0.0%	3.0%	0.788
1990	3.7%	19.1%	23.5%	0.638
1991	3.6%	12.9%	16.9%	0.546
1992	3.0%	-7.9%	-5.2%	0.576
1993	2.7%	-18.7%	-16.5%	0.689
1994	-2.3%	-2.3%	-4.6%	0.722
1995	0.9%	0.5%	1.4%	0.712
1996	1.0%	0.4%	1.4%	0.702
1997	0.7%	0.2%	0.9%	0.696
1998	0.8%	12.6%	13.5%	0.613
1999	2.5%	12.6%	15.4%	0.531
2000	1.7%	7.0%	8.8%	0.488
2001	2.9%	6.6%	9.7%	0.445
2002	2.0%	-5.6%	-3.7%	0.462
2003	1.4%	-6.0%	-4.7%	0.485
2004	0.0%	-33.9%	-33.9%	0.733
2005	0.0%	-13.9%	-13.9%	0.852
2006	0.3%	-5.1%	-4.8%	0.895
2007	1.8%	0.1%	1.9%	0.878
2008	0.2%	0.5%	0.7%	0.872
2009	0.4%	1.0%	1.4%	0.860
2010	0.3%	0.0%	0.3%	0.857
2011	0.3%	-2.0%	-1.7%	0.872
2012	0.1%	-4.4%	-4.3%	0.912
2013	4.2%	-8.1%	-4.2%	0.952
2014	0.3%	-4.8%	-4.5%	0.997
2015	0.2%	-2.1%	-1.9%	1.016
2016	0.4%	-0.7%	-0.3%	1.019
2017	0.2%	-0.5%	-0.3%	1.022
2018	0.2%	-0.3%	-0.1%	1.023
2019	0.4%	0.0%	0.4%	1.019
2020	0.4%	0.0%	0.4%	1.015
2021	0.2%	0.0%	0.2%	1.013
2022	0.6%	0.0%	0.6%	1.007
2023	0.6%	0.0%	0.6%	
9/1/2023	0.1%	0.0%	0.1%	

(a) See Exhibit 4.2, Column (6).
(b) See Exhibit 4.3, Column (3).
(c) Column (3) = [1.0 + Column (1)] x [1.0 + Column (2)] - 1.0.
(d) These factors adjust the annual impact shown in Column (3) to the 9/1/2023 level.

Annual Wage Level Changes

Year	(1) Annual Wage Level Change (a)		(2) Adjusted Annual Wage Level Change (b)		(3) Factor to a 9/1/2023 Wage Level (c)
1987	5.6				3.766
1988	4.4				3.607
1989	4.3				3.459
1990	5.0				3.294
1991	2.3				3.220
1992	4.7				3.075
1993	1.2				3.039
1994	1.8				2.985
1995	2.9				2.901
1996	3.4				2.806
1997	4.7				2.680
1998	5.2				2.547
1999	6.2				2.398
2000	9.0				2.200
2001	0.6				2.187
2002	1.1				2.163
2003	3.6				2.088
2004	5.0				1.989
2005	3.2				1.927
2006	4.6				1.842
2007	4.5				1.763
2008	2.1				1.727
2009	0.5				1.718
2010	3.0				1.668
2011	3.1				1.618
2012	4.2				1.553
2013	0.7				1.542
2014	3.3				1.493
2015	4.5				1.428
2016	1.9				1.402
2017	4.4				1.343
2018	3.7				1.295
2019	4.3				1.241
2020	11.0		4.8		1.185
2021	8.7		7.1		1.106
Projected:					
2022	4.3		6.5		
2023	2.5		3.4		
9/1/2023	0.4	(Annual = 2.5)	0.5	(Annual = 3.3)	

(a) Historical wage changes through 2021 are based on Bureau of Labor Statistics data. Forecasts for 2022 and forward are based on the average of wage level projections made by the UCLA Anderson School of Business as of June 2022 and those made by the California Department of Finance as of April 2022.

(b) Wage level changes for 2020 to 2024 were adjusted for estimated shifts in industrial mix and shifts in the wage level mix within industries impacting average wages in order to more appropriately project changes in average wages for the typical worker.

(c) Based on Column (1) for 2019 and prior and Column (2) for 2020 and subsequent.

Premium Adjustment Factors

Calendar Year	(1) Factor to a 9/1/2023 Wage Level (a)	(2a) Ratio of Industry Average Charged Rates to Advisory Pure Premium Rates (b)	(2b) Factor to Industry Average Filed Pure Premium Rate Level as of January 1, 2022 (c)	(2c) Factor to Adjust Insurer Premium to an Industry Average Filed Pure Premium Rate Level as of January 1, 2022 (d)	(3) Adjustment to Remove Surcharge Premium (e)	(4) Average Experience Modification (f)	(5) Off-Balance Correction in Advisory September 1, 2021 Pure Premium Rates	(6) Factor to Adjust for Impact of Premium Resulting from Audits (g)	(7) Composite Premium Adjustment Factor (h)
1987	3.766	---	---	0.545	0.992	0.983	1.015	---	2.039
1988	3.607	---	---	0.488	0.993	0.963	1.015	---	1.787
1989	3.459	---	---	0.480	0.993	0.945	1.015	---	1.719
1990	3.294	---	---	0.468	0.991	0.942	1.015	---	1.598
1991	3.220	---	---	0.434	0.987	0.939	1.015	---	1.446
1992	3.075	---	---	0.415	0.982	0.940	1.015	---	1.315
1993	3.039	---	---	0.411	0.981	0.949	1.015	---	1.272
1994	2.985	---	---	0.470	0.986	0.948	1.015	---	1.438
1995	2.901	---	---	0.636	0.995	0.958	1.015	---	1.889
1996	2.806	1.031	0.676	0.656	1.000	0.935	1.015	---	1.939
1997	2.680	0.998	0.675	0.676	1.000	0.949	1.015	---	1.880
1998	2.547	0.965	0.703	0.728	1.000	0.959	1.015	---	1.905
1999	2.398	0.972	0.710	0.731	1.000	0.954	1.015	---	1.810
2000	2.200	1.005	0.644	0.641	1.000	0.970	1.015	---	1.432
2001	2.187	1.031	0.567	0.550	1.000	0.969	1.015	---	1.223
2002	2.163	1.167	0.508	0.435	1.000	0.991	1.015	---	0.936
2003	2.088	1.282	0.415	0.324	1.000	1.005	1.015	---	0.663
2004	1.989	1.400	0.423	0.302	1.000	0.981	1.015	---	0.603
2005	1.927	1.470	0.508	0.346	1.000	0.982	1.015	---	0.669
2006	1.842	1.447	0.655	0.453	1.000	0.956	1.015	---	0.860
2007	1.763	1.493	0.893	0.598	1.000	0.931	1.015	0.985	1.099
2008	1.727	1.426	1.062	0.745	1.000	0.946	1.015	0.991	1.328
2009	1.718	1.366	1.047	0.767	1.000	0.937	1.015	1.034	1.432
2010	1.668	1.383	1.026	0.742	1.000	0.941	1.015	1.005	1.302
2011	1.618	1.401	1.025	0.732	1.000	0.982	1.015	---	1.188
2012	1.553	1.223	0.845	0.691	1.000	1.000	1.015	---	1.057
2013	1.542	1.138	0.680	0.598	1.000	0.983	1.015	---	0.924
2014	1.493	1.127	0.627	0.556	1.000	0.961	1.015	---	0.851
2015	1.428	1.109	0.609	0.549	1.000	0.951	1.015	---	0.813
2016	1.402	1.148	0.663	0.577	1.000	0.949	1.015	---	0.840
2017	1.343	1.156	0.734	0.635	1.000	0.955	1.015	---	0.879
2018	1.295	1.196	0.830	0.694	1.000	0.956	1.015	---	0.926
2019	1.241	1.215	0.964	0.793	1.000	0.945	1.015	---	1.027
2020	1.185	1.205	1.075	0.892	1.000	0.944	1.015	0.990	1.092
2021	1.106	1.225	1.158	0.945	1.000	0.950	1.015	1.025	1.112

(a) See Exhibit 5.1.

(b) Based on WCIRB calendar year experience calls. The industry average charged rates reflect most rating plan adjustments but do not reflect the application of deductible credits or retrospective rating plan adjustments.

(c) Reflects (1) advisory pure premium rate level changes to bring premium to the advisory September 1, 2021 pure premium rate level and (2) an additional adjustment factor, which is the ratio of the average advisory September 1, 2021 pure premium rate ($1.45) to the industry average filed pure premium rate as of January 1, 2022 ($1.77).

(d) (2b) ÷ (2a). This column adjusts premiums at the industry average charged rate level to the industry average filed pure premium rate level as of January 1, 2022.

(e) Based on unit statistical data.

(f) Based on average promulgated experience modifications. Calendar years 1996 through 2000 include adjustments for the impacts of AB 1913 and SB 1217 (1998).

(g) Based on a comparison of premium reported on a calendar year basis to premium reported on an estimated ultimate policy year basis over the course of two accident years. The factor is applied only for calendar years 2007 to 2010 and 2020 to 2021, during which reported premiums were impacted by recessionary economic forces.

(h) (1)x(2c)x(3)x(6) ÷ [(4)x(5)] for calendar years 2007 to 2010 and 2020 to 2021. (1)x(2c)x(3) ÷ [(4)x(5)] for all other calendar years.

Accident Year Indemnity Claim Frequency Model
As of PY 2019 1st Set & June 2022 UCLA

	Annual % Changes Intra-Class Ind Freq	Annual Log Differences					
		Intra-Class Indemnity Frequency per $M Exposure at PY 2020 Level			AY+1 Indemnity Benefit Level	Cumulative Injury Index	Economic Variables (1st Prin. Comp.)
AY	Total	Total	Cumulative	Non-cum.			
1979	0.5%	0.005	-0.053	0.007	0.000	-0.060	0.129
1980	-6.5%	-0.068	-0.132	-0.066	0.000	-0.066	-0.078
1981	-3.5%	-0.036	-0.028	-0.036	0.033	0.008	-0.076
1982	-1.6%	-0.016	0.153	-0.022	0.000	0.175	-0.285
1983	6.2%	0.060	0.214	0.054	0.352	0.160	0.028
1984	9.5%	0.091	0.235	0.084	0.081	0.151	0.215
1985	2.0%	0.020	0.138	0.014	0.000	0.124	0.078
1986	-2.4%	-0.024	0.039	-0.028	0.000	0.067	0.075
1987	1.5%	0.015	0.053	0.013	0.000	0.041	0.145
1988	0.7%	0.007	0.104	0.000	0.000	0.104	0.084
1989	2.5%	0.024	0.212	0.009	0.000	0.203	0.042
1990	9.0%	0.087	0.337	0.061	0.046	0.276	-0.116
1991	0.3%	0.003	0.166	-0.018	0.071	0.184	-0.282
1992	-10.3%	-0.108	-0.263	-0.089	0.023	-0.174	-0.181
1993	-9.2%	-0.097	-0.175	-0.088	0.013	-0.088	-0.021
1994	-10.5%	-0.111	-0.167	-0.105	-0.057	-0.061	0.103
1995	-0.3%	-0.003	0.009	-0.004	0.061	0.013	0.089
1996	-6.8%	-0.070	-0.165	-0.061	0.053	-0.104	0.072
1997	-3.3%	-0.033	-0.026	-0.034	0.096	0.008	0.132
1998	-3.7%	-0.038	-0.020	-0.040	0.066	0.019	0.075
1999	1.5%	0.015	0.010	0.015	0.058	-0.005	0.122
2000	4.0%	0.039	0.101	0.033	0.040	0.068	0.063
2001	-6.9%	-0.072	0.106	-0.091	-0.003	0.197	-0.096
2002	-2.3%	-0.023	0.202	-0.055	-0.007	0.257	-0.194
2003	-2.9%	-0.029	0.028	-0.038	0.060	0.067	-0.022
2004	-16.7%	-0.182	-0.318	-0.161	-0.065	-0.158	0.090
2005	-13.6%	-0.146	-0.342	-0.120	-0.398	-0.222	0.135
2006	-5.6%	-0.058	-0.204	-0.042	0.051	-0.163	0.090
2007	-1.7%	-0.017	-0.042	-0.015	0.016	-0.027	-0.081
2008	-2.7%	-0.027	-0.012	-0.029	0.049	0.017	-0.296
2009	-0.2%	-0.002	0.134	-0.016	0.069	0.150	-0.414
2010	8.9%	0.085	0.115	0.081	0.016	0.034	-0.090
2011	1.2%	0.012	0.028	0.010	0.000	0.017	0.047
2012	4.7%	0.046	0.115	0.037	0.003	0.077	0.126
2013	0.4%	0.004	0.131	-0.014	0.019	0.145	0.154
2014	0.2%	0.002	0.046	-0.005	0.070	0.051	0.179
2015	-1.5%	-0.015	0.008	-0.018	0.000	0.026	0.195
2016	-2.7%	-0.027	0.029	-0.036	0.000	0.066	0.128
2017	-1.8%	-0.018	-0.082	-0.008	0.000	-0.074	0.130
2018	-0.4%	-0.004	-0.054	0.004	0.000	-0.058	0.124
2019	0.8%	0.008	0.034	0.004	0.000	0.030	0.041
2020*	-8.3%	-0.086	0.123	-0.130	0.000	0.253	-0.911
2021	*1.4%*	*0.014*	*0.014*	*0.014*	*0.000*	*0.000*	*0.327*
2022	*3.2%*	*0.031*	*0.031*	*0.031*	*0.000*	*0.000*	*0.496*
2023	*-1.0%*	*-0.010*	*-0.010*	*-0.010*	*0.000*	*0.000*	*0.096*
2024	*-2.9%*	*-0.029*	*-0.029*	*-0.029*	*0.000*	*0.000*	*-0.090*

Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency			
Constant	-0.020		
Std Err of Y Est	0.040		
R Squared	0.440		
No. of Observations	41		
Degrees of Freedom	37		
X Coefficient(s)		0.185	0.209	0.104
Std Err of Coef.		0.076	0.061	0.044

Notes:
The Indemnity Benefit Level variable is concurrent. The AY 2004 benefit level change is related to the AY 2004 change in non-cumulative frequency.
The Indemnity Benefit Level variable excludes indemnity benefit utilization, cost-of-living adjustments, and changes in the death and permanent total benefits.
The Indemnity Benefit Level variable has been revised due to on-leveling reassessments. See Actuarial Committee item AC09-03-03.
For 1993 on, cumulative claims include both cumulative trauma and occupational disease claims. See Actuarial Committee item AC14-03-19.
The definition of cumulative claims has been further amended to include claims coded with certain nature of injury codes in USR. See Actuarial Committee item
Economic variables are historical through 2021; June 2022 UCLA Anderson Forecasts for 2022 on.
The indicator variable for Cal-OSHA inspections has been moved into an on-level adjustment. See Actuarial Committee item AC21-12-09.
Regression is over AY 1979 through AY 2019. AY 2021 through AY 2024 are projections.
The constant term, -0.020, consists of measured offsets that recognize annual changes in real benefit levels relative to nominal benefit levels and long-term eco
Without these offsets, the indemnity benefit level and economic variables would project frequency to increase without bound.
*AY 2020 change is based on a comparison of 2020 accidents on 2019 policies to 2019 accidents on 2018 policies. Wage adjustments are applied for AY 2020.

Projection of Indemnity Severity Trends by Accident Year
Based on Experience as of June 30, 2022

Accident Year	(1) Estimated Ultimate Severity	(2) Annual % Change	(3) Indemnity Adjustment Factor (a)	(4) Ultimate On-level Severity (1) x (3)	(5) Annual % Change
1990	9,997	---	2.155	21,546	---
1991	10,951	9.6%	2.038	22,323	3.6%
1992	11,042	0.8%	1.971	21,763	-2.5%
1993	11,996	8.6%	1.959	23,501	8.0%
1994	12,960	8.0%	2.052	26,594	13.2%
1995	14,564	12.4%	1.911	27,835	4.7%
1996	16,448	12.9%	1.794	29,500	6.0%
1997	19,267	17.1%	1.609	31,005	5.1%
1998	21,157	9.8%	1.484	31,404	1.3%
1999	23,153	9.4%	1.375	31,843	1.4%
2000	24,634	6.4%	1.284	31,628	-0.7%
2001	27,118	10.1%	1.285	34,853	10.2%
2002	26,190	-3.4%	1.316	34,477	-1.1%
2003	25,954	-0.9%	1.312	34,061	-1.2%
2004	21,113	-18.7%	1.550	32,732	-3.9%
2005	19,153	-9.3%	1.780	34,088	4.1%
2006	20,833	8.8%	1.649	34,354	0.8%
2007	22,697	8.9%	1.590	36,081	5.0%
2008	24,712	8.9%	1.502	37,115	2.9%
2009	25,916	4.9%	1.493	38,690	4.2%
2010	25,306	-2.4%	1.465	37,073	-4.2%
2011	24,862	-1.8%	1.445	35,921	-3.1%
2012	24,208	-2.6%	1.427	34,542	-3.8%
2013	23,516	-2.9%	1.398	32,878	-4.8%
2014	24,321	3.4%	1.300	31,607	-3.9%
2015	24,665	1.4%	1.281	31,599	0.0%
2016	24,095	-2.3%	1.265	30,481	-3.5%
2017	24,271	0.7%	1.232	29,901	-1.9%
2018	25,057	3.2%	1.200	30,073	0.6%
2019	26,684	6.5%	1.168	31,160	3.6%
2020	28,399	6.4%	1.131	32,125	3.1%
2021	28,644	0.9%	1.081	30,963	-3.6%

(6)	Estimated Annual Exponential Trend Based on 1990 to 2021:	0.9%
(7)	Estimated Annual Exponential Trend Based on 2005 to 2021:	-1.3%
(8)	Estimated Annual Exponential Trend Based on 2017 to 2021:	1.4%
	Selected Indemnity Severity Trend:	1.0%

(a) These adjustment factors are based on Exhibit 4.1, excluding the impact of frequency.

Source: WCIRB quarterly experience calls, excluding COVID-19 claims.

Exhibit 6.3

Projection of Medical Severity Trends by Accident Year
Based on Experience as of June 30, 2022

Accident Year	(1) Estimated Ultimate Severity (a)	(2) Annual % Change	(3) Medical Adjustment Factor (b)	(4) Ultimate On-level Severity (1) x (3)	(5) Annual % Change
1990	8,817	---	0.957	8,436	---
1991	9,509	7.8%	0.938	8,924	5.8%
1992	9,574	0.7%	0.907	8,679	-2.7%
1993	10,432	9.0%	0.889	9,274	6.9%
1994	11,444	9.7%	0.934	10,691	15.3%
1995	13,220	15.5%	0.926	12,240	14.5%
1996	14,309	8.2%	0.917	13,117	7.2%
1997	16,780	17.3%	0.910	15,275	16.5%
1998	20,438	21.8%	0.802	16,392	7.3%
1999	23,421	14.6%	0.695	16,276	-0.7%
2000	26,177	11.8%	0.639	16,717	2.7%
2001	31,103	18.8%	0.582	18,108	8.3%
2002	31,222	0.4%	0.605	18,877	4.2%
2003	29,890	-4.3%	0.634	18,960	0.4%
2004	27,440	-8.2%	0.839	23,024	21.4%
2005	28,291	3.1%	0.839	23,738	3.1%
2006	30,747	8.7%	0.836	25,696	8.2%
2007	34,132	11.0%	0.820	27,993	8.9%
2008	36,638	7.3%	0.817	29,928	6.9%
2009	38,499	5.1%	0.814	31,323	4.7%
2010	38,421	-0.2%	0.811	31,166	-0.5%
2011	34,566 (c)	---	0.834	28,819 (c)	---
2012	32,282	-6.6%	0.880	28,423	-1.4%
2013	29,785	-7.7%	0.960	28,601	0.6%
2014	28,999	-2.6%	1.022	29,630	3.6%
2015	28,267	-2.5%	1.046	29,563	-0.2%
2016	27,327	-3.3%	1.048	28,638	-3.1%
2017	27,179	-0.5%	1.049	28,512	-0.4%
2018	28,613	5.3%	1.046	29,926	5.0%
2019	29,171	2.0%	1.036	30,207	0.9%
2020	30,370	4.1%	1.023	31,075	2.9%
2021	29,595	-2.6%	1.014	30,011	-3.4%
			Selected Medical Severity Trend:		1.5%

(a) Estimated ultimate severities for all accident years are derived by dividing ultimate medical losses on indemnity claims by ultimate indemnity claim counts. The estimated ultimate medical severities were derived from the projected ultimate loss ratios shown in Exhibit 3.2, column (6).

(b) These adjustment factors are based on Exhibit 4.4, excluding the impact of frequency, and including the impact of SB 1160 provisions and 2021 changes to the Official Medical Fee Schedule and Medical-Legal Fee Schedule, applicable to outstanding medical losses.

(c) Severities for accident years 2011 and subsequent do not reflect the cost of medical cost containment programs (MCCP). Severities for accident years 2010 and prior do reflect MCCP costs.

Source: WCIRB quarterly experience calls, excluding COVID-19 claims.

Projection of Medical Severity Trends by Accident Year
Adjusted to Remove the Cost of Medical Cost Containment Programs (MCCP)
Based on Experience as of June 30, 2022

	MCCP Included				MCCP Removed Based on WCIRB Aggregate Calendar Year Data Calls (b)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Accident Year	Estimated Ultimate Severity (a)	Annual % Change	Ultimate On-Level Severity (c)	Annual % Change	Estimated Ultimate Severity (a)	Annual % Change	Ultimate On-Level Severity (c)	Annual % Change
2005	28,291	---	23,738	---	26,828	---	22,511	---
2006	30,747	8.7%	25,696	8.2%	28,850	7.5%	24,111	7.1%
2007	34,132	11.0%	27,993	8.9%	31,890	10.5%	26,154	8.5%
2008	36,638	7.3%	29,928	6.9%	33,464	4.9%	27,335	4.5%
2009	38,499	5.1%	31,323	4.7%	35,317	5.5%	28,734	5.1%
2010	38,421	-0.2%	31,166	-0.5%	35,211	-0.3%	28,562	-0.6%
2011	37,844	-1.5%	31,553	1.2%	34,566	-1.8%	28,819	0.9%
2012	35,255	-6.8%	31,041	-1.6%	32,282	-6.6%	28,423	-1.4%
2013	32,605	-7.5%	31,309	0.9%	29,785	-7.7%	28,601	0.6%
2014	31,686	-2.8%	32,375	3.4%	28,999	-2.6%	29,630	3.6%
2015	30,777	-2.9%	32,189	-0.6%	28,267	-2.5%	29,563	-0.2%
2016	29,654	-3.6%	31,077	-3.5%	27,327	-3.3%	28,638	-3.1%
2017	29,501	-0.5%	30,948	-0.4%	27,179	-0.5%	28,512	-0.4%
2018	31,057	5.3%	32,483	5.0%	28,613	5.3%	29,926	5.0%
2019	31,763	2.3%	32,891	1.3%	29,171	2.0%	30,207	0.9%
2020	33,120	4.3%	33,889	3.0%	30,370	4.1%	31,075	2.9%
2021	32,406	-2.2%	32,862	-3.0%	29,595	-2.6%	30,011	-3.4%
Estimated Annual Exponential Trend								
Trend Based on 1990 to 2021:				4.9%				N/A
Trend Based on 2005 to 2021:				1.5%				1.3%
Trend Based on 2017 to 2021:				1.6%				1.4%
					Selected Medical Severity Trend:			1.5%

(a) Estimated ultimate severities for all accident years were derived by dividing ultimate medical losses on indemnity claims by ultimate indemnity claim counts.
(b) Adjustments to accident years 2005 through 2010 based on WCIRB's Annual Calls for Direct California Workers' Compensation Aggregate Indemnity and Medical Costs.
(c) Ultimate severities are on-leveled based on adjustment factors shown on Exhibit 6.3.

Source: WCIRB quarterly experience calls, excluding COVID-19 claims.

Exhibit 7.1

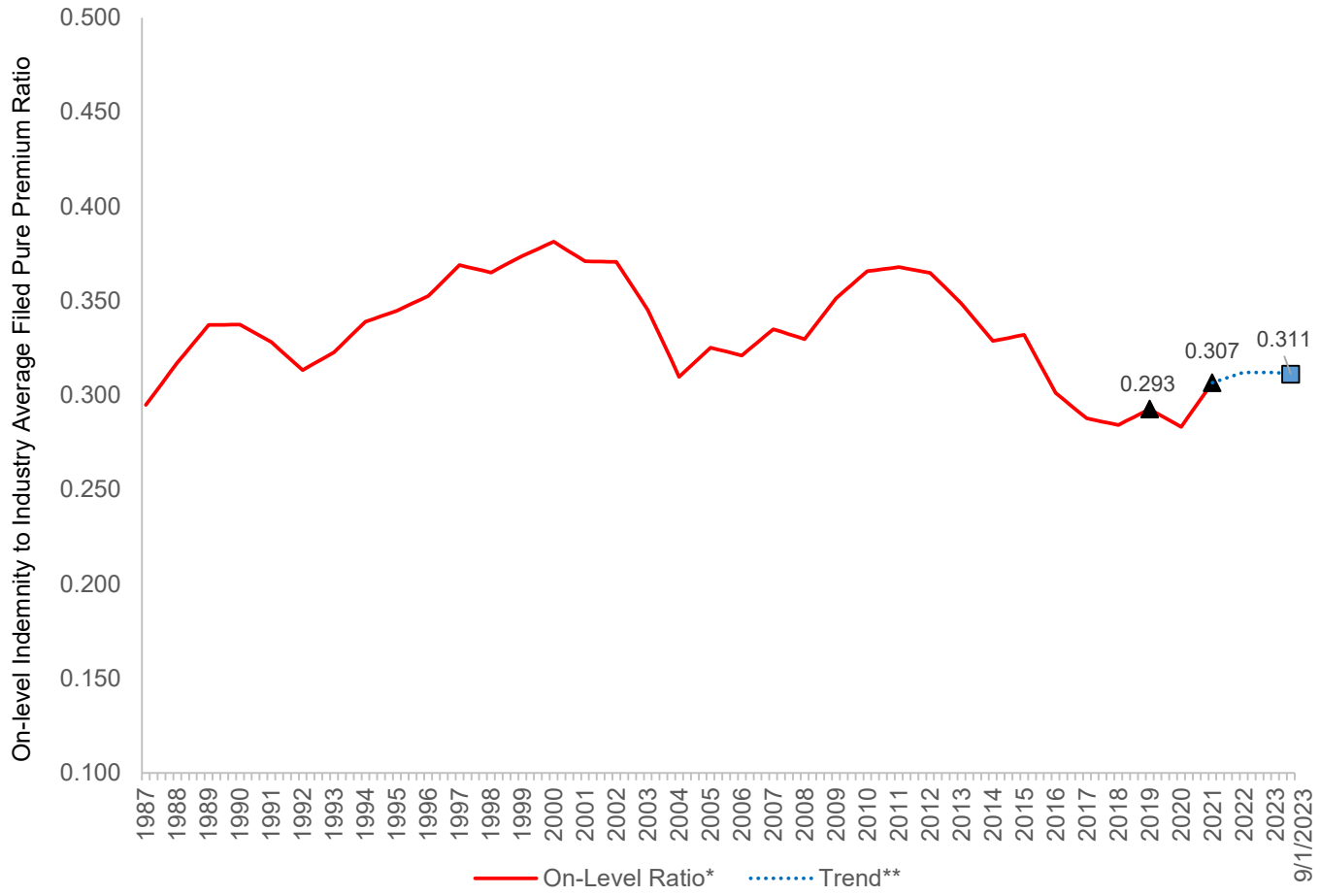
Projected On-Level Accident Year
Indemnity Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of June 30, 2022

Accident Year	(1) Developed Indemnity Loss Ratio (a)	(2) Composite Indemnity Adjustment Factor (b)	(3) Composite Premium Adjustment Factor (c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1987	0.347	1.732	2.039	0.295
1988	0.332	1.706	1.787	0.317
1989	0.345	1.681	1.719	0.337
1990	0.400	1.348	1.598	0.337
1991	0.427	1.110	1.446	0.328
1992	0.352	1.170	1.315	0.313
1993	0.289	1.421	1.272	0.323
1994	0.328	1.485	1.438	0.339
1995	0.474	1.375	1.889	0.345
1996	0.532	1.285	1.939	0.353
1997	0.603	1.151	1.880	0.369
1998	0.655	1.061	1.905	0.365
1999	0.688	0.984	1.810	0.374
2000	0.595	0.918	1.432	0.381
2001	0.494	0.919	1.223	0.371
2002	0.369	0.941	0.936	0.371
2003	0.244	0.938	0.663	0.345
2004	0.145	1.285	0.603	0.310
2005	0.125	1.741	0.669	0.325
2006	0.161	1.711	0.860	0.321
2007	0.223	1.649	1.099	0.335
2008	0.283	1.549	1.328	0.330
2009	0.331	1.518	1.432	0.351
2010	0.320	1.490	1.302	0.366
2011	0.297	1.469	1.188	0.368
2012	0.266	1.451	1.057	0.365
2013	0.227	1.419	0.924	0.349
2014	0.215	1.300	0.851	0.329
2015	0.211	1.281	0.813	0.332
2016	0.200	1.265	0.840	0.301
2017	0.205	1.232	0.879	0.288
2018	0.219	1.200	0.926	0.284
2019	0.257	1.168	1.027	0.293
2020	0.274	1.131	1.092	0.283
2021	0.316	1.081	1.112	0.307
				Projections (d)
2022				0.312
2023				0.312
9/1/2023				0.311

(a) See Exhibit 3.1.
(b) See Exhibit 4.1.
(c) See Exhibit 5.2.
(d) The trending projection is based on frequency and severity growth separately applied to the 2019 and 2021 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident years 2020 and 2021 from Exhibit 12 and frequency model projections for accident years 2022 to 2024 from Exhibit 6.1. The annual indemnity severity growth estimates are from Exhibit 6.2.

Exhibit 7.2

On-Level Indemnity Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of June 30, 2022



* On-level indemnity to industry average filed pure premium ratios (see Exhibit 7.1)
** The 9/1/2023 indemnity to industry average filed pure premium ratio was calculated based on separate frequency and severity trends applied to the 2019 and 2021 years.

Projected On-Level Accident Year
Medical Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of June 30, 2022

Accident Year	(1) Developed Medical Loss Ratio (a)	(2) Composite Medical On-Level Factor (b)	(3) Composite Premium Adjustment Factor (c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (e) (1)×(2)÷(3)
1987	0.286	0.843	2.039	0.118
1988	0.280	0.812	1.787	0.127
1989	0.299	0.788	1.719	0.137
1990	0.338	0.638	1.598	0.135
1991	0.355	0.546	1.446	0.134
1992	0.295	0.576	1.315	0.129
1993	0.243	0.689	1.272	0.132
1994	0.280	0.722	1.438	0.140
1995	0.414	0.712	1.889	0.156
1996	0.445	0.702	1.939	0.161
1997	0.500	0.696	1.880	0.185
1998	0.600	0.613	1.905	0.193
1999	0.660	0.531	1.810	0.194
2000	0.599	0.488	1.432	0.204
2001	0.534	0.445	1.223	0.195
2002	0.416	0.462	0.936	0.205
2003	0.268	0.485	0.663	0.196
2004	0.183	0.733	0.603	0.222
2005	0.180	0.852	0.669	0.230
2006	0.234	0.895	0.860	0.243
2007	0.330	0.878	1.099	0.264
2008	0.413	0.872	1.328	0.271
2009	0.487	0.860	1.432	0.293
2010	0.482	0.857	1.302	0.317
2011	0.416	0.872	1.188	0.306
2012	0.361	0.912	1.057	0.311
2013	0.305	0.952	0.924	0.314
2014	0.278	0.997	0.851	0.325
2015	0.264	1.016	0.813	0.330
2016	0.251	1.019	0.840	0.304
2017	0.255	1.022	0.879	0.297
2018	0.277	1.023	0.926	0.306
2019	0.309	1.019	1.027	0.307
2020	0.316	1.015	1.092	0.294
2021	0.352	1.013	1.112	0.321
				Projections (d)
2022				0.330
2023				0.332
9/1/2023				0.331

(a) See Exhibit 3.2. Medical loss ratios for accident years 2011 and subsequent do not reflect the cost of medical cost containment programs (MCCP). Ratios for accident years 2010 and prior do reflect MCCP costs.

(b) See Exhibit 4.4.

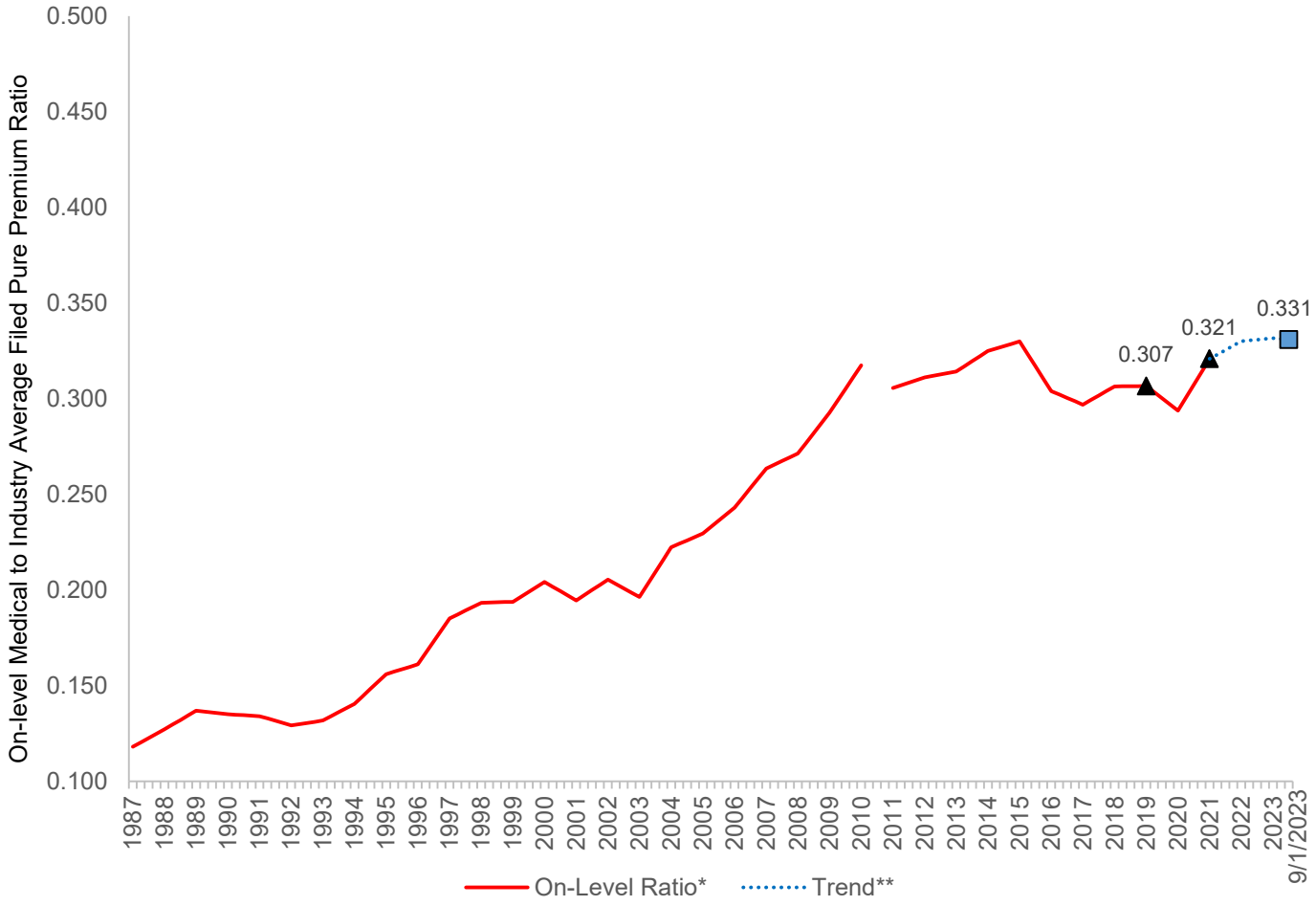
(c) See Exhibit 5.2.

(d) The trending projection is based on frequency and severity growth separately applied to the 2019 and 2021 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident years 2020 and 2021 from Exhibit 12 and frequency model projections for accident years 2022 to 2024 from Exhibit 6.1. The annual medical severity growth estimates are from Exhibit 6.4.

(e) Accident years 2011 and subsequent do not reflect the paid MCCP costs. Accident years 2010 and prior do reflect paid MCCP costs.

Exhibit 7.4

On-Level Medical Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of June 30, 2022



* On-level medical to industry average filed pure premium ratios (see Exhibit 7.3)
** The 9/1/2023 medical to industry average filed pure premium ratio was calculated based on separate frequency and severity trends applied to the 2019 and 2021 years.

Exhibit 8

Indicated Loss to Industry Average Filed Pure Premium Ratios and Average Pure Premium Rate
For Policies with Effective Dates between September 1, 2022 and August 31, 2023
Based on Experience as of June 30, 2022

	Indemnity	Medical	Total
1. Projected Loss to Industry Average Filed Pure Premium Ratio (See Exhibits 7.1 and 7.3)	0.311	0.331	0.642

Quarterly Incurred Indemnity Loss Development Factors

Through June 30, 2022

Age in	Accident Year																				
Months	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
6/3	**2.841**	**2.834**	**2.736**	**2.463**	**2.417**	**2.724**	**2.785**	**3.031**	**3.116**	**3.052**	**3.238**	**3.344**	**3.303**	**3.209**	**3.201**	**3.372**	**3.200**	**3.228**	**--**	**3.161**	**3.188**
9/6	1.790	1.808	1.776	1.618	1.656	1.776	1.820	1.848	1.904	2.001	1.966	1.940	1.960	1.948	1.945	1.874	1.998	2.017	--	1.970	
12/9	1.520	1.473	1.460	1.355	1.448	1.511	1.510	1.530	1.564	1.632	1.587	1.585	1.570	1.578	1.578	1.580	1.578	1.596	--	1.561	
15/12	1.257	1.238	1.180	1.149	1.189	1.234	1.248	1.293	1.306	1.306	1.303	1.301	1.301	1.313	1.309	1.298	1.298	1.295	1.266	1.293	
18/15	**1.206**	**1.167**	**1.101**	**1.103**	**1.140**	**1.158**	**1.182**	**1.194**	**1.197**	**1.195**	**1.206**	**1.178**	**1.190**	**1.187**	**1.189**	**1.177**	**1.183**	**1.189**	**1.169**	**1.183**	
21/18	1.153	1.127	1.066	1.096	1.117	1.128	1.139	1.153	1.140	1.146	1.141	1.141	1.132	1.137	1.134	1.138	1.123	1.128	1.122		
24/21	1.117	1.094	1.045	1.082	1.098	1.106	1.106	1.114	1.119	1.117	1.111	1.104	1.114	1.111	1.104	1.100	1.102	1.094	1.097		
27/24	1.094	1.073	1.045	1.070	1.082	1.081	1.088	1.089	1.091	1.085	1.087	1.081	1.082	1.087	1.079	1.078	1.071	1.073	1.079		
30/27	**1.064**	**1.051**	**1.040**	**1.054**	**1.057**	**1.072**	**1.075**	**1.075**	**1.080**	**1.071**	**1.068**	**1.067**	**1.074**	**1.066**	**1.064**	**1.059**	**1.066**	**1.062**	**1.058**		
33/30	1.047	1.032	1.036	1.042	1.049	1.053	1.059	1.052	1.064	1.053	1.060	1.047	1.055	1.050	1.047	1.047	1.045	1.045			
36/33	1.035	1.020	1.029	1.033	1.039	1.043	1.051	1.049	1.049	1.043	1.041	1.043	1.042	1.036	1.037	1.038	1.029	1.034			
39/36	1.028	1.017	1.027	1.029	1.031	1.033	1.040	1.039	1.039	1.041	1.035	1.031	1.036	1.030	1.028	1.028	1.027	1.029			
42/39	**1.023**	**1.018**	**1.020**	**1.020**	**1.031**	**1.033**	**1.036**	**1.038**	**1.035**	**1.032**	**1.028**	**1.031**	**1.030**	**1.027**	**1.026**	**1.028**	**1.023**	**1.028**			
45/42	1.009	1.019	1.018	1.024	1.026	1.028	1.030	1.035	1.027	1.033	1.022	1.024	1.024	1.024	1.021	1.016	1.015				
48/45	1.008	1.013	1.013	1.021	1.019	1.021	1.024	1.024	1.026	1.023	1.024	1.020	1.020	1.016	1.017	1.014	1.015				
51/48	1.010	1.016	1.010	1.018	1.021	1.018	1.022	1.023	1.021	1.018	1.017	1.015	1.019	1.015	1.014	1.013	1.014				
54/51	**1.007**	**1.017**	**1.009**	**1.017**	**1.021**	**1.020**	**1.021**	**1.020**	**1.020**	**1.016**	**1.019**	**1.015**	**1.014**	**1.013**	**1.015**	**1.011**	**1.011**				
57/54	1.008	1.011	1.011	1.018	1.017	1.014	1.018	1.017	1.015	1.014	1.013	1.011	1.014	1.011	1.009	1.009					
60/57	1.008	1.009	1.011	1.013	1.019	1.016	1.013	1.015	1.012	1.014	1.012	1.012	1.011	1.007	1.007	1.009					
63/60	1.008	1.008	1.010	1.014	1.013	1.015	1.011	1.014	1.014	1.009	1.012	1.008	1.010	1.007	1.007	1.008					
66/63	**1.011**	**1.008**	**1.010**	**1.013**	**1.016**	**1.014**	**1.015**	**1.013**	**1.013**	**1.009**	**1.010**	**1.009**	**1.008**	**1.007**	**1.007**	**1.008**					
69/66	1.008	1.007	1.011	1.012	1.011	1.010	1.009	1.012	1.007	1.010	1.010	1.007	1.006	1.007	1.005						
72/69	1.005	1.009	1.009	1.013	1.011	1.009	1.009	1.009	1.010	1.008	1.007	1.007	1.005	1.005	1.007						
75/72	1.003	1.005	1.007	1.010	1.011	1.010	1.010	1.008	1.007	1.004	1.006	1.007	1.004	1.006	1.005						
78/75	**1.005**	**1.006**	**1.006**	**1.012**	**1.009**	**1.010**	**1.006**	**1.006**	**1.006**	**1.007**	**1.005**	**1.006**	**1.005**	**1.006**	**1.003**						
81/78	1.004	1.005	1.006	1.010	1.009	1.007	1.007	1.006	1.006	1.007	1.005	1.005	1.003	1.003							
84/81	1.006	1.006	1.007	1.008	1.005	1.009	1.006	1.004	1.007	1.004	1.007	1.003	1.004	1.002							
87/84	1.004	1.002	1.007	1.010	1.007	1.004	1.005	1.006	1.004	1.006	1.004	1.003	1.002	1.001							
90/87	**1.003**	**1.004**	**1.008**	**1.008**	**1.008**	**1.008**	**1.004**	**1.005**	**1.005**	**1.005**	**1.004**	**1.004**	**1.003**	**1.004**							
93/90	1.002	1.005	1.006	1.008	1.006	1.007	1.006	1.003	1.004	1.005	1.004	1.003	1.004								
96/93	1.002	1.006	1.006	1.003	1.002	1.003	1.004	1.004	1.003	1.003	1.003	1.003	1.002								

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Quarterly Incurred Medical Loss Development Factors *

Through June 30, 2022

Age in	Accident Year																				
Months	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
6/3	**2.797**	**2.805**	**2.671**	**2.530**	**2.584**	**2.662**	**2.782**	**2.892**	**2.992**	**2.757**	**2.853**	**2.843**	**2.921**	**2.863**	**3.019**	**3.209**	**2.891**	**2.830**	**--**	**2.871**	**2.919**
9/6	1.768	1.762	1.703	1.670	1.650	1.744	1.717	1.807	1.800	1.827	1.833	1.819	1.840	1.884	1.755	1.740	1.821	1.845	--	1.747	
12/9	1.570	1.425	1.400	1.375	1.453	1.443	1.466	1.454	1.488	1.521	1.484	1.500	1.482	1.451	1.487	1.448	1.459	1.470	--	1.429	
15/12	1.203	1.197	1.132	1.145	1.138	1.182	1.167	1.199	1.206	1.228	1.211	1.207	1.199	1.206	1.215	1.184	1.191	1.183	1.169	1.172	
18/15	**1.151**	**1.126**	**1.086**	**1.087**	**1.103**	**1.106**	**1.126**	**1.135**	**1.129**	**1.141**	**1.136**	**1.117**	**1.114**	**1.094**	**1.095**	**1.087**	**1.096**	**1.100**	**1.092**	**1.101**	
21/18	1.116	1.093	1.055	1.061	1.073	1.081	1.090	1.097	1.101	1.103	1.085	1.088	1.077	1.082	1.069	1.069	1.063	1.060	1.077		
24/21	1.082	1.060	1.040	1.052	1.070	1.074	1.067	1.074	1.080	1.080	1.067	1.064	1.055	1.059	1.057	1.046	1.044	1.052	1.053		
27/24	1.075	1.042	1.034	1.048	1.055	1.058	1.053	1.071	1.066	1.072	1.058	1.048	1.046	1.048	1.040	1.036	1.030	1.033	1.049		
30/27	**1.051**	**1.038**	**1.039**	**1.049**	**1.046**	**1.054**	**1.057**	**1.048**	**1.063**	**1.052**	**1.046**	**1.037**	**1.044**	**1.037**	**1.032**	**1.028**	**1.036**	**1.037**	**1.039**		
33/30	1.035	1.018	1.032	1.030	1.041	1.045	1.045	1.051	1.055	1.045	1.046	1.031	1.033	1.033	1.026	1.029	1.024	1.028			
36/33	1.029	1.016	1.024	1.034	1.042	1.033	1.042	1.040	1.041	1.037	1.028	1.026	1.027	1.021	1.021	1.020	1.016	1.020			
39/36	1.018	1.012	1.028	1.025	1.027	1.029	1.033	1.031	1.040	1.039	1.027	1.021	1.023	1.022	1.011	1.018	1.016	1.019			
42/39	**1.019**	**1.013**	**1.017**	**1.020**	**1.025**	**1.035**	**1.036**	**1.037**	**1.037**	**1.031**	**1.022**	**1.026**	**1.022**	**1.017**	**1.010**	**1.015**	**1.014**	**1.015**			
45/42	1.012	1.019	1.033	1.021	1.025	1.029	1.026	1.030	1.028	1.027	1.021	1.018	1.017	1.015	1.011	1.009	1.013				
48/45	1.008	1.013	1.025	1.018	1.022	1.025	1.029	1.034	1.022	1.023	1.020	1.018	1.014	1.008	1.012	1.008	1.011				
51/48	1.009	1.013	1.018	1.015	1.020	1.021	1.021	1.026	1.024	1.019	1.014	1.013	1.010	1.008	1.008	1.009	1.007				
54/51	**1.010**	**1.012**	**1.021**	**1.019**	**1.022**	**1.022**	**1.027**	**1.023**	**1.019**	**1.018**	**1.015**	**1.011**	**1.009**	**1.009**	**1.012**	**1.005**	**1.009**				
57/54	1.011	1.017	1.020	1.018	1.019	1.019	1.023	1.020	1.017	1.018	1.013	1.007	1.009	1.007	1.006	1.007					
60/57	1.008	1.014	1.020	1.019	1.018	1.017	1.019	1.016	1.015	1.014	1.012	1.007	1.007	1.005	1.005	1.007					
63/60	1.008	1.016	1.015	1.021	1.015	1.018	1.016	1.020	1.015	1.009	1.009	1.005	1.008	1.005	1.004	1.004					
66/63	**1.015**	**1.013**	**1.015**	**1.022**	**1.019**	**1.018**	**1.017**	**1.015**	**1.010**	**1.008**	**1.008**	**1.006**	**1.010**	**1.006**	**1.005**	**1.008**					
69/66	1.016	1.018	1.015	1.023	1.017	1.017	1.015	1.014	1.010	1.008	1.008	1.005	1.008	1.003	1.002						
72/69	1.015	1.010	1.014	1.015	1.013	1.014	1.012	1.011	1.010	1.007	1.005	1.005	1.002	1.003	1.005						
75/72	1.010	1.009	1.012	1.012	1.011	1.018	1.013	1.008	1.006	1.001	1.003	1.006	1.003	1.002	1.004						
78/75	**1.010**	**1.011**	**1.018**	**1.013**	**1.012**	**1.012**	**1.010**	**1.008**	**1.008**	**1.006**	**1.005**	**1.003**	**1.005**	**1.003**	**1.003**						
81/78	1.010	1.014	1.018	1.017	1.016	1.009	1.009	1.005	1.006	1.006	1.005	1.004	1.002	1.002							
84/81	1.009	1.007	1.012	1.011	1.008	1.010	1.008	1.007	1.005	1.001	1.003	1.002	1.002	0.999							
87/84	1.009	1.010	1.012	1.014	1.012	1.008	1.007	1.004	1.003	1.001	1.002	1.002	1.001	1.001							
90/87	**1.009**	**1.012**	**1.009**	**1.009**	**1.013**	**1.008**	**1.006**	**1.006**	**1.003**	**1.006**	**1.006**	**1.001**	**1.004**	**1.001**							
93/90	1.011	1.010	1.011	1.012	1.009	1.009	1.007	1.002	1.003	1.002	1.004	1.000	1.003								
96/93	1.008	1.010	1.011	1.009	1.005	1.006	1.005	1.003	1.002	1.001	1.003	1.002	1.002								

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

* Incurred medical loss development factors include the paid cost of medical cost containment programs (MCCP) for accident years 2011 and prior.

Quarterly Paid Indemnity Loss Development Factors

Through June 30, 2022

Age in	Accident Year																			
Months	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
6/3	**4.720**	**4.908**	**4.745**	**4.512**	**4.376**	**4.495**	**4.553**	**4.807**	**4.911**	**4.722**	**4.854**	**5.099**	**5.076**	**5.056**	**5.087**	**5.272**	**4.987**	**5.083**	**--**	**5.102**	**5.221**
9/6	2.443	2.424	2.399	2.303	2.259	2.375	2.377	2.398	2.452	2.432	2.484	2.462	2.462	2.484	2.456	2.446	2.538	2.505	--	2.441	
12/9	1.897	1.876	1.841	1.774	1.812	1.834	1.810	1.825	1.861	1.869	1.877	1.866	1.879	1.910	1.882	1.892	1.891	1.902	--	1.847	
15/12	1.550	1.516	1.491	1.456	1.482	1.488	1.481	1.507	1.532	1.539	1.506	1.539	1.540	1.559	1.571	1.544	1.527	1.522	1.509	1.505	
18/15	**1.403**	**1.379**	**1.331**	**1.306**	**1.306**	**1.327**	**1.332**	**1.343**	**1.355**	**1.361**	**1.361**	**1.353**	**1.364**	**1.372**	**1.366**	**1.358**	**1.353**	**1.341**	**1.331**	**1.334**	
21/18	1.311	1.297	1.241	1.217	1.233	1.235	1.243	1.259	1.257	1.261	1.261	1.263	1.267	1.264	1.256	1.260	1.248	1.258	1.239		
24/21	1.260	1.244	1.183	1.181	1.195	1.191	1.194	1.206	1.209	1.215	1.213	1.204	1.216	1.211	1.206	1.205	1.206	1.193	1.189		
27/24	1.205	1.186	1.140	1.142	1.151	1.149	1.153	1.162	1.165	1.168	1.164	1.159	1.170	1.176	1.161	1.159	1.152	1.154	1.148		
30/27	**1.172**	**1.161**	**1.122**	**1.117**	**1.126**	**1.129**	**1.130**	**1.141**	**1.141**	**1.137**	**1.134**	**1.141**	**1.147**	**1.142**	**1.137**	**1.131**	**1.116**	**1.126**	**1.127**		
33/30	1.136	1.123	1.097	1.096	1.100	1.101	1.108	1.114	1.116	1.112	1.111	1.111	1.115	1.107	1.104	1.105	1.103	1.101			
36/33	1.111	1.097	1.085	1.081	1.080	1.084	1.092	1.094	1.098	1.091	1.091	1.096	1.092	1.089	1.088	1.083	1.077	1.083			
39/36	1.087	1.072	1.070	1.066	1.064	1.067	1.074	1.078	1.077	1.073	1.075	1.074	1.075	1.071	1.068	1.064	1.066	1.066			
42/39	**1.073**	**1.063**	**1.059**	**1.058**	**1.058**	**1.062**	**1.067**	**1.067**	**1.071**	**1.070**	**1.065**	**1.064**	**1.066**	**1.062**	**1.059**	**1.050**	**1.057**	**1.061**			
45/42	1.056	1.049	1.047	1.049	1.047	1.051	1.058	1.059	1.057	1.055	1.054	1.052	1.050	1.050	1.045	1.044	1.045				
48/45	1.046	1.044	1.041	1.044	1.043	1.047	1.049	1.051	1.050	1.048	1.048	1.048	1.045	1.041	1.040	1.037	1.039				
51/48	1.036	1.035	1.033	1.036	1.036	1.037	1.042	1.042	1.043	1.039	1.038	1.038	1.039	1.035	1.031	1.031	1.031				
54/51	**1.034**	**1.035**	**1.030**	**1.028**	**1.035**	**1.036**	**1.038**	**1.041**	**1.038**	**1.036**	**1.036**	**1.033**	**1.032**	**1.031**	**1.024**	**1.030**	**1.029**				
57/54	1.028	1.026	1.025	1.028	1.030	1.032	1.033	1.033	1.032	1.033	1.028	1.027	1.028	1.025	1.024	1.024					
60/57	1.024	1.024	1.024	1.024	1.028	1.029	1.029	1.032	1.027	1.030	1.028	1.025	1.025	1.023	1.020	1.021					
63/60	1.022	1.019	1.019	1.021	1.023	1.025	1.025	1.024	1.026	1.025	1.025	1.021	1.021	1.018	1.016	1.017					
66/63	**1.019**	**1.019**	**1.019**	**1.020**	**1.025**	**1.025**	**1.025**	**1.025**	**1.023**	**1.022**	**1.022**	**1.018**	**1.018**	**1.014**	**1.016**	**1.017**					
69/66	1.016	1.017	1.016	1.021	1.020	1.020	1.020	1.022	1.020	1.019	1.022	1.017	1.014	1.013	1.015						
72/69	1.016	1.015	1.017	1.015	1.020	1.019	1.019	1.019	1.019	1.019	1.016	1.014	1.016	1.012	1.011						
75/72	1.012	1.012	1.013	1.015	1.019	1.018	1.016	1.016	1.017	1.015	1.014	1.012	1.012	1.011	1.012						
78/75	**1.012**	**1.011**	**1.012**	**1.015**	**1.017**	**1.016**	**1.015**	**1.016**	**1.016**	**1.015**	**1.013**	**1.011**	**1.009**	**1.012**	**1.012**						
81/78	1.011	1.010	1.012	1.015	1.015	1.016	1.015	1.015	1.013	1.012	1.011	1.010	1.008	1.009							
84/81	1.010	1.009	1.011	1.013	1.015	1.014	1.013	1.012	1.013	1.013	1.011	1.010	1.009	1.009							
87/84	1.009	1.008	1.009	1.012	1.014	1.013	1.010	1.012	1.010	1.011	1.010	1.007	1.006	1.008							
90/87	**1.008**	**1.008**	**1.011**	**1.012**	**1.013**	**1.012**	**1.011**	**1.010**	**1.010**	**1.010**	**1.009**	**1.007**	**1.007**	**1.007**							
93/90	1.007	1.008	1.012	1.011	1.011	1.012	1.010	1.010	1.009	1.009	1.008	1.007	1.006								
96/93	1.007	1.007	1.008	1.011	1.011	1.008	1.010	1.010	1.009	1.010	1.007	1.007	1.007								

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Quarterly Paid Medical Loss Development Factors *

Through June 30, 2022

Age in	Accident Year																				
Months	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
6/3	**7.221**	**7.127**	**7.617**	**5.563**	**5.308**	**5.615**	**6.579**	**6.101**	**6.048**	**5.854**	**5.989**	**6.284**	**5.604**	**5.720**	**5.897**	**5.433**	**5.460**	**4.982**	**--**	**6.124**	**6.039**
9/6	2.694	2.577	2.483	2.236	2.348	2.381	2.348	2.375	2.361	2.327	2.398	2.498	2.428	2.287	2.326	2.248	2.351	2.287	--	2.232	
12/9	1.882	1.825	1.759	1.666	1.716	1.765	1.731	1.723	1.756	1.746	1.763	1.736	1.750	1.705	1.752	1.737	1.719	1.796	--	1.719	
15/12	1.554	1.510	1.437	1.423	1.429	1.444	1.413	1.429	1.445	1.472	1.446	1.443	1.460	1.454	1.479	1.434	1.426	1.433	1.436	1.437	
18/15	**1.330**	**1.295**	**1.243**	**1.230**	**1.227**	**1.259**	**1.243**	**1.259**	**1.268**	**1.282**	**1.284**	**1.263**	**1.265**	**1.278**	**1.263**	**1.250**	**1.245**	**1.231**	**1.269**	**1.272**	
21/18	1.211	1.179	1.153	1.151	1.163	1.173	1.170	1.178	1.182	1.187	1.192	1.193	1.192	1.189	1.173	1.170	1.173	1.170	1.190		
24/21	1.154	1.125	1.115	1.118	1.127	1.133	1.132	1.137	1.144	1.153	1.154	1.148	1.146	1.146	1.141	1.131	1.143	1.138	1.149		
27/24	1.123	1.093	1.090	1.093	1.106	1.107	1.110	1.112	1.119	1.120	1.123	1.122	1.122	1.124	1.111	1.111	1.108	1.114	1.117		
30/27	**1.103**	**1.077**	**1.084**	**1.087**	**1.097**	**1.100**	**1.100**	**1.106**	**1.107**	**1.111**	**1.109**	**1.111**	**1.111**	**1.105**	**1.100**	**1.092**	**1.083**	**1.101**	**1.106**		
33/30	1.077	1.063	1.071	1.065	1.081	1.083	1.086	1.092	1.094	1.093	1.094	1.090	1.089	1.082	1.082	1.077	1.078	1.084			
36/33	1.061	1.055	1.062	1.062	1.071	1.072	1.072	1.077	1.083	1.082	1.078	1.080	1.076	1.071	1.067	1.065	1.066	1.074			
39/36	1.049	1.044	1.053	1.056	1.057	1.059	1.061	1.066	1.071	1.066	1.069	1.065	1.064	1.061	1.055	1.054	1.054	1.061			
42/39	**1.041**	**1.044**	**1.049**	**1.054**	**1.055**	**1.058**	**1.059**	**1.061**	**1.068**	**1.063**	**1.062**	**1.057**	**1.059**	**1.057**	**1.048**	**1.040**	**1.048**	**1.053**			
45/42	1.036	1.037	1.040	1.047	1.048	1.049	1.054	1.053	1.056	1.056	1.053	1.051	1.045	1.044	1.042	1.039	1.043				
48/45	1.032	1.035	1.037	1.043	1.043	1.046	1.047	1.050	1.051	1.046	1.045	1.046	1.041	1.040	1.038	1.033	1.039				
51/48	1.031	1.030	1.033	1.037	1.036	1.036	1.039	1.041	1.043	1.040	1.039	1.038	1.037	1.032	1.031	1.027	1.027				
54/51	**1.030**	**1.029**	**1.034**	**1.034**	**1.035**	**1.035**	**1.036**	**1.042**	**1.038**	**1.035**	**1.035**	**1.034**	**1.032**	**1.029**	**1.023**	**1.029**	**1.029**				
57/54	1.024	1.024	1.029	1.031	1.034	1.031	1.033	1.038	1.034	1.034	1.031	1.028	1.026	1.025	1.023	1.023					
60/57	1.023	1.026	1.028	1.029	1.028	1.032	1.032	1.035	1.030	1.030	1.030	1.023	1.022	1.021	1.019	1.021					
63/60	1.019	1.020	1.024	1.024	1.024	1.024	1.027	1.027	1.026	1.027	1.025	1.021	1.022	1.019	1.018	1.017					
66/63	**1.018**	**1.021**	**1.023**	**1.024**	**1.026**	**1.026**	**1.029**	**1.029**	**1.024**	**1.028**	**1.023**	**1.021**	**1.018**	**1.015**	**1.016**	**1.017**					
69/66	1.016	1.019	1.021	1.023	1.023	1.021	1.024	1.024	1.022	1.020	1.020	1.017	1.016	1.014	1.016						
72/69	1.018	1.016	1.021	1.021	1.022	1.022	1.023	1.021	1.020	1.019	1.016	1.015	1.017	1.014	1.013						
75/72	1.015	1.014	1.018	1.020	1.019	1.019	1.018	1.018	1.018	1.015	1.015	1.013	1.014	1.011	1.012						
78/75	**1.016**	**1.015**	**1.016**	**1.018**	**1.017**	**1.022**	**1.019**	**1.018**	**1.017**	**1.017**	**1.015**	**1.013**	**1.011**	**1.012**	**1.015**						
81/78	1.013	1.014	1.018	1.018	1.015	1.019	1.018	1.015	1.015	1.013	1.012	1.011	1.009	1.010							
84/81	1.012	1.013	1.016	1.016	1.015	1.018	1.015	1.015	1.015	1.013	1.013	1.010	1.009	1.010							
87/84	1.012	1.012	1.014	1.013	1.015	1.017	1.013	1.013	1.011	1.012	1.010	1.008	1.008	1.008							
90/87	**1.012**	**1.013**	**1.015**	**1.013**	**1.015**	**1.013**	**1.013**	**1.012**	**1.011**	**1.012**	**1.009**	**1.008**	**1.009**	**1.007**							
93/90	1.011	1.013	1.013	1.012	1.014	1.014	1.013	1.011	1.010	1.009	1.010	1.006	1.007								
96/93	1.010	1.009	1.013	1.015	1.016	1.011	1.012	1.010	1.009	1.009	1.009	1.006	1.007								

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

* Paid medical loss development factors include the paid cost of medical cost containment programs (MCCP) for accident years 2011 and prior.

Reported Indemnity Claim Count Development

Accident Year	Development 6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198
1997																1.000
1998															1.000	1.000
1999														1.000	1.000	1.000
2000													1.001	1.000	1.000	1.000
2001												1.000	1.000	1.000	1.000	1.000
2002											1.000	1.000	1.000	1.000	1.000	1.000
2003										1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004									1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2005								1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2006							1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2007						1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2008					1.003	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000		
2009				1.008	1.004	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000			
2010			1.018	1.008	1.005	1.004	1.002	1.000	1.000	1.000	1.000	1.000				
2011		1.068	1.019	1.009	1.006	1.002	1.001	1.000	1.000	1.000	1.000					
2012	2.936	1.073	1.020	1.011	1.004	1.002	1.001	1.000	1.000	1.001						
2013	2.980	1.066	1.021	1.007	1.002	1.001	1.002	1.000	1.000							
2014	2.918	1.074	1.014	1.005	1.003	1.001	1.000	1.000								
2015	2.996	1.060	1.009	1.004	1.003	1.001	1.000									
2016	2.907	1.062	1.012	1.004	1.002	1.001										
2017	2.819	1.053	1.013	1.004	1.002											
2018	2.883	1.055	1.011	1.003												
2019	2.933	1.058	1.013													
2020	2.834	1.056														
2021	2.901															
Latest Year																
Age-to-Age	2.901	1.056	1.013	1.003	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Age-to-Ultimate	3.132	1.080	1.022	1.009	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Exhibit 10.2

Quarterly Reported Indemnity Claim Count Development Factors

Accident Year	Development 3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48
2010	2.681	1.683	1.382	1.109	1.036	1.021	1.012	1.009	1.007	1.007	1.005	1.004	1.003	1.002	1.002
2011	2.688	1.708	1.407	1.124	1.037	1.021	1.015	1.011	1.008	1.005	1.005	1.003	1.004	1.003	1.001
2012	2.691	1.738	1.424	1.123	1.041	1.026	1.018	1.010	1.010	1.006	1.005	1.004	1.004	1.003	1.002
2013	2.749	1.727	1.420	1.123	1.050	1.028	1.018	1.012	1.010	1.007	1.004	1.004	1.003	1.007	1.001
2014	2.821	1.739	1.421	1.138	1.045	1.027	1.016	1.010	1.009	1.013	1.003	1.003	1.003	1.001	1.002
2015	2.778	1.723	1.421	1.130	1.045	1.037	1.015	1.010	1.008	1.004	1.003	1.003	1.003	1.002	1.002
2016	2.817	1.781	1.414	1.135	1.045	1.023	1.014	1.014	1.008	1.005	1.003	1.003	1.002	1.002	1.002
2017	2.733	1.717	1.410	1.149	1.047	1.027	1.018	1.012	1.010	1.006	1.004	1.003	1.003	1.002	1.002
2018	2.892	1.696	1.423	1.139	1.045	1.023	1.017	1.011	1.008	1.006	1.002	1.002	1.002	1.001	1.001
2019	2.780	1.750	1.424	1.138	1.035	1.023	1.015	1.010	1.009	1.005	1.003	1.003	1.002		
2020	--	--	--	1.135	1.041	1.024	1.014	1.009	1.008						
2021	2.819	1.745	1.410	1.130	1.043										
2022	2.846														

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Reported Indemnity Claim Settlement Ratios

Accident	Evaluated as of (in months):																
Year	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198
1997																	98.3%
1998																97.9%	98.1%
1999															97.5%	97.8%	98.0%
2000														96.9%	97.3%	97.7%	97.9%
2001													95.7%	96.3%	96.8%	97.2%	97.5%
2002												95.3%	96.1%	96.6%	97.1%	97.5%	97.8%
2003											94.5%	95.5%	96.1%	96.7%	97.2%	97.7%	98.1%
2004										93.4%	94.9%	95.8%	96.4%	97.0%	97.5%	98.0%	98.3%
2005									92.0%	93.8%	95.0%	95.9%	96.7%	97.3%	97.8%	98.2%	98.5%
2006								89.7%	92.2%	93.7%	95.0%	96.0%	96.7%	97.4%	97.8%	98.2%	98.4%
2007							86.7%	90.1%	92.3%	94.1%	95.4%	96.4%	97.1%	97.7%	98.1%	98.4%	
2008						82.1%	87.0%	90.2%	92.8%	94.4%	95.6%	96.6%	97.3%	97.8%	98.0%		
2009					75.0%	81.9%	86.7%	90.3%	92.8%	94.5%	95.9%	96.8%	97.4%	97.8%			
2010				66.7%	76.8%	83.4%	88.2%	91.5%	93.8%	95.4%	96.5%	97.2%	97.7%				
2011			54.6%	68.1%	78.0%	84.6%	89.2%	92.4%	94.6%	95.9%	96.8%	97.4%					
2012		39.5%	55.7%	69.7%	79.2%	85.8%	90.3%	93.3%	95.1%	96.3%	97.0%						
2013	16.2%	39.2%	56.9%	71.0%	81.1%	87.5%	91.6%	94.2%	95.7%	96.7%							
2014	15.2%	39.8%	57.8%	72.6%	82.6%	88.7%	92.3%	94.4%	95.9%								
2015	15.2%	40.5%	60.1%	75.0%	84.6%	89.8%	92.7%	94.8%									
2016	15.8%	42.8%	62.7%	77.5%	85.7%	90.1%	93.0%										
2017	16.8%	45.1%	65.4%	78.4%	85.7%	90.1%											
2018	17.9%	45.6%	64.5%	76.8%	84.9%												
2019	18.0%	44.6%	62.0%	75.1%													
2020	18.3%	43.8%	61.3%														
2021	18.6%	46.4%															
2022	18.1%																

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Estimated Ultimate Indemnity Claim Settlement Ratios

Accident	Evaluated as of (in months):																
Year	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198
1997																	97.9%
1998																97.7%	97.9%
1999															97.2%	97.6%	97.8%
2000														96.6%	97.1%	97.4%	97.7%
2001													95.4%	96.0%	96.5%	96.9%	97.3%
2002												95.0%	95.9%	96.4%	96.9%	97.3%	97.6%
2003											94.3%	95.3%	95.9%	96.5%	97.1%	97.5%	97.9%
2004										93.2%	94.6%	95.5%	96.2%	96.8%	97.3%	97.8%	98.1%
2005									91.8%	93.6%	94.9%	95.8%	96.5%	97.1%	97.6%	98.0%	98.3%
2006								89.4%	91.9%	93.4%	94.9%	95.9%	96.6%	97.2%	97.7%	98.0%	98.2%
2007							86.3%	89.8%	92.0%	93.9%	95.2%	96.2%	96.9%	97.5%	97.9%	98.2%	
2008						81.3%	86.4%	89.8%	92.5%	94.2%	95.3%	96.4%	97.1%	97.5%	97.8%		
2009					74.1%	81.2%	86.1%	90.0%	92.5%	94.3%	95.6%	96.5%	97.1%	97.5%			
2010				65.4%	75.8%	82.7%	87.8%	91.3%	93.5%	95.1%	96.2%	97.0%	97.5%				
2011			52.5%	66.7%	77.0%	84.1%	88.8%	92.0%	94.3%	95.7%	96.6%	97.2%					
2012		35.4%	53.5%	68.2%	78.4%	85.3%	89.9%	93.0%	94.8%	96.0%	96.7%						
2013	4.9%	35.4%	54.9%	69.9%	80.3%	86.9%	91.1%	93.8%	95.4%	96.4%							
2014	4.7%	36.1%	56.3%	71.6%	82.0%	88.2%	91.9%	94.1%	95.5%								
2015	4.7%	37.4%	58.8%	74.1%	83.9%	89.3%	92.3%	94.4%									
2016	5.0%	39.4%	61.3%	76.7%	85.1%	89.7%	92.6%										
2017	5.5%	41.8%	63.8%	77.5%	85.2%	89.7%											
2018	5.8%	42.4%	63.2%	76.1%	84.3%												
2019	5.7%	41.3%	60.6%	74.5%													
2020	6.0%	40.6%	60.0%														
2021	5.9%	43.0%															
2022	5.8%																

Source: WCIRB quarterly calls for experience, excluding COVID-19 claims.

Quarterly Ultimate Settlement Ratios

Accident	ed as of (in									spot						
Year	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
2013	0.9%	4.9%	11.4%	20.5%	28.9%	35.4%	40.8%	45.9%	50.4%	54.9%	59.0%	62.9%	66.5%	69.9%	72.8%	75.6%
2014	0.7%	4.7%	11.6%	20.7%	29.3%	36.1%	41.8%	46.9%	51.7%	56.3%	60.5%	64.5%	68.0%	71.6%	74.5%	77.2%
2015	0.8%	4.7%	11.9%	20.8%	30.0%	37.4%	43.1%	48.4%	53.6%	58.8%	63.1%	67.1%	70.8%	74.1%	77.0%	79.5%
2016	0.8%	5.0%	12.2%	21.7%	31.5%	39.4%	45.3%	51.0%	56.1%	61.3%	65.6%	69.6%	73.5%	76.7%	79.3%	81.4%
2017	0.8%	5.5%	13.3%	23.9%	34.0%	41.8%	48.1%	53.8%	59.0%	63.8%	68.1%	71.7%	75.1%	77.5%	79.8%	81.5%
2018	1.0%	5.8%	13.8%	24.3%	34.6%	42.4%	48.5%	54.0%	59.2%	63.2%	66.8%	70.0%	73.4%	76.1%	78.4%	80.3%
2019	1.0%	5.7%	13.6%	24.3%	34.7%	41.3%	46.8%	51.6%	56.3%	60.6%	64.5%	67.8%	71.4%	74.5%		
2020	--	--	--	23.4%	33.0%	40.6%	45.7%	50.3%	55.4%	60.0%						
2021	0.8%	5.9%	13.6%	24.5%	35.2%	43.0%										
2022	0.8%	5.8%														

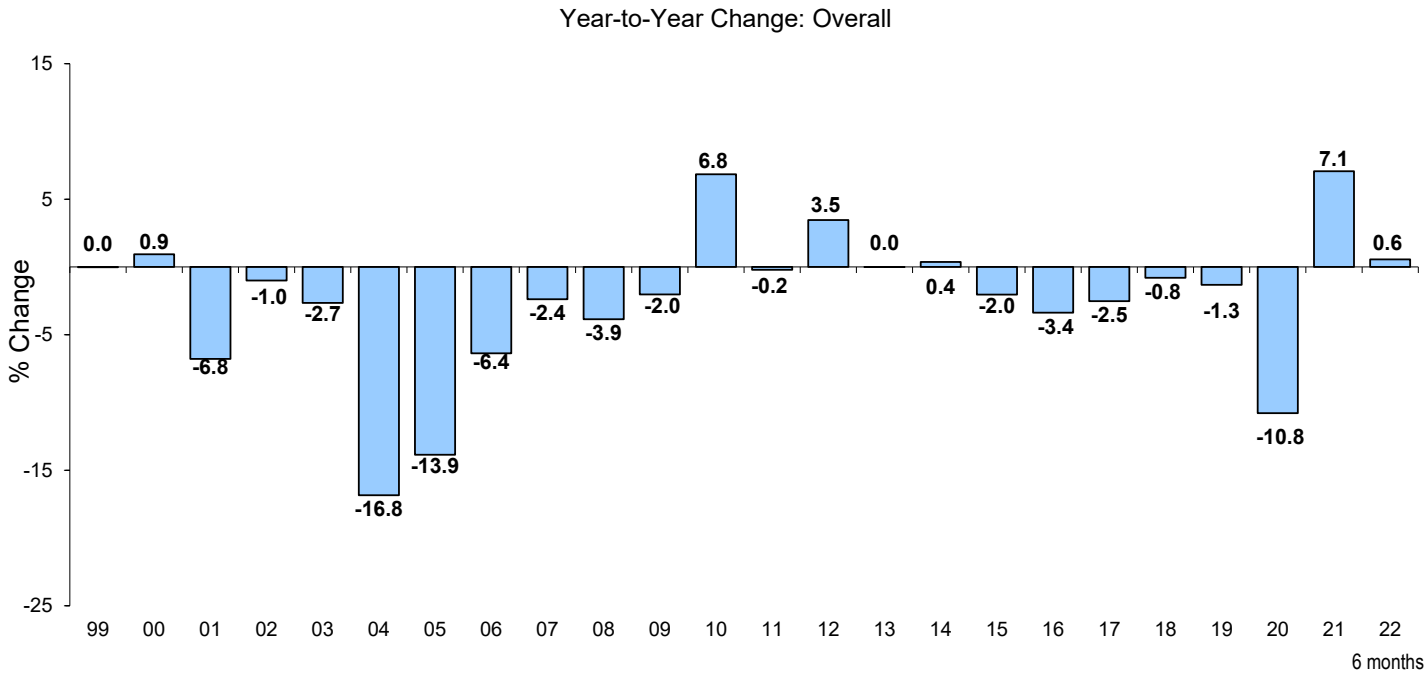
Accident	Quarterly Incremental Change														
Year	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48
2013	4.0%	6.5%	9.1%	8.4%	6.5%	5.4%	5.1%	4.5%	4.5%	4.1%	3.9%	3.6%	3.4%	3.0%	2.7%
2014	4.0%	6.9%	9.1%	8.6%	6.8%	5.7%	5.1%	4.8%	4.6%	4.2%	4.0%	3.5%	3.6%	2.8%	2.7%
2015	3.9%	7.2%	8.9%	9.2%	7.4%	5.7%	5.3%	5.2%	5.2%	4.3%	3.9%	3.7%	3.3%	2.9%	2.4%
2016	4.2%	7.2%	9.5%	9.8%	7.9%	5.9%	5.7%	5.1%	5.2%	4.3%	4.0%	3.9%	3.2%	2.6%	2.2%
2017	4.7%	7.8%	10.6%	10.1%	7.8%	6.3%	5.7%	5.2%	4.8%	4.3%	3.6%	3.4%	2.4%	2.3%	1.7%
2018	4.8%	8.0%	10.6%	10.3%	7.8%	6.2%	5.4%	5.2%	4.0%	3.6%	3.2%	3.4%	2.7%	2.3%	1.9%
2019	4.7%	8.0%	10.7%	10.4%	6.6%	5.6%	4.7%	4.7%	4.3%	3.9%	3.2%	3.6%	3.1%		
2020	--	--	--	9.6%	7.6%	5.2%	4.6%	5.1%	4.6%						
2021	5.1%	7.7%	10.9%	10.7%	7.8%										
2022	5.0%														

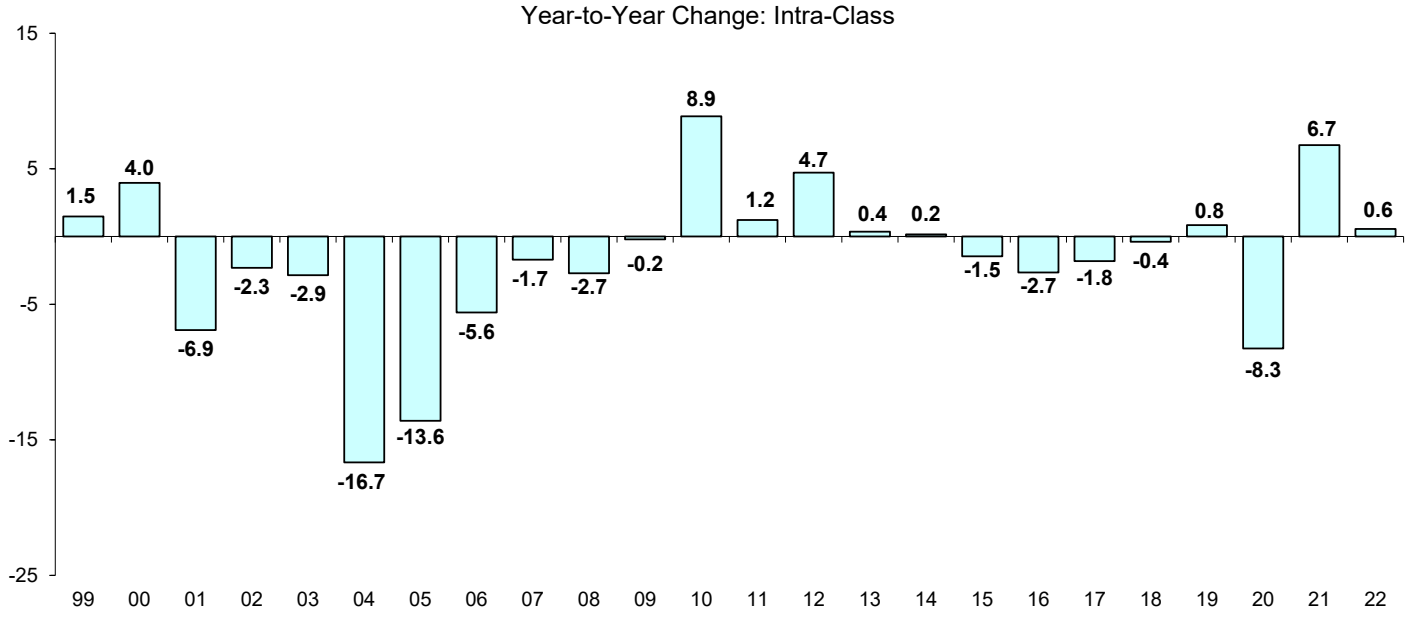
Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 82% to 100% of the total California workers' compensation insured market measured using 2021 earned premium levels).

Source: WCIRB accident year experience calls, excluding COVID-19 claims.

Exhibit 12

California Workers' Compensation
Estimated Indemnity Claim Frequency by Accident Year





Note:

The 2021 and 2022 estimates are based on a comparison of claim counts based on WCIRB accident year experience as of June 31, 2022 relative to the estimated change in statewide employment. Experience excludes COVID-19 claims. Prior years are based on unit statistical data.

Exhibit 13

Summary of COVID-19 Claim Information as of June 30, 2022

AY2020 @6/30/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	2Q-2022 Data Call	COVID-19 Percentage	COVID-19 Claims	All WC Claims	Without COVID-19 Claims	COVID-19 Claims	All WC Claims	Without COVID-19 Claims
Ind. Paid	105,643,342	1,847,266,237	5.7%	$5,858	$12,243	$13,110	$3,969	$5,204	$5,304
Ind. Reserves	80,148,322	974,637,976	8.2%	$4,444	$6,459	$6,733	$3,011	$2,745	$2,724
Ind. Incurred	185,791,664	2,821,904,213	6.6%	$10,302	$18,702	$19,843	$6,980	$7,949	$8,028
Med. Paid	81,043,204	1,990,056,856	4.1%	$4,494	$13,189	$14,370	$3,045	$5,606	$5,813
Med. Reserves	82,612,014	1,274,970,736	6.5%	$4,581	$8,450	$8,975	$3,103	$3,591	$3,631
Med. Incurred	163,655,218	3,265,027,592	5.0%	$9,074	$21,639	$23,345	$6,148	$9,197	$9,444
ALAE Paid	29,056,539	782,909,536	3.7%	$1,611	$5,189	$5,674	$1,092	$2,205	$2,296
MCCP	5,052,326	177,962,894	2.8%	$280	$1,179	$1,302	$190	$501	$527
Paid on Med-Only Claims	6,421,420	252,142,995	2.5%						
Ind. Paid on Open Ind. Claims	105,643,342	1,847,266,237	5.7%						
Med. Paid on Open Ind. Claims	80,148,322	974,637,976	8.2%						
AY2020 Claim Counts									
# of Open Indemnity Claims	1,644	53,081	3.1%						
# of Med-Only Claims	8,584	204,118	4.2%						
# of Indemnity Claims	18,035	150,886	12.0%						
Total Number of Claims	26,619	355,004	7.5%						

AY2021 @6/30/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	2Q-2022 Data Call	COVID-19 Percentage	COVID-19 Claims	All WC Claims	Without COVID-19 Claims	COVID-19 Claims	All WC Claims	Without COVID-19 Claims
Ind. Paid	19,806,604	1,051,677,270	1.9%	$2,782	$7,207	$7,434	$1,929	$2,832	$2,857
Ind. Reserves	24,716,334	1,022,970,696	2.4%	$3,471	$7,010	$7,192	$2,407	$2,754	$2,764
Ind. Incurred	44,522,938	2,074,647,966	2.1%	$6,253	$14,218	$14,626	$4,337	$5,586	$5,622
Med. Paid	15,850,148	1,261,961,601	1.3%	$2,226	$8,648	$8,978	$1,544	$3,398	$3,451
Med. Reserves	30,488,221	1,529,784,950	2.0%	$4,282	$10,484	$10,802	$2,970	$4,119	$4,152
Med. Incurred	46,338,369	2,791,746,551	1.7%	$6,508	$19,132	$19,780	$4,513	$7,517	$7,602
ALAE Paid	6,219,213	419,147,031	1.5%	$873	$2,872	$2,975	$606	$1,129	$1,143
MCCP	1,212,198	119,593,619	1.0%	$170	$820	$853	$118	$322	$328
Paid on Med-Only Claims	1,439,148	247,006,527	0.6%						
Ind. Paid on Open Ind. Claims	19,806,604	1,051,677,270	1.9%						
Med. Paid on Open Ind. Claims	24,716,334	1,022,970,696	2.4%						
AY2021 Claim Counts									
# of Open Indemnity Claims	869	75,259	1.2%						
# of Med-Only Claims	3,147	225,476	1.4%						
# of Indemnity Claims	7,120	145,920	4.9%						
Total Number of Claims	10,267	371,396	2.8%						

AY2022 @6/30/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	2Q-2022 Data Call	COVID-19 Percentage	COVID-19 Claims	All WC Claims	Without COVID-19 Claims	COVID-19 Claims	All WC Claims	Without COVID-19 Claims
Ind. Paid	4,769,104	134,613,291	3.5%	$853	$2,388	$2,556	$555	$923	$946
Ind. Reserves	3,547,822	357,616,056	1.0%	$635	$6,343	$6,971	$413	$2,452	$2,580
Ind. Incurred	8,316,926	492,229,347	1.7%	$1,488	$8,730	$9,528	$968	$3,375	$3,526
Med. Paid	987,237	172,355,249	0.6%	$177	$3,057	$3,374	$115	$1,182	$1,249
Med. Reserves	7,632,401	703,829,155	1.1%	$1,365	$12,483	$13,707	$888	$4,826	$5,072
Med. Incurred	8,619,638	876,184,404	1.0%	$1,542	$15,540	$17,081	$1,003	$6,008	$6,321
ALAE Paid	804,199	37,695,523	2.1%	$144	$669	$726	$94	$258	$269
MCCP	115,218	16,078,920	0.7%	$21	$285	$314	$13	$110	$116
Paid on Med-Only Claims	214,592	56,026,249	0.4%						
Ind. Paid on Open Ind. Claims	4,769,104	134,613,291	3.5%						
Med. Paid on Open Ind. Claims	3,547,822	357,616,056	1.0%						
AY2021 Claim Counts									
# of Open Indemnity Claims	1,119	42,707	2.6%						
# of Med-Only Claims	3,000	89,467	3.4%						
# of Indemnity Claims	5,591	56,381	9.9%						
Total Number of Claims	8,591	145,848	5.9%						

Source: WCIRB accident year experience calls.

Exhibit 14

Average Paid ALAE per Reported Indemnity Claim - Private Insurers

As of June 30, 2022

Accident	Evaluated as of (in months):									
Year	6	18	30	42	54	66	78	90	102	114
2001								5,562	5,881	6,063
2002							5,765	6,142	6,358	6,536
2003						5,665	6,151	6,458	6,704	6,911
2004					4,742	5,345	5,779	6,094	6,336	6,548
2005				3,543	4,389	4,977	5,408	5,749	6,034	6,239
2006			2,523	3,683	4,534	5,169	5,659	6,006	6,279	6,527
2007		1,233	2,711	3,916	4,844	5,553	6,127	6,522	6,845	7,093
2008	249	1,370	2,899	4,302	5,345	6,163	6,734	7,205	7,546	7,786
2009	298	1,503	3,263	4,802	5,988	6,837	7,519	8,012	8,354	8,612
2010	290	1,581	3,427	4,946	6,084	6,950	7,627	8,074	8,390	8,618
2011	275	1,600	3,382	4,878	6,072	7,008	7,607	8,009	8,312	8,508
2012	271	1,606	3,475	5,096	6,323	7,149	7,678	8,049	8,328	8,494
2013	297	1,721	3,758	5,341	6,443	7,152	7,639	7,952	8,150	8,288
2014	312	1,910	3,951	5,487	6,496	7,149	7,587	7,860	8,042	
2015	357	2,001	4,047	5,494	6,441	7,029	7,396	7,649		
2016	348	2,073	8,169	5,547	6,422	6,956	7,324			
2017	375	2,122	4,190	5,502	6,322	6,859				
2018	412	2,251	4,290	5,652	6,564					
2019	419	2,250	4,257	5,717						
2020	416	2,254	4,390							
2021	387	2,131								
2022	410									

	Annual Change									
Year	6	18	30	42	54	66	78	90	102	114
2002								10.4%	8.1%	7.8%
2003							6.7%	5.1%	5.4%	5.7%
2004						-5.6%	-6.1%	-5.6%	-5.5%	-5.3%
2005					-7.4%	-6.9%	-6.4%	-5.7%	-4.8%	-4.7%
2006				4.0%	3.3%	3.9%	4.7%	4.5%	4.1%	4.6%
2007			7.4%	6.3%	6.8%	7.4%	8.3%	8.6%	9.0%	8.7%
2008		11.1%	6.9%	9.9%	10.3%	11.0%	9.9%	10.5%	10.3%	9.8%
2009	19.8%	9.7%	12.5%	11.6%	12.0%	10.9%	11.7%	11.2%	10.7%	10.6%
2010	-2.6%	5.2%	5.0%	3.0%	1.6%	1.7%	1.4%	0.8%	0.4%	0.1%
2011	-5.4%	1.2%	-1.3%	-1.4%	-0.2%	0.8%	-0.3%	-0.8%	-0.9%	-1.3%
2012	-1.3%	0.4%	2.8%	4.5%	4.1%	2.0%	0.9%	0.5%	0.2%	-0.2%
2013	9.4%	7.2%	8.1%	4.8%	1.9%	0.0%	-0.5%	-1.2%	-2.1%	-2.4%
2014	5.3%	11.0%	5.1%	2.7%	0.8%	0.0%	-0.7%	-1.2%	-1.3%	
2015	14.3%	4.8%	2.4%	0.1%	-0.9%	-1.7%	-2.5%	-2.7%		
2016	-2.6%	3.6%	101.9%	1.0%	-0.3%	-1.0%	-1.0%			
2017	7.7%	2.3%	-48.7%	-0.8%	-1.6%	-1.4%				
2018	9.9%	6.1%	2.4%	2.7%	3.8%					
2019	1.8%	0.0%	-0.8%	1.2%						
2020	-0.8%	0.1%	3.1%							
2021	-7.1%	-5.4%								
2022	6.1%									

Source: WCIRB accident year experience calls excluding COVID-19 claims.

Exhibit 15.1

Paid Allocated Loss Adjustment Expense Development - Private Insurers
As of June 30, 2022

Accident Year	Age-to-Age Development (in months): 18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210
1995																
1996																1.010
1997															1.010	1.008
1998														1.013	1.012	1.010
1999													1.014	1.013	1.010	1.011
2000												1.017	1.015	1.013	1.012	1.010
2001											1.018	1.016	1.016	1.013	1.010	1.008
2002										1.019	1.017	1.015	1.013	1.010	1.009	1.007
2003									1.026	1.021	1.018	1.015	1.012	1.008	1.007	1.007
2004								1.033	1.027	1.023	1.018	1.013	1.011	1.009	1.007	1.005
2005							1.051	1.038	1.031	1.025	1.018	1.015	1.011	1.011	1.007	1.006
2006						1.069	1.052	1.040	1.030	1.021	1.017	1.012	1.009	1.007	1.006	
2007					1.108	1.072	1.051	1.039	1.027	1.020	1.016	1.012	1.008	1.007		
2008				1.159	1.103	1.071	1.050	1.033	1.025	1.019	1.014	1.010	1.008			
2009			1.264	1.157	1.102	1.068	1.044	1.031	1.023	1.016	1.012	1.009				
2010		1.489	1.253	1.148	1.102	1.061	1.040	1.028	1.020	1.014	1.008					
2011	2.311	1.486	1.259	1.161	1.088	1.057	1.039	1.024	1.016	1.013						
2012	2.344	1.493	1.254	1.135	1.079	1.050	1.036	1.021	1.015							
2013	2.327	1.453	1.216	1.115	1.070	1.043	1.026	1.018								
2014	2.226	1.412	1.193	1.105	1.064	1.037	1.025									
2015	2.155	1.375	1.179	1.096	1.055	1.035										
2016	2.123	1.374	1.165	1.087	1.056											
2017	2.088	1.333	1.155	1.088												
2018	2.020	1.334	1.167													
2019	2.010	1.363														
2020	2.068															
Latest Year																
Age-to-Age	2.068	1.363	1.167	1.088	1.056	1.035	1.025	1.018	1.015	1.013	1.008	1.009	1.008	1.007	1.006	1.006
Cumulative	4.838	2.340	1.716	1.471	1.352	1.281	1.237	1.207	1.186	1.168	1.153	1.144	1.134	1.125	1.117	1.111
2-Year Arithmetic Average																
Age-to-Age	2.039	1.349	1.161	1.087	1.055	1.036	1.025	1.020	1.016	1.013	1.010	1.010	1.008	1.007	1.006	1.006
Cumulative	4.731	2.320	1.720	1.482	1.363	1.292	1.246	1.216	1.192	1.174	1.159	1.147	1.136	1.127	1.119	1.113

Accident Year	Age-to-Age Development (in months): 210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402
1989							1.004	1.004	1.004	1.003	1.004	1.002	1.005	1.003	1.002	1.002
1990						1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.002	1.002	
1991					1.003	1.003	1.003	1.002	1.003	1.003	1.002	1.002	1.002	1.002		
1992				1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.004	1.003	1.003			
1993			1.005	1.005	1.006	1.005	1.005	1.004	1.004	1.005	1.003	1.003				
1994		1.006	1.006	1.007	1.005	1.005	1.004	1.003	1.004	1.004	1.003					
1995	1.010	1.008	1.008	1.007	1.008	1.006	1.006	1.007	1.005	1.004						
1996	1.008	1.008	1.007	1.006	1.006	1.005	1.007	1.004	1.004							
1997	1.008	1.007	1.007	1.006	1.005	1.006	1.005	1.004								
1998	1.010	1.009	1.007	1.006	1.005	1.004	1.003									
1999	1.009	1.007	1.006	1.005	1.004	1.004										
2000	1.008	1.006	1.005	1.004	1.004											
2001	1.007	1.006	1.005	1.004												
2002	1.006	1.004	1.004													
2003	1.005	1.004														
2004	1.005															
Latest Year																
Age-to-Age	1.005	1.004	1.004	1.004	1.004	1.004	1.003	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002
Cumulative[2]	1.104	1.098	1.094	1.090	1.086	1.082	1.078	1.075	1.071	1.067	1.062	1.059	1.055	*1.053*	*1.051*	
2-Year Arithmetic Average																
Age-to-Age	1.005	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002
Cumulative[2]	1.106	1.101	1.096	1.092	1.087	1.083	1.079	1.075	1.071	1.066	1.062	1.058	1.055	*1.053*	*1.051*	

Note:
[1] The paid ALAE factors are adjusted for significant changes in claim settlement rates for age-to-age development through 84 months. See Item AC19-08-04 of the August 4, 2020 WCIRB Actuarial Committee Agenda.
[2] Factors in italics are based on powertail fit to the "3-Year Arithmetic Average" factors.

Source: WCIRB quarterly experience calls, excluding MCCP costs and COVID-19 claims.

Exhibit 15.2

Quarterly Paid ALAE Loss Development Factors[1] - Private Insurers

Age in Months	Accident Year 2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
3 - 6	7.570	5.434	9.136	8.769	8.693	8.584	6.234	9.857	8.970	8.932	8.255	7.884	7.422	9.341	9.011
6 - 9	2.765	2.630	3.023	3.176	3.213	3.058	3.163	3.169	3.155	3.050	3.134	3.137	2.859	3.191	
9 12	2.021	2.034	2.077	2.165	2.115	2.133	2.158	2.103	2.100	2.130	2.076	2.133	2.238	2.065	
12 - 15	1.687	1.724	1.737	1.701	1.713	1.784	1.744	1.730	1.771	1.699	1.672	1.662	1.639	1.672	
15 - 18	1.494	1.509	1.482	1.486	1.510	1.494	1.486	1.480	1.488	1.450	1.442	1.432	1.461		
18 - 21	1.289	1.326	1.334	1.343	1.338	1.349	1.328	1.309	1.307	1.309	1.289	1.261	1.311		
21 24	1.237	1.255	1.253	1.248	1.249	1.237	1.237	1.225	1.226	1.226	1.213	1.218	1.211		
24 - 27	1.190	1.197	1.189	1.186	1.205	1.187	1.176	1.183	1.167	1.150	1.150	1.157	1.153		
27 - 30	1.172	1.170	1.158	1.163	1.160	1.156	1.149	1.141	1.132	1.129	1.123	1.131			
30 - 33	1.135	1.138	1.133	1.131	1.130	1.122	1.116	1.110	1.109	1.099	1.101	1.109			
33 36	1.111	1.114	1.113	1.108	1.104	1.101	1.095	1.088	1.092	1.084	1.078	1.084			
36 - 39	1.097	1.094	1.091	1.095	1.093	1.085	1.085	1.073	1.068	1.061	1.063	1.068			
39 - 42	1.096	1.082	1.083	1.081	1.081	1.076	1.072	1.062	1.062	1.055	1.057				
42 - 45	1.069	1.074	1.069	1.068	1.070	1.061	1.057	1.054	1.049	1.047	1.050				
45 48	1.063	1.064	1.062	1.059	1.057	1.055	1.050	1.046	1.043	1.039	1.040				
48 - 51	1.052	1.053	1.053	1.051	1.049	1.047	1.041	1.036	1.034	1.031	1.035				
51 - 54	1.049	1.050	1.048	1.048	1.045	1.042	1.036	1.034	1.031	1.030					
54 - 57	1.045	1.043	1.040	1.043	1.038	1.035	1.031	1.027	1.025	1.027					
57 60	1.039	1.039	1.037	1.036	1.035	1.031	1.028	1.026	1.023	1.022					
60 - 63	1.034	1.034	1.032	1.031	1.031	1.025	1.023	1.021	1.018	1.018					
63 - 66	1.033	1.031	1.032	1.029	1.028	1.023	1.021	1.019	1.018						
66 - 69	1.028	1.028	1.028	1.024	1.024	1.021	1.017	1.015	1.017						
69 72	1.026	1.026	1.023	1.023	1.021	1.018	1.018	1.014	1.014						
72 - 75	1.023	1.022	1.021	1.020	1.019	1.017	1.015	1.012	1.012						
75 - 78	1.022	1.022	1.020	1.019	1.016	1.015	1.013	1.012							
78 - 81	1.020	1.020	1.017	1.017	1.015	1.011	1.010	1.011							
81 84	1.018	1.017	1.016	1.014	1.014	1.012	1.009	1.009							
84 - 87	1.016	1.015	1.014	1.014	1.013	1.011	1.008	1.008							
87 - 90	1.016	1.014	1.012	1.012	1.011	1.008	1.008								
90 - 93	1.014	1.012	1.012	1.011	1.009	1.005	1.007								
93 96	1.013	1.012	1.010	1.011	1.009	1.007	1.006								
96 - 99	1.011	1.010	1.010	1.008	1.010	1.006	1.006								
99 - 102	1.011	1.009	1.009	1.008	1.007	1.006									
102 - 105	1.009	1.009	1.008	1.007	1.004	1.005									
105 108	1.008	1.008	1.007	1.007	1.005	1.005									
108 - 111	1.008	1.008	1.006	1.005	1.005	1.004									
111 - 114	1.007	1.007	1.006	1.005	1.004										
114 - 117	1.007	1.007	1.006	1.004	1.005										
117 120	1.006	1.006	1.005	1.004	1.004										
120 - 123	1.006	1.005	1.005	1.004	1.003										

[1] All paid allocated loss adjustment expense exclude the paid cost of medical cost containment programs. Accident Year 2020 at 12-to-n and Accident year 2021 exclude COVID-19 claims.

Source: WCIRB quarterly experience calls , excluding MCCP costs and COVID claims.

Exhibit 16

Average Paid MCCP per Reported Indemnity Claim - Statewide
As of June 30, 2022

Accident	Evaluated as of (in months):							
Year	6	18	30	42	54	66	78	90
2013	380	1,009	1,460	1,725	1,900	2,033	2,118	2,163
2014	369	958	1,415	1,692	1,878	1,982	2,049	2,102
2015	354	953	1,394	1,659	1,818	1,904	1,963	2,011
2016	347	912	1,320	1,550	1,686	1,771	1,818	
2017	330	901	1,297	1,533	1,670	1,760		
2018	366	954	1,339	1,568	1,712			
2019	363	915	1,336	1,578				
2020	353	907	1,302					
2021	362	853						
2022	314							

Accident	Annual Change							
Year	6	18	30	42	54	66	78	90
2014	-3.0%	-5.1%	-3.0%	-1.9%	-1.2%	-2.5%	-3.3%	-2.9%
2015	-3.9%	-0.5%	-1.5%	-1.9%	-3.2%	-3.9%	-4.2%	-4.3%
2016	-2.1%	-4.3%	-5.2%	-6.6%	-7.2%	-7.0%	-7.4%	
2017	-4.9%	-1.2%	-1.8%	-1.1%	-0.9%	-0.6%		
2018	10.8%	5.8%	3.3%	2.3%	2.5%			
2019	-0.8%	-4.1%	-0.2%	0.6%				
2020	-2.9%	-0.8%	-2.6%					
2021	2.6%	-6.0%						
2022	-13.1%							

Source: WCIRB accident year experience calls excluding COVID-19 claims.

Item AC22-09-03
Pandemic Impact on Classification Relativities

The COVID-19 pandemic and stay-at-home orders significantly impacted exposure and loss levels in 2020. The impact was disproportionate by industry, with more significant job losses in the Arts & Entertainment and Hospitality industries and sharper frequency declines in industries in which employees were mostly working from home (see Exhibits 1 and 2). In the September 1, 2021 and September 1, 2022 Pure Premium Rate Filings, the WCIRB generally did not use accident year 2020 experience in the projection of the overall indicated loss ratio. In these filings, the classification relativities underlying the individual classification rates were primarily based on pre-pandemic experience from policy years 2019 and prior and COVID-19 claims incurred on 2019 policies were excluded. In the WCIRB's September 1, 2023 Pure Premium Rate Filing, policy year 2020 experience will be available. At the meeting, staff will solicit input from the Committee on the use of pandemic period experience in classification ratemaking.

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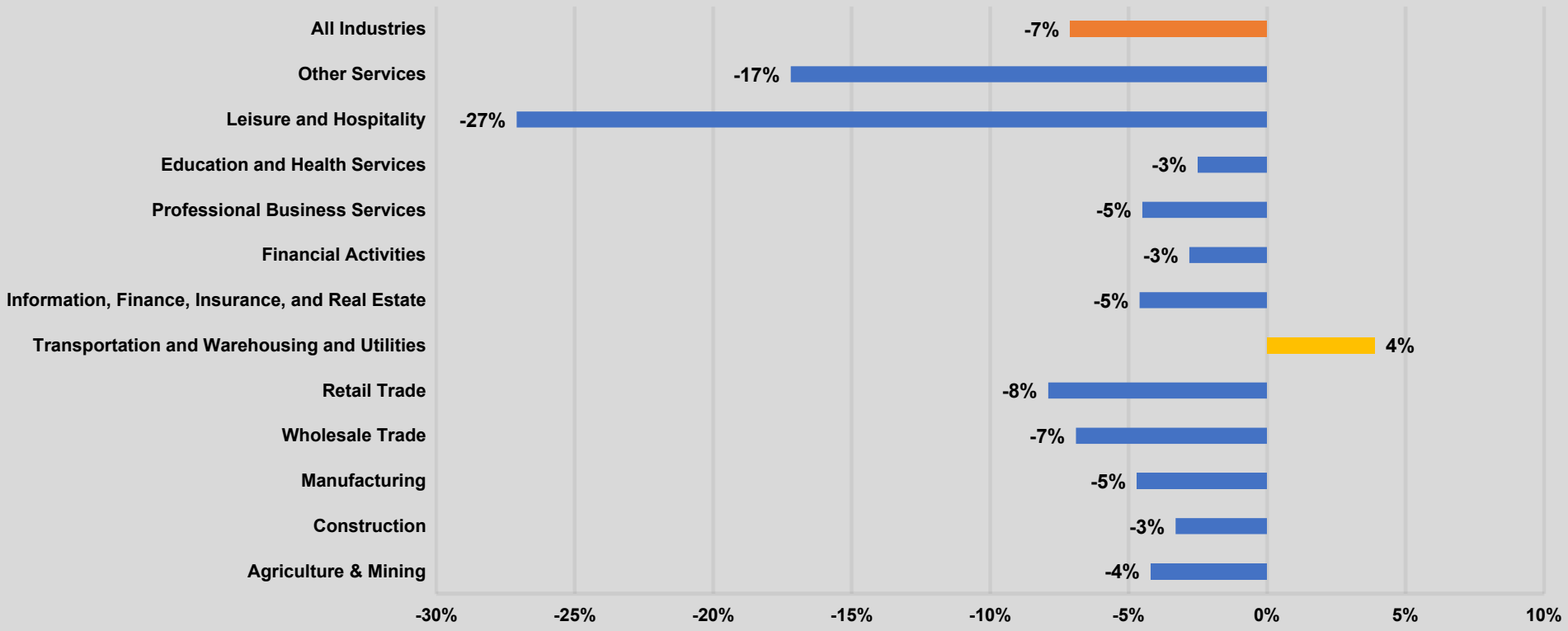
Exhibit 1: Change in Employment by Industry in 2020



Source: UCLA forecast

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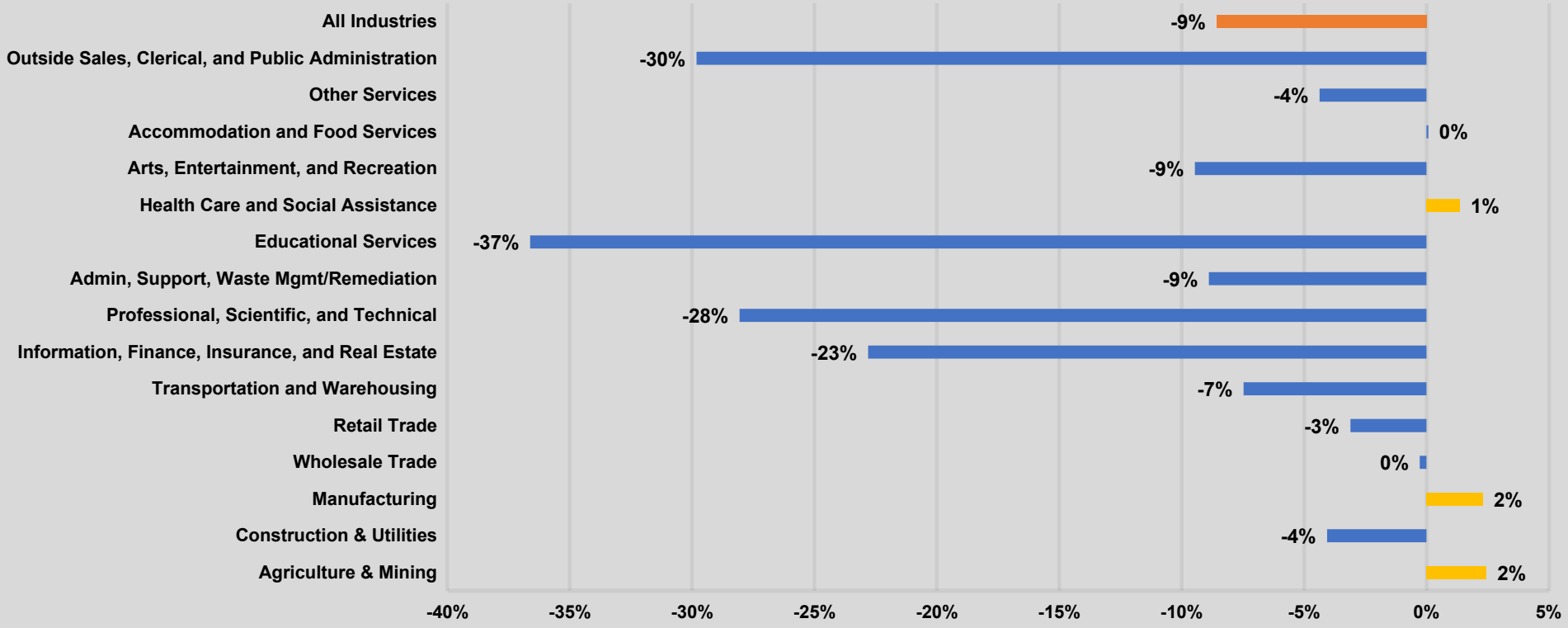
Exhibit 2: Change in Indemnity Claim Frequency by Industry in 2020



Source: WCIRB unit statistical data

Item AC-22-09-04
Medical Characteristics of Cumulative Trauma Claims

The WCIRB has conducted an analysis of the medical characteristics of cumulative trauma (CT) claims, focusing on the payment patterns of medical services provided and typical medical diagnoses of CT claims compared to non-CT claims. Staff will present the preliminary analysis findings at the meeting. Slides summarizing staff's preliminary analysis results are attached.

Research Questions

1. How do characteristics of medical services on CT claims compare to non-CT claims?
2. What are the typical medical diagnoses of CT claims and does the medical diagnosis change over time?
3. Among CT claims, how do medical services on post-termination CT claims compare to regular CT claims? (in progress)

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Research Approach

- Data Source: WCIRB USR data and medical transaction data
  - Accident years 2013 to 2019
- Definition of a cumulative trauma claim (any of the following):
  - Loss Type (from USR)
    - Occupational Disease
    - Cumulative Injury Other Than Disease
  - Nature of Injury (from USR)
    - All Other Occupational Disease Injury, NOC
    - Carpal Tunnel Syndrome
    - All Other Cumulative Injury, NOC
  - Diagnostic Group (from MDC)
    - Early primary medical diagnosis that includes Carpal Tunnel Syndrome
- Early Primary Diagnostic Group – based on ICD information from the first 90 days of medical treatment
- Final Primary Diagnostic Group – based on ICD information from the last 180 days of medical treatment

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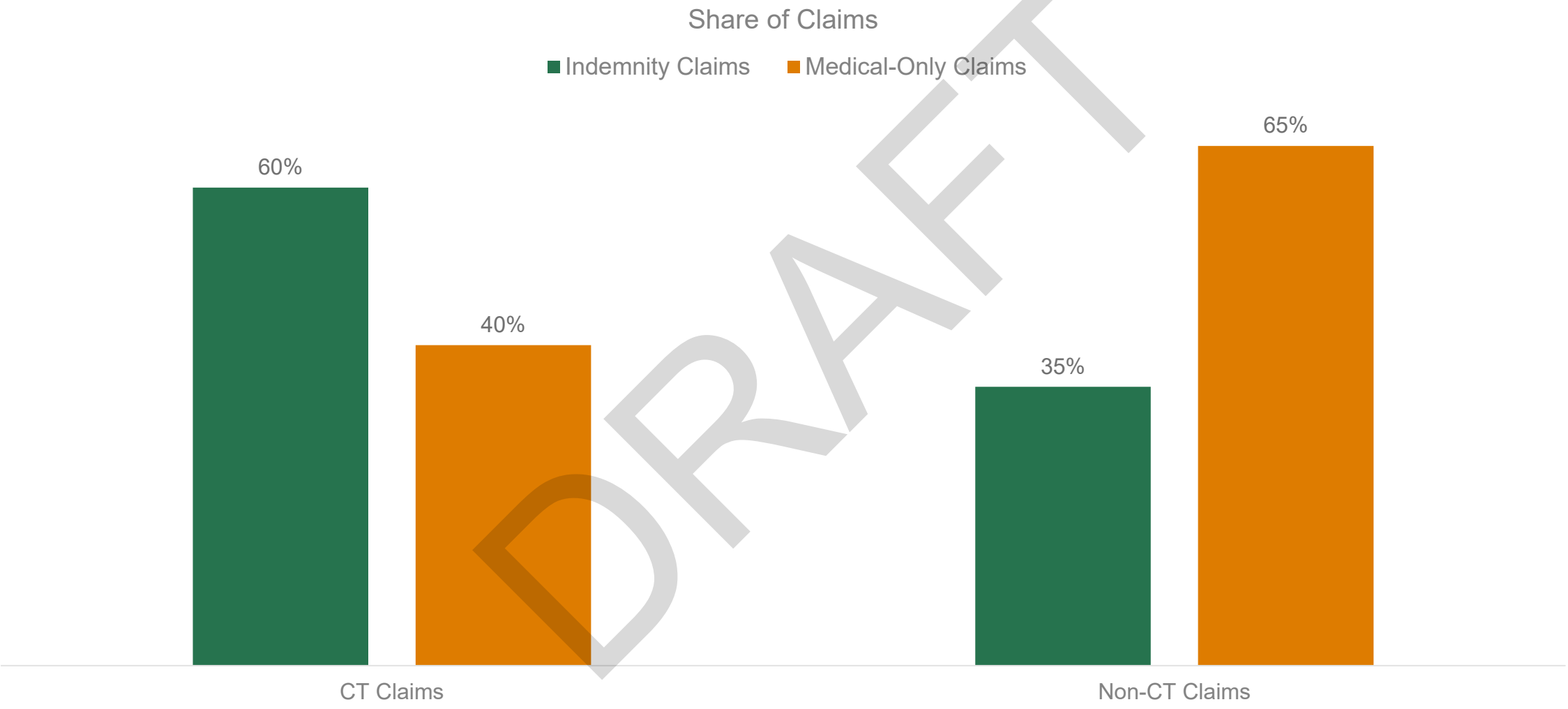
Overall Claim Distribution



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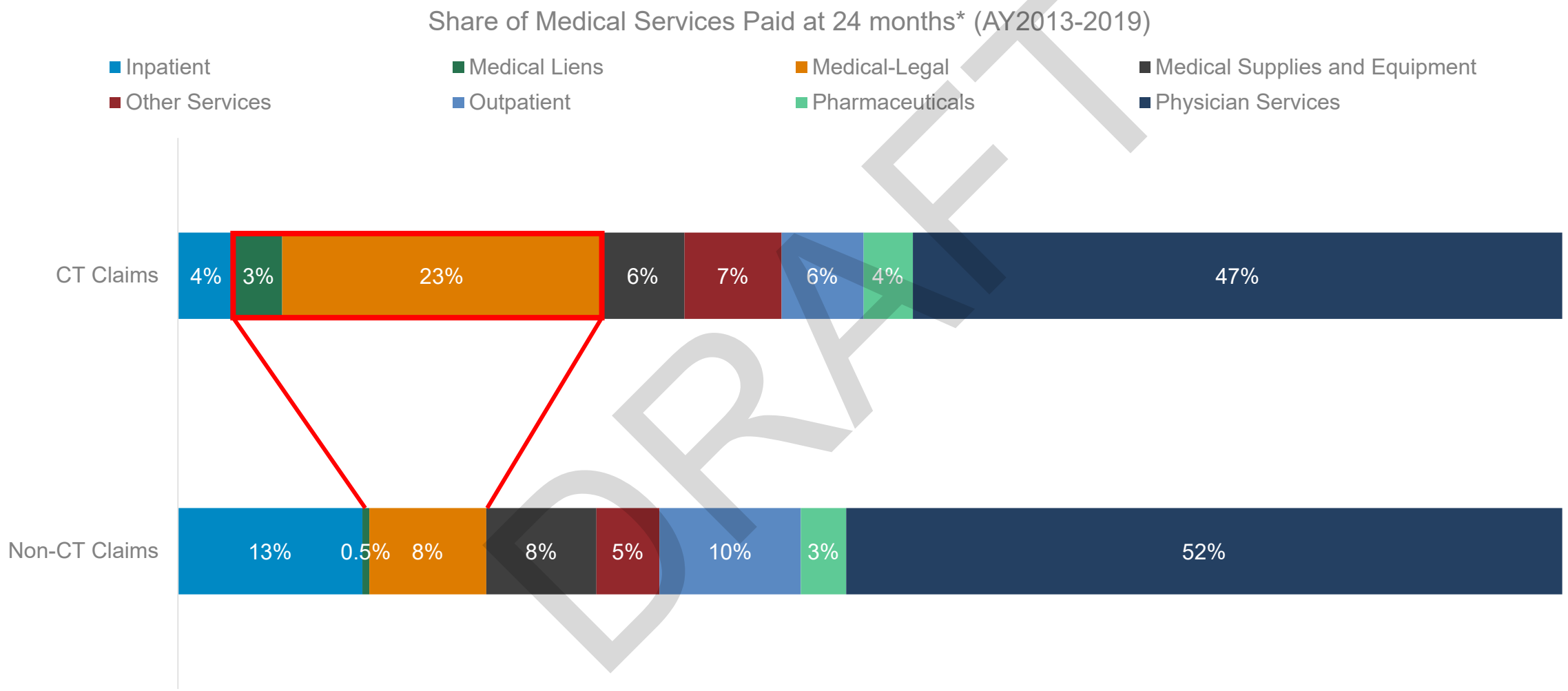
Share of Medical Services Paid on Indemnity Claims at 24 Months



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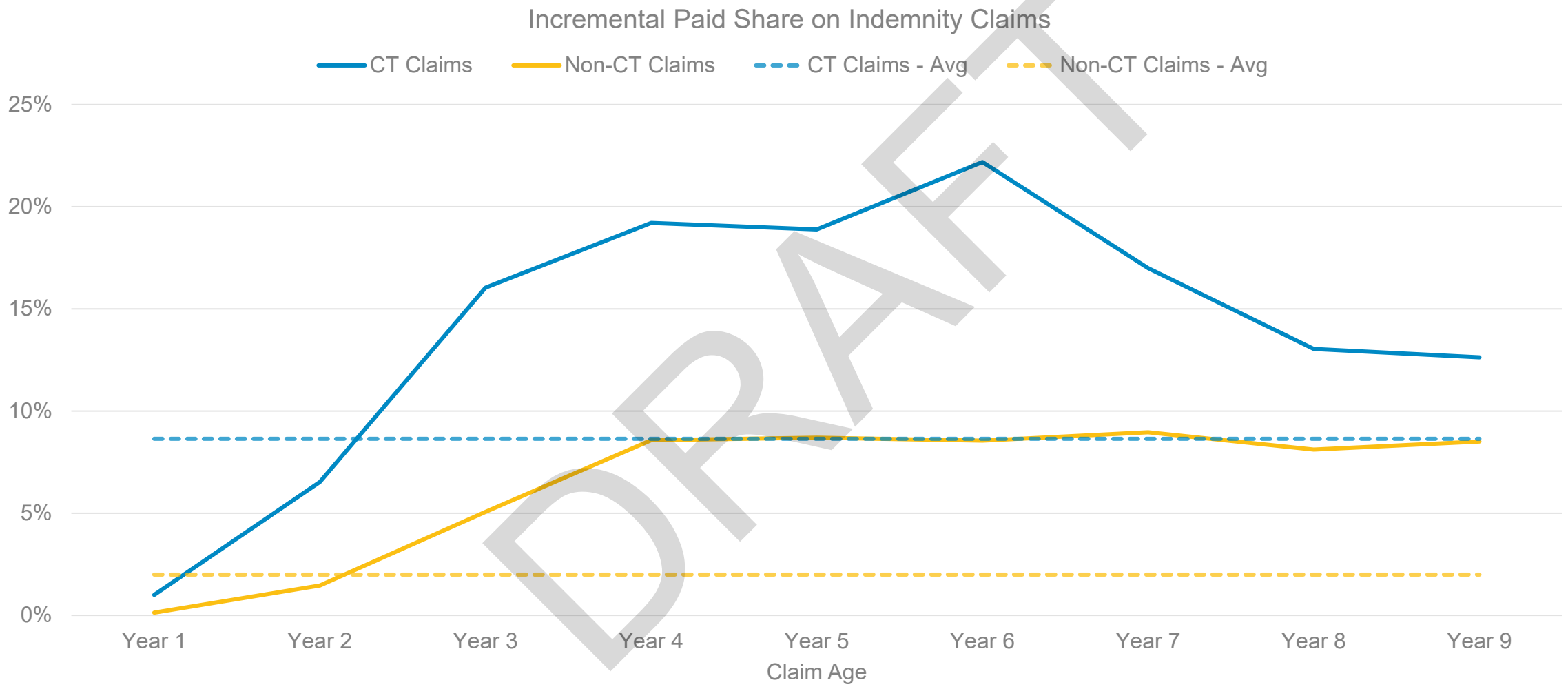
* 24 months is time from accident date to service date
Note: Other Services include Copy Services, Dental Services, and Unclassifiable procedures.

Share of Medical Paid for Medical Liens by Claim Age



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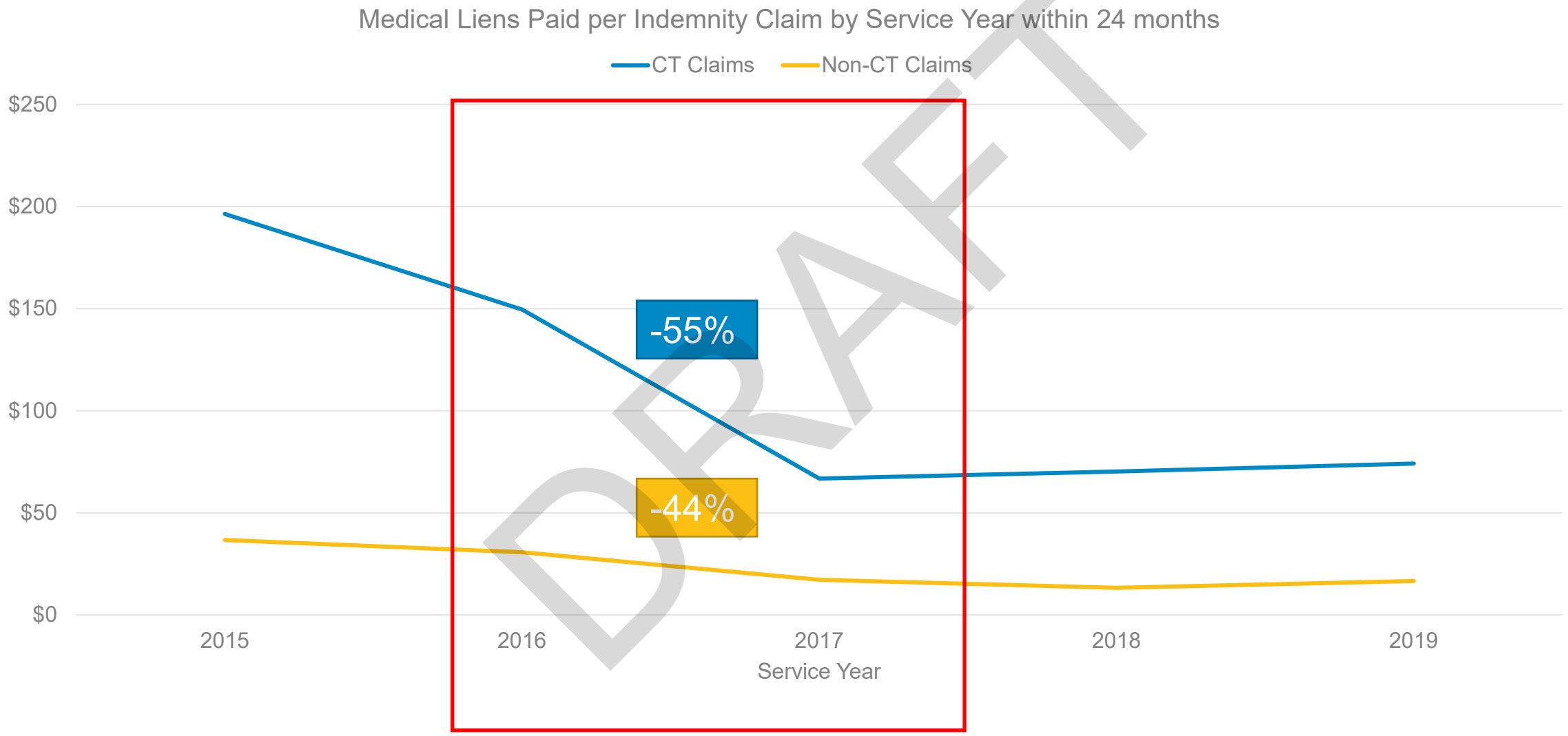
Note: Claim age is calculating time from accident date to service date.

Medical Liens Paid per Indemnity Claim



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Note: Services are provided within two years of accident date.

Higher Average Number of Medical Liens Filed on CT Claims

Types of Medical Liens (% of all Medical Liens Paid)	Paid per Lien Transaction		Number of Lien Transactions per 100 Claims		Paid per Claim	
	CT Claims	Non-CT Claims	CT Claims	Non-CT Claims	CT Claims	Non-CT Claims
Settlement for reimbursement disputes (75%)	$1,454	$1,489	39	10	$571	$142
Payment ordered/awarded by WCAB for reimbursement disputes (19%)	$1,549	$1,692	9	4	$141	$59

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Comparison of Paid vs. Charged on Medical Liens

	CT Indemnity Claims	Non-CT Indemnity Claims
Share of liens with paid < charged	63%	55%
Average lien settlement per dollar (liens with paid < charged)	$0.26	$0.28

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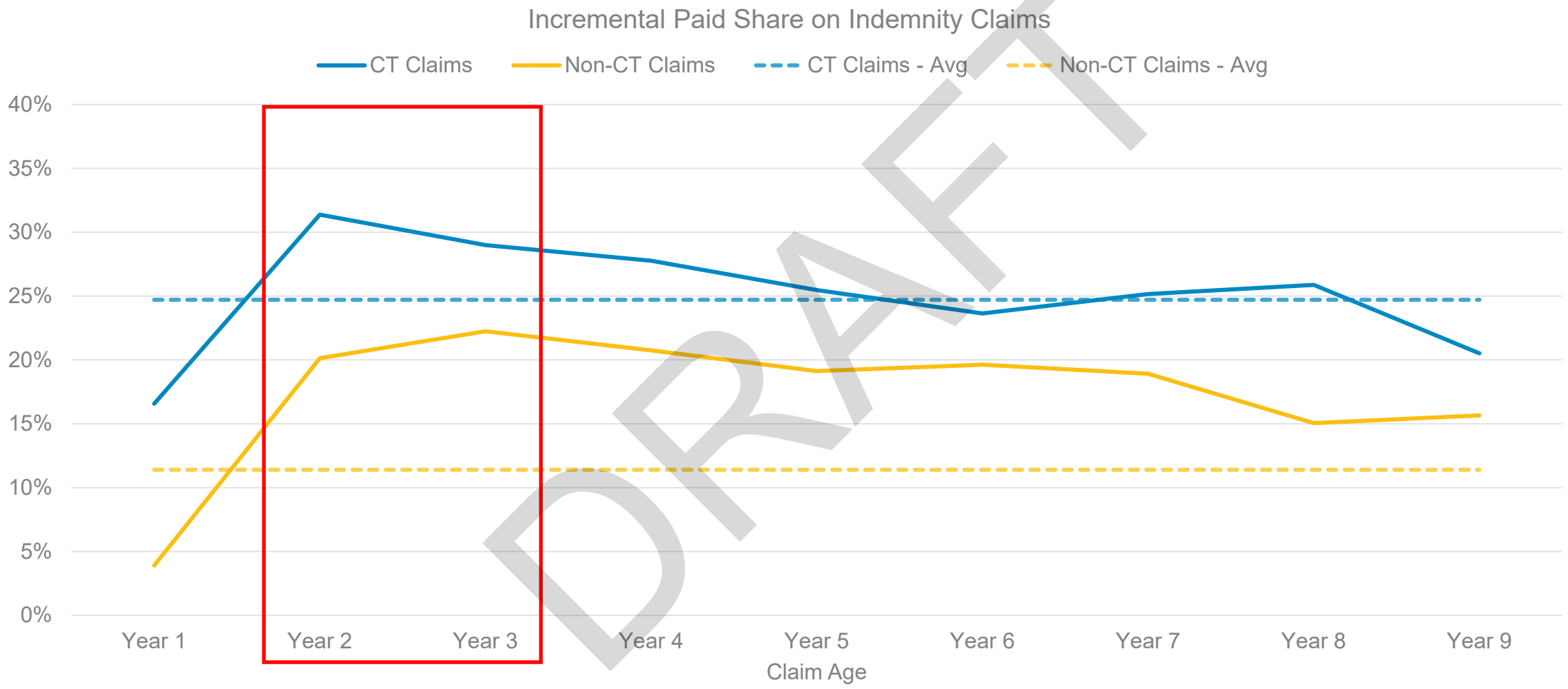
Share of Medical Paid on Medical-Legal



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Note: Claim age is calculating time from accident date to service date.

Comparison of Payments for Medical-Legal Evaluations

Types of Medical-Legal Evaluations (% of all ML Paid)	Paid per Evaluation		Number of Evaluations per 100 Claims		Paid per Claim	
	CT Claims	Non-CT Claims	CT Claims	Non-CT Claims	CT Claims	Non-CT Claims
Comprehensive Medical-Legal Evaluation (79%)	$2,180	$1,785	52	31	$1,134	$557
Follow-up Medical-Legal Evaluation (5%)	$1,644	$1,493	5	3	$77	$49
Supplemental Medical-Legal Evaluation (15%)	$853	$714	25	13	$212	$95

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Note: Services are given within two years of accident date. Additional pages of record review payment is included in its corresponding evaluation.

Top 10 Early Diagnostic Groups For CT Indemnity Claims (AY2013 – 2019)

Early Primary Diagnostic Groups for CT Claims	CT Claim Share	Non-CT Claim Share
Soft tissue disorders	27%	20%
Dislocation and sprain	19%	29%
Carpal Tunnel Syndrome (CTS)	13%	-
Multiple injuries incl. CTS	13%	-
Mental & behavioral disorders	8%	1%
Multiple injuries – soft tissue and dislocation/sprain	4%	8%
Other multiple injuries	2%	7%
Low back pain	2%	3%
Disease of the nervous system	2%	1%
Minor wounds	1%	11%

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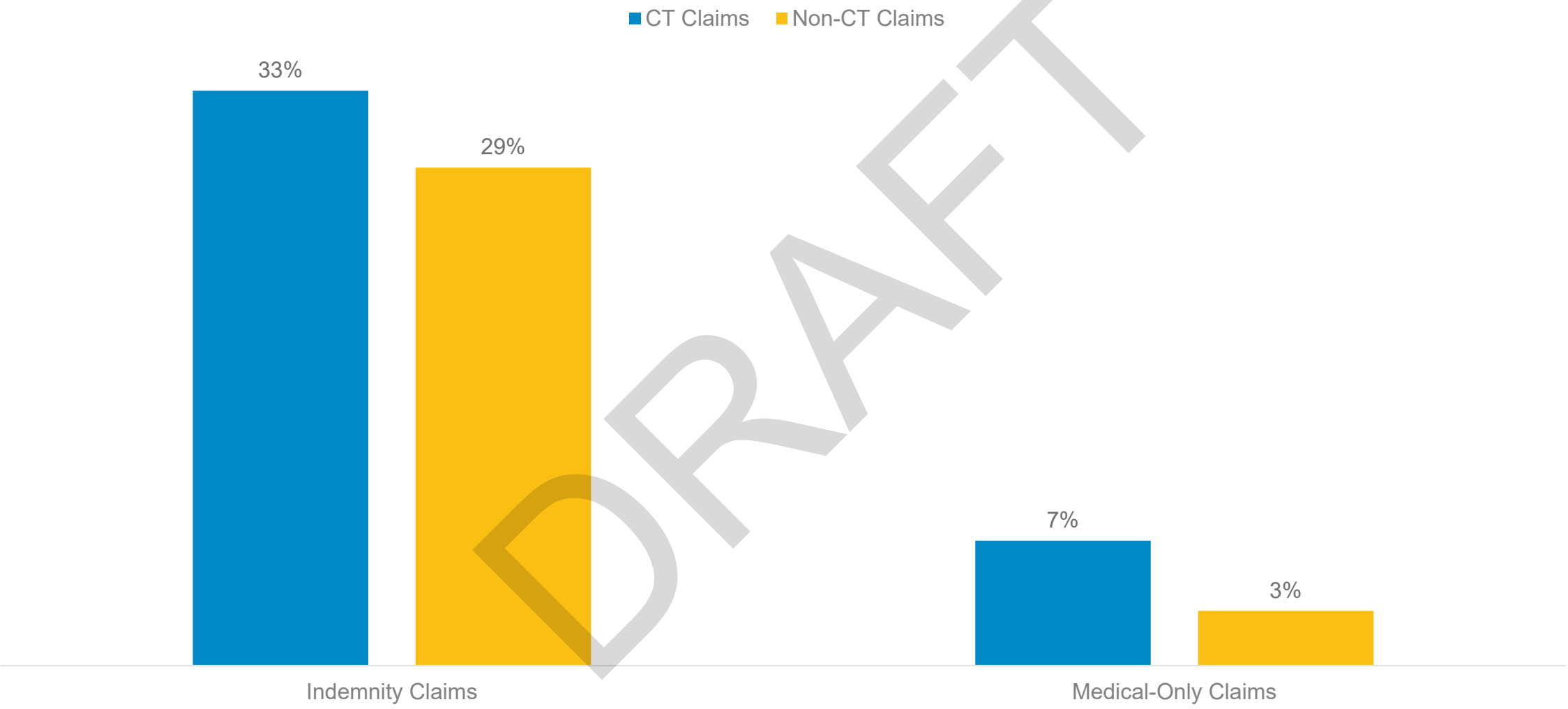
Share of Closed Claims with a Change in Primary Diagnostic Group



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Change in the Top Diagnostic Groups for Closed CT Indemnity Claims

Early Diagnostic Groups	Claim Share	Final Diagnostic Groups	Claim Share
Soft tissue disorders*	25%	Soft tissue disorders*	31%
Dislocation and sprain	20%	Dislocation and sprain	16%
Carpal Tunnel Syndrome (CTS)	13%	Carpal Tunnel Syndrome (CTS)	14%
Multiple injuries incl. CTS	13%	Mental & behavioral disorders	9%
Mental & behavioral disorders	9%	Multiple injuries incl. CTS	8%

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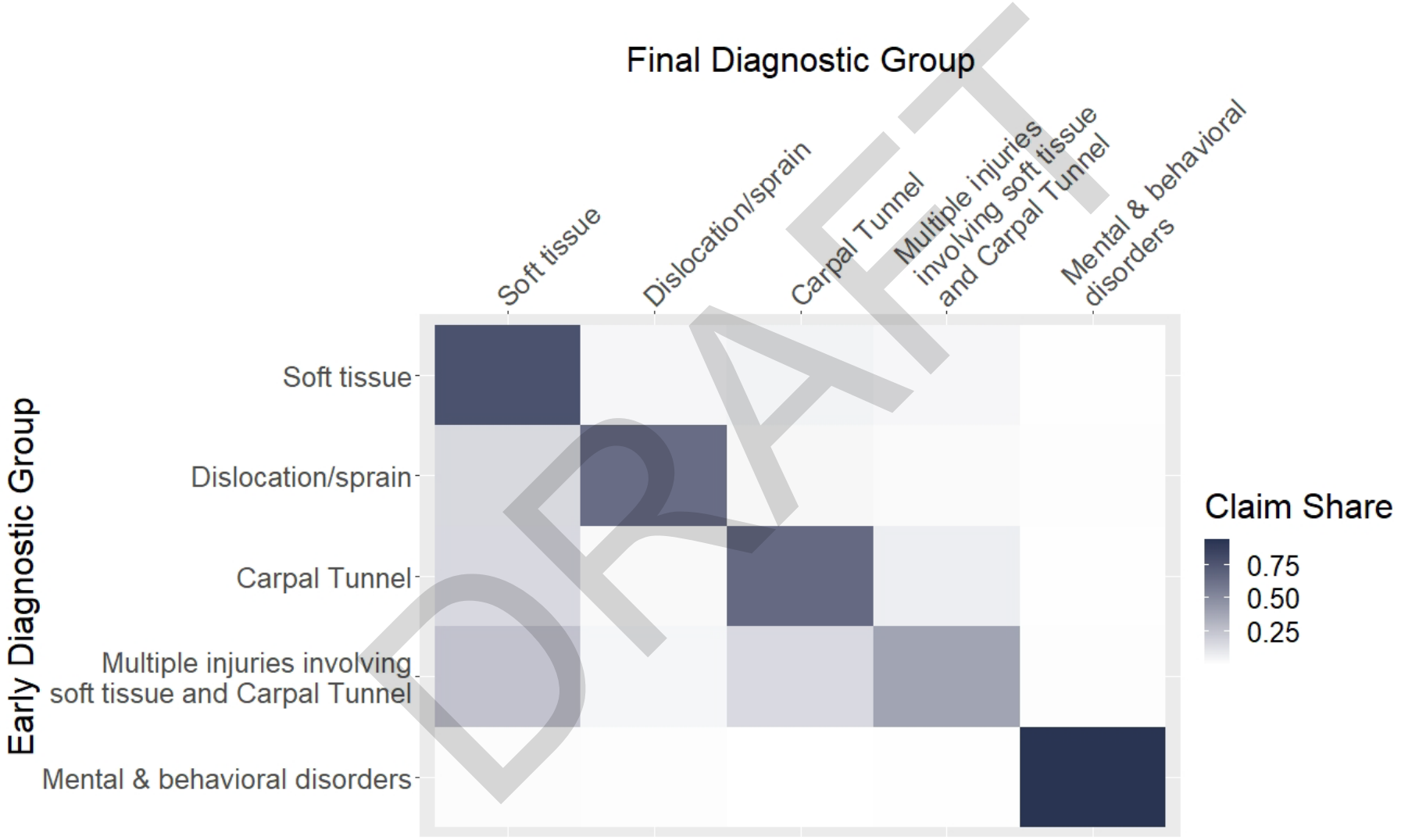
* Low back pain is not included and categorized in a separate diagnostic group.

Diagnosis Shift for Closed Indemnity CT Claims



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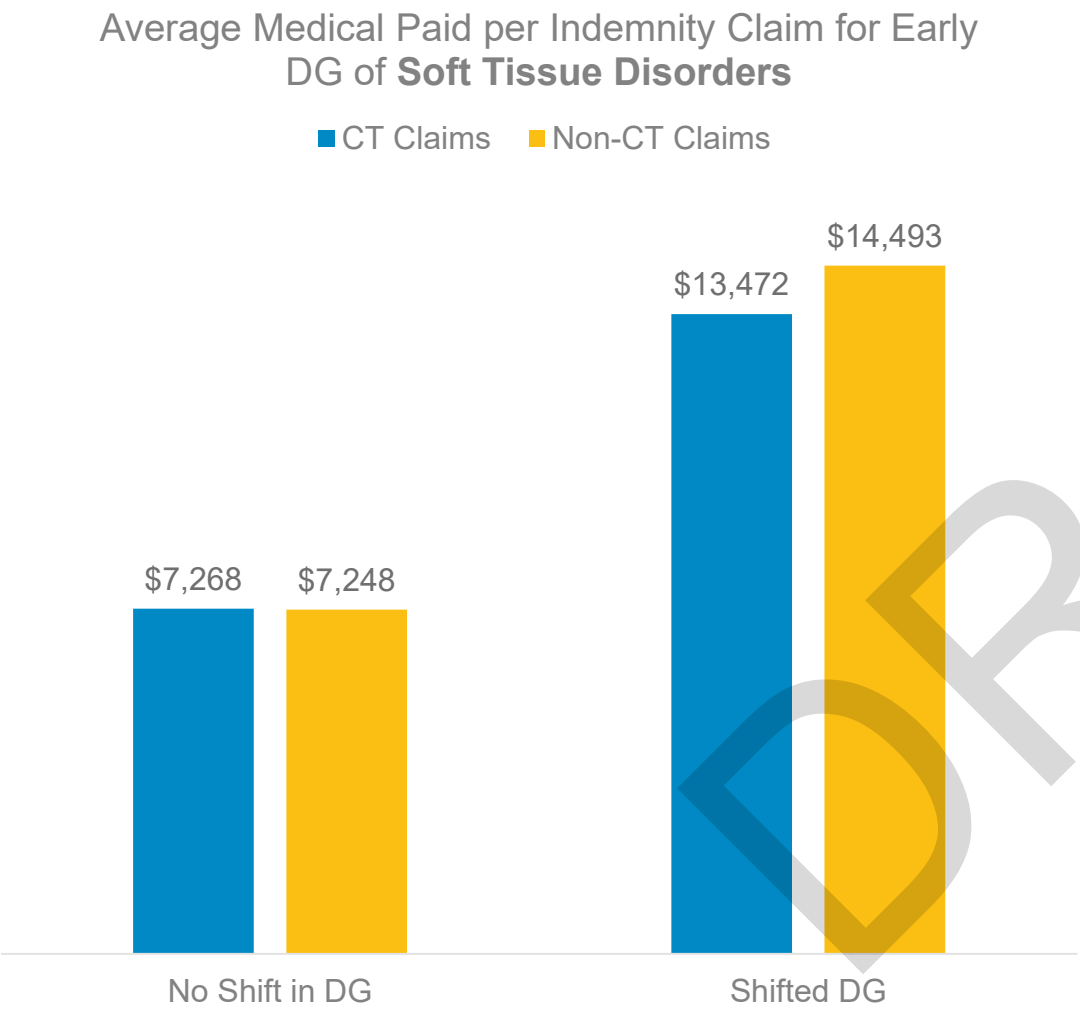
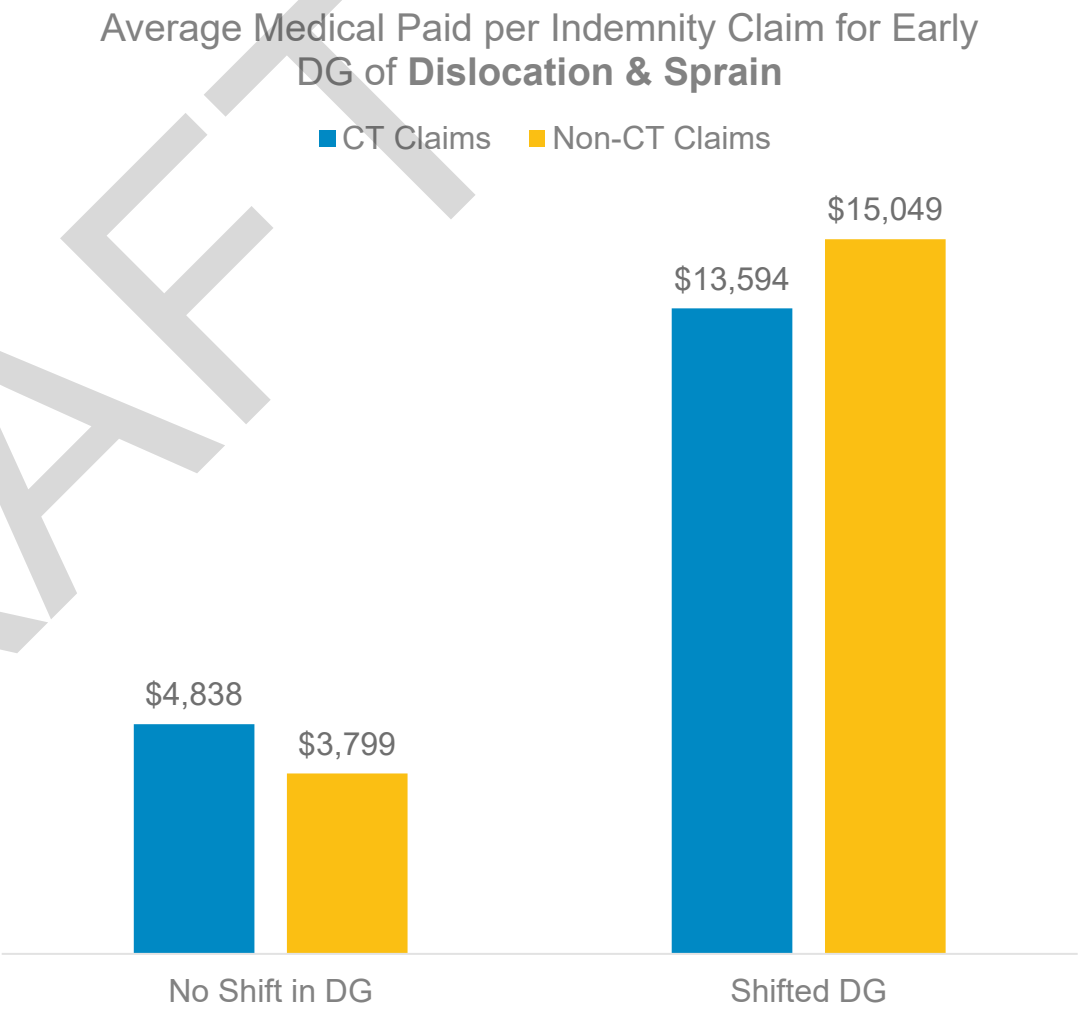
Medical Cost Differentials for Closed Claims with a Shift in Medical Diagnosis





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Median Time From Reported Injury Date to First Medical Service (Days) for Indemnity Claims

Top Diagnostic Groups	CT Indemnity Claims	Non-CT Indemnity Claims	Difference
Soft tissue disorders	49	5	44
Dislocation and sprain	40	2	38
Carpal Tunnel Syndrome (CTS)	26	-	-
Mental & behavioral disorders	55	18	37
Multiple injuries incl. CTS	8	-	-
Multiple injuries - Soft tissue disorders & dislocation and sprain	23	2	21

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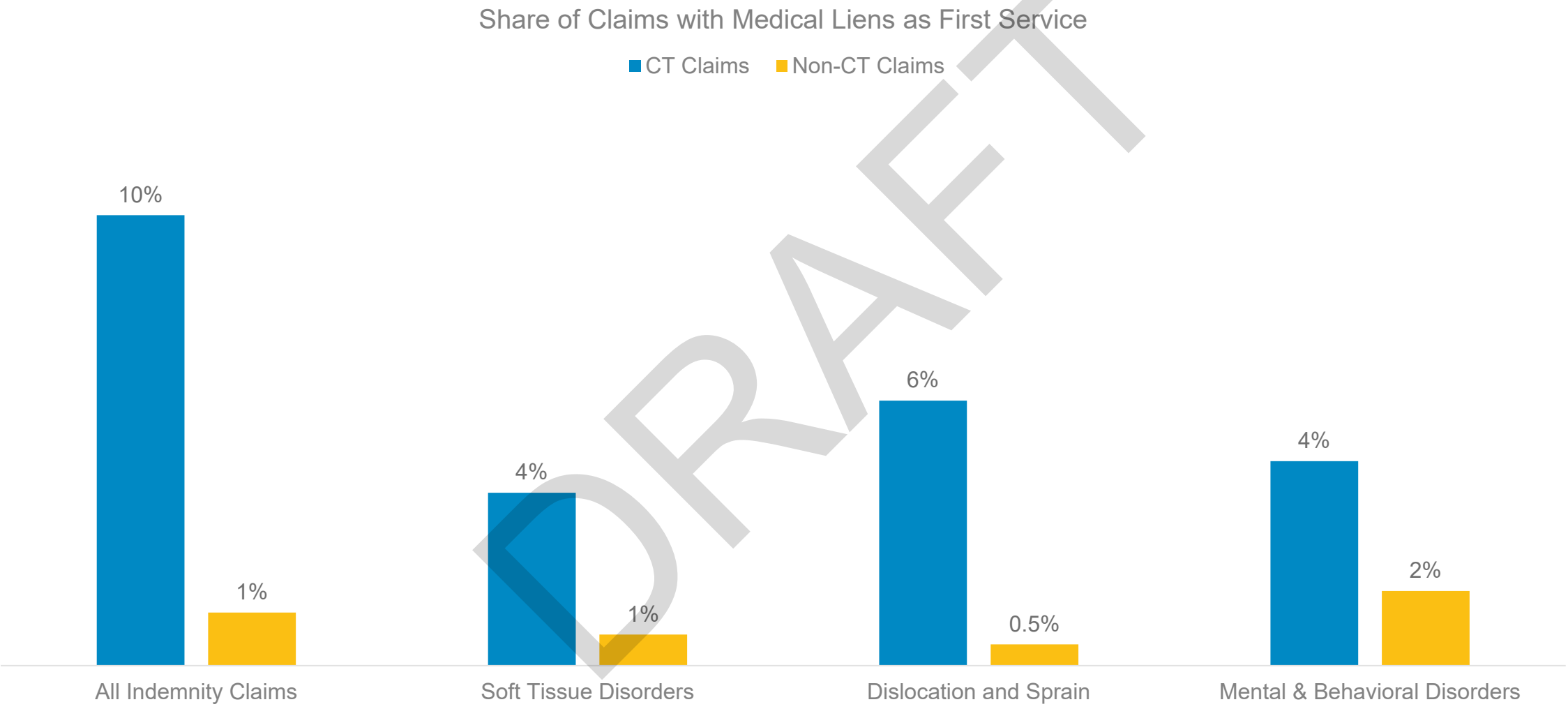
Medical Lien as First Medical Service



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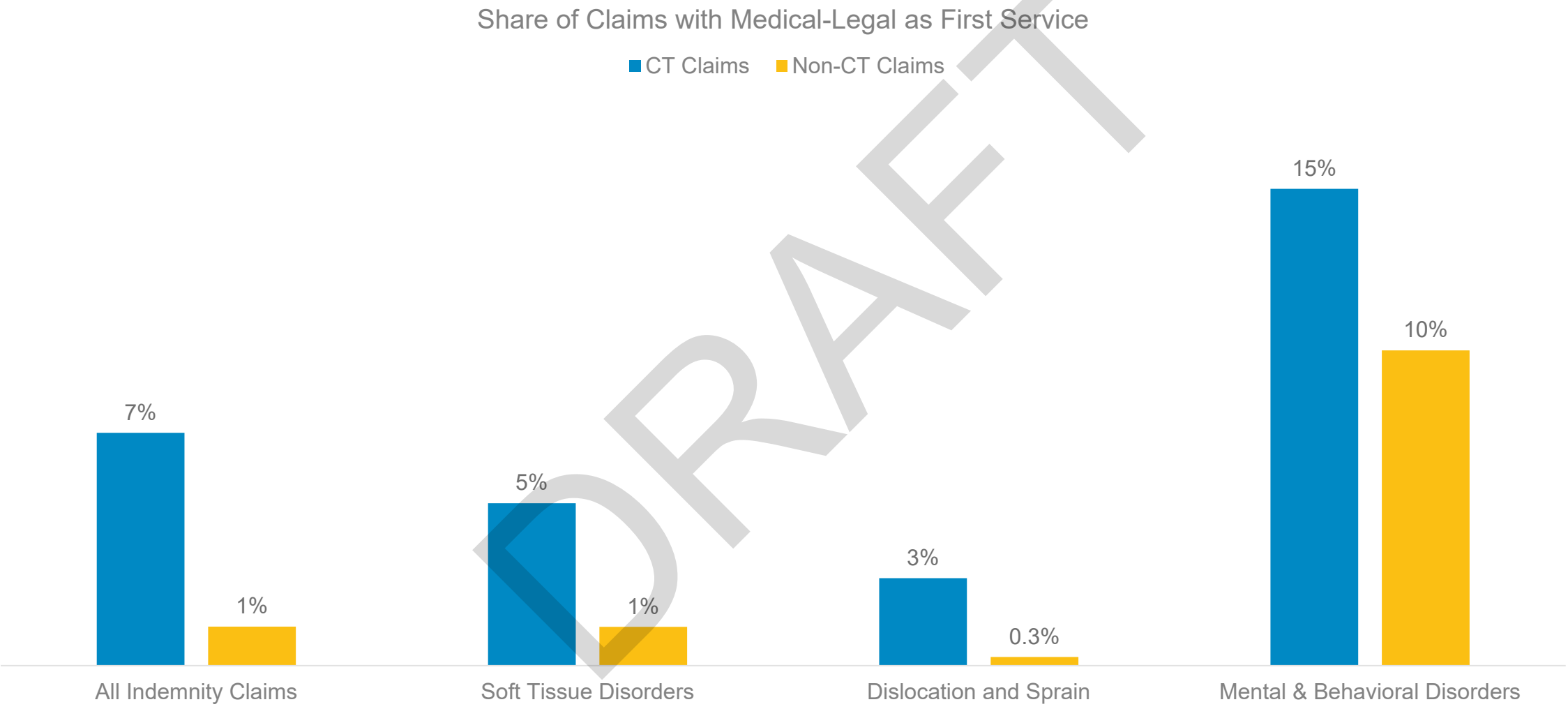
Medical-Legal as First Medical Service



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Summary of Key Findings

- Characteristics of Medical Services
  - CT claims are more likely to involve indemnity benefits than non-CT claims
  - CT indemnity claims have higher payment shares and paid per claim for **medical liens** and **medical-legal** services than non-CT claims
    - Higher average payments largely driven by more utilization of services
- Typical Primary Medical Diagnoses
  - There is a higher share of CT indemnity claims that involve **Soft Tissue Disorders** and **Mental & Behavioral Disorders** than non-CT indemnity claims
    - Non-CT indemnity claims have a higher share of Dislocation & Sprain and Minor Wound diagnoses
  - About a quarter of CT claims involve Carpal Tunnel Syndrome
  - About **a third** of closed indemnity CT claims had **a shift in primary medical diagnosis** over the life of claim
    - Claims with a shift in diagnosis tend to be more costly
  - CT claims tend to **receive initial medical service much later** than non-CT claims
  - A higher share of CT claims having medical liens or medical-legal as the initial medical service

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Plan for Analyzing Post-Termination CT Claims

- Identification of post-termination CT claims
  - Previous method:
    - Special claim survey and Permanent Disability survey data
    - Limitation: small sample (~900 claims for AY2014-2017) and data not as current
  - Current method:
    - Multiple CT claims from the same employer with the same accident date
      - Most employers have no current WC coverage
      - Concentrate in manufacturing and restaurant sectors
      - Identified about 1,500 claims between AY2013-2019
    - For AY2019, explore using employment status from WCIRB indemnity transaction data

- Analysis of medical services
  - Apply similar metrics to compare patterns of medical services on post-termination CT claims to those on regular CT claims

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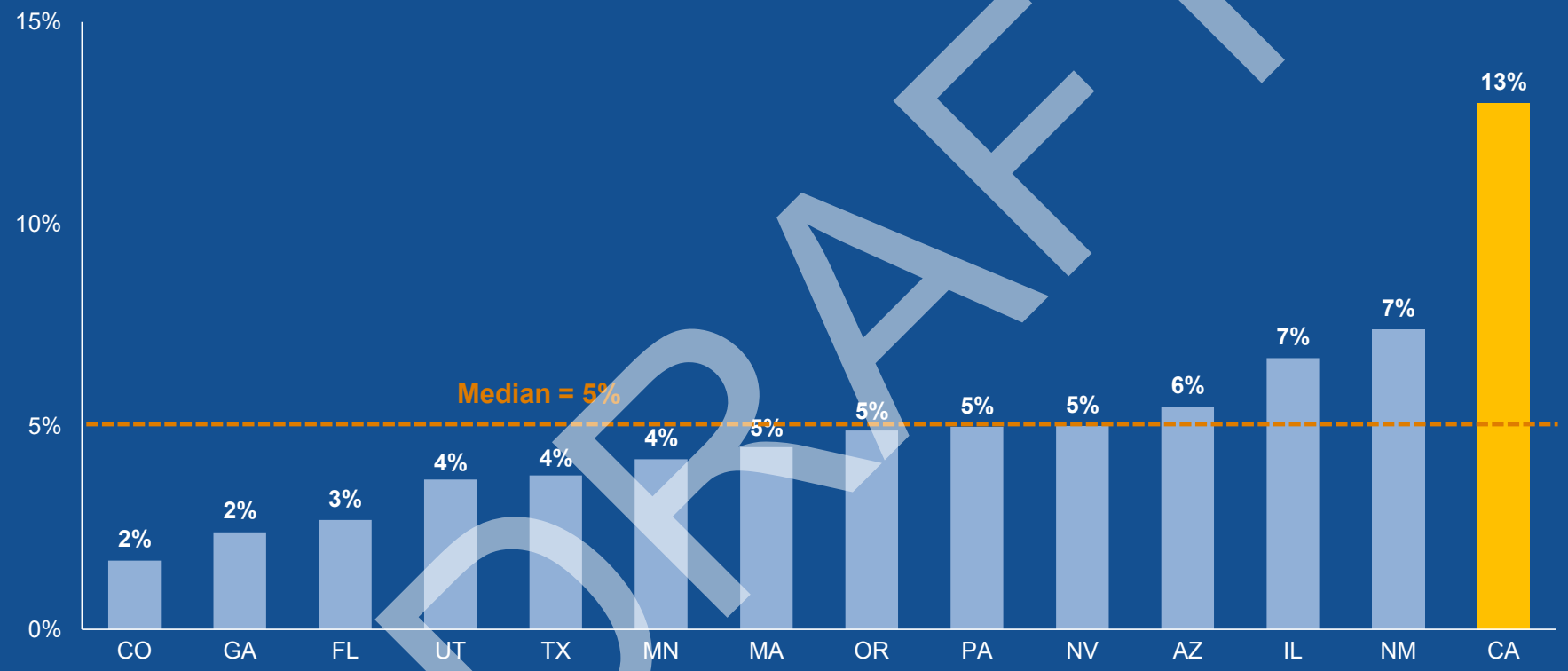
Item AC22-09-05
Study of California Claim Duration

In the WCIRB's 2021 report on Friction in the California Compensation System, the longer average duration of claims in California was identified as a primary driver of the higher frictional costs in California. At the meeting, staff will present an initial study of the drivers of longer claim duration in California. Draft slides summarizing the initial analysis are attached for the Committee's review.

Percent of Indemnity Claims Remaining Open at 60 Months



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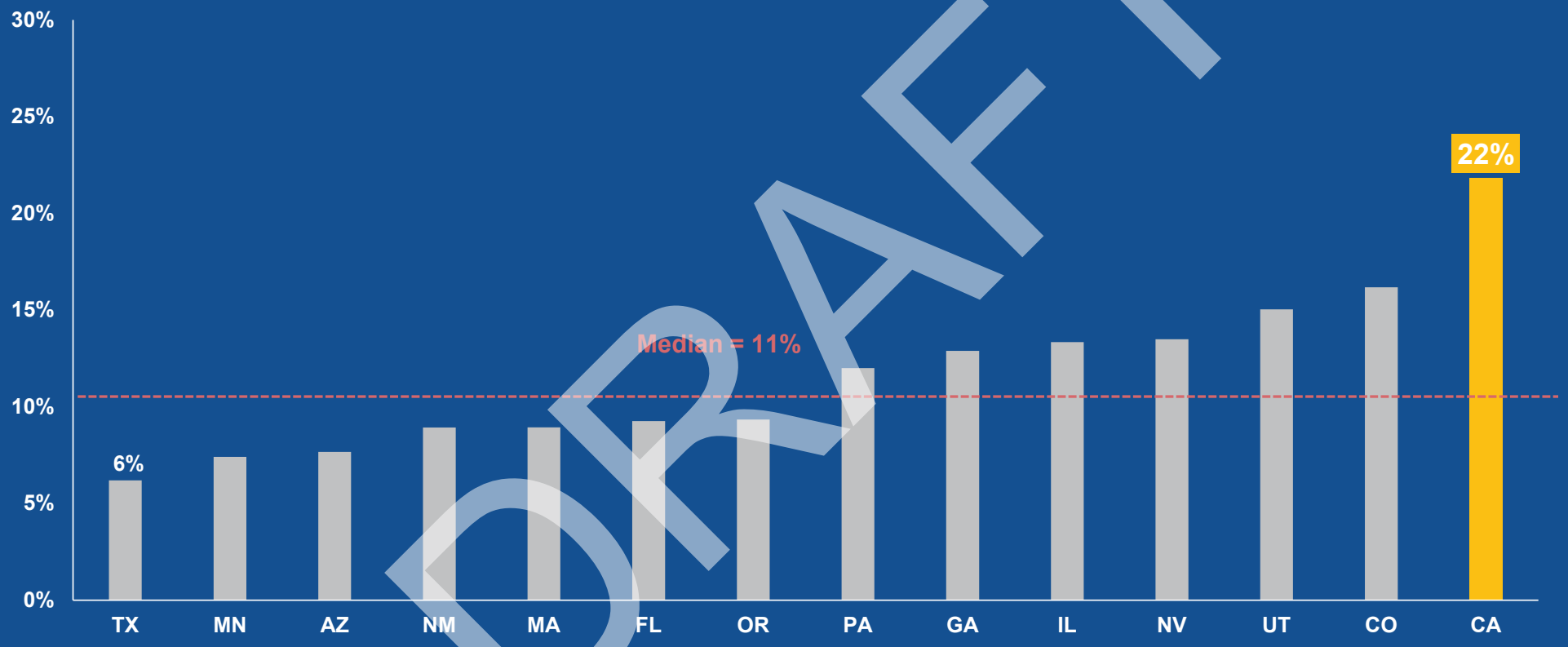
Source: California figures are from WCIRB aggregate financial data calls. Individual state summaries were provided by NCCI, the Minnesota Workers' Compensation Insurers Association, the Workers' Compensation Rating and Inspection Bureau of Massachusetts, and the Pennsylvania Compensation Rating Bureau.

Percent of Indemnity Claims Unreported at 12 Months



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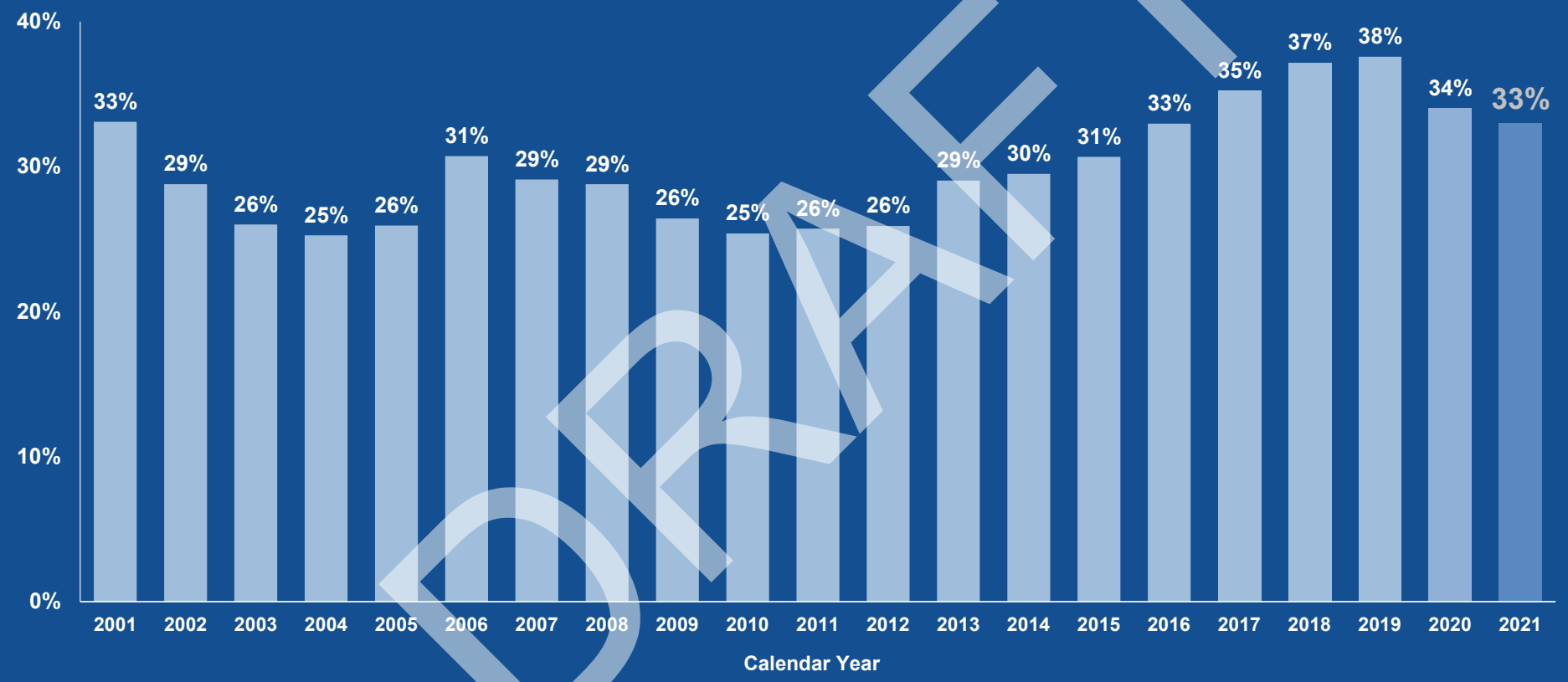
Source: California figures are from WCIRB aggregate financial data calls. Individual state summaries were provided by NCCI, the Minnesota Workers' Compensation Insurers Association, the Workers' Compensation Rating and Inspection Bureau of Massachusetts, and the Pennsylvania Compensation Rating Bureau.

Percent of Open Indemnity Claims Closed During Next Year

As of December 31, 2021



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Source: WCIRB aggregate financial data

California Claim Duration Study Questions

- Why do California claims close slower in than other states?
  - Mix of industries, injuries, or claim types?
  - California benefit structure?
  - California claim process?
- How do the “duration drivers” affect the overall California claim duration?
- What are the recent trends in California claim duration?

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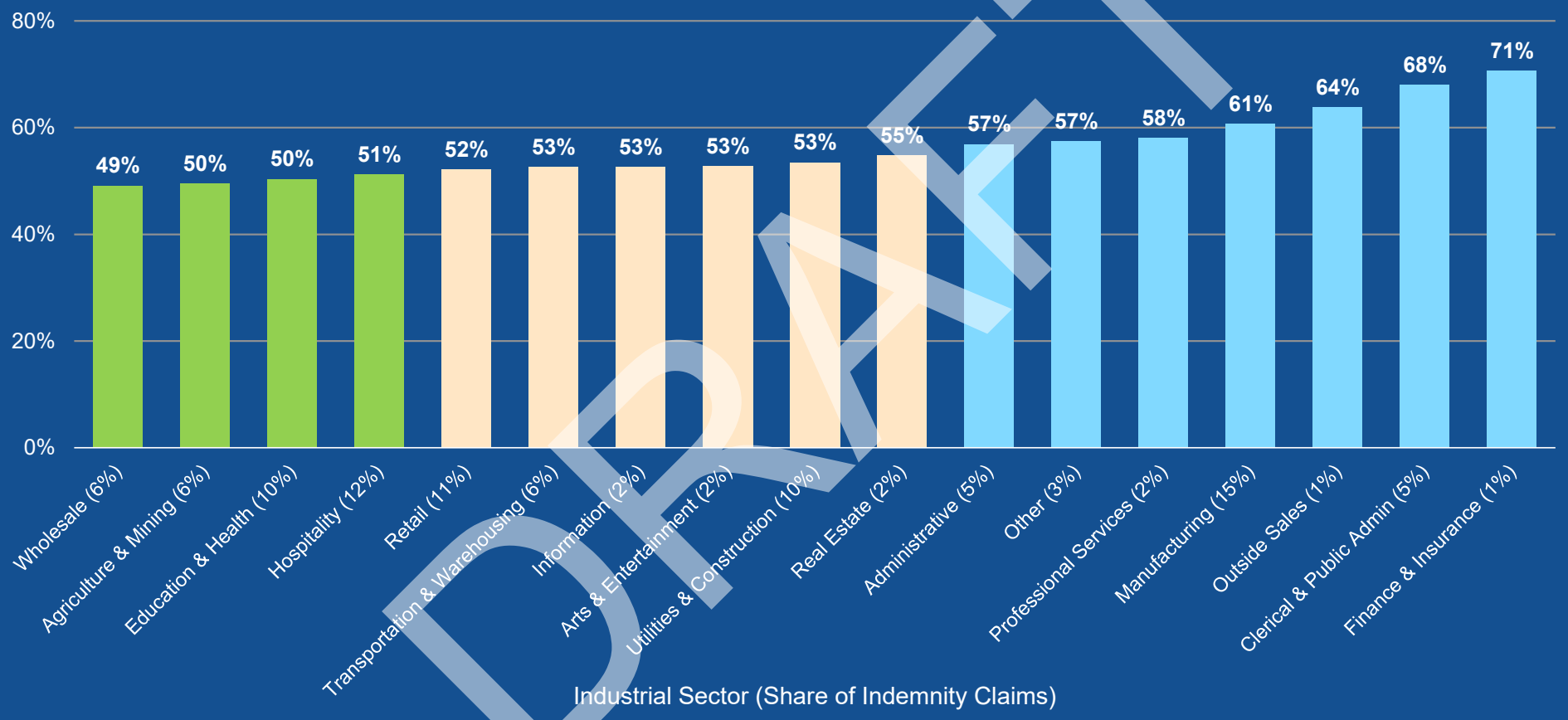
Percent of Indemnity Claims Open at 1st Report Level by Industry



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Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1° report level.

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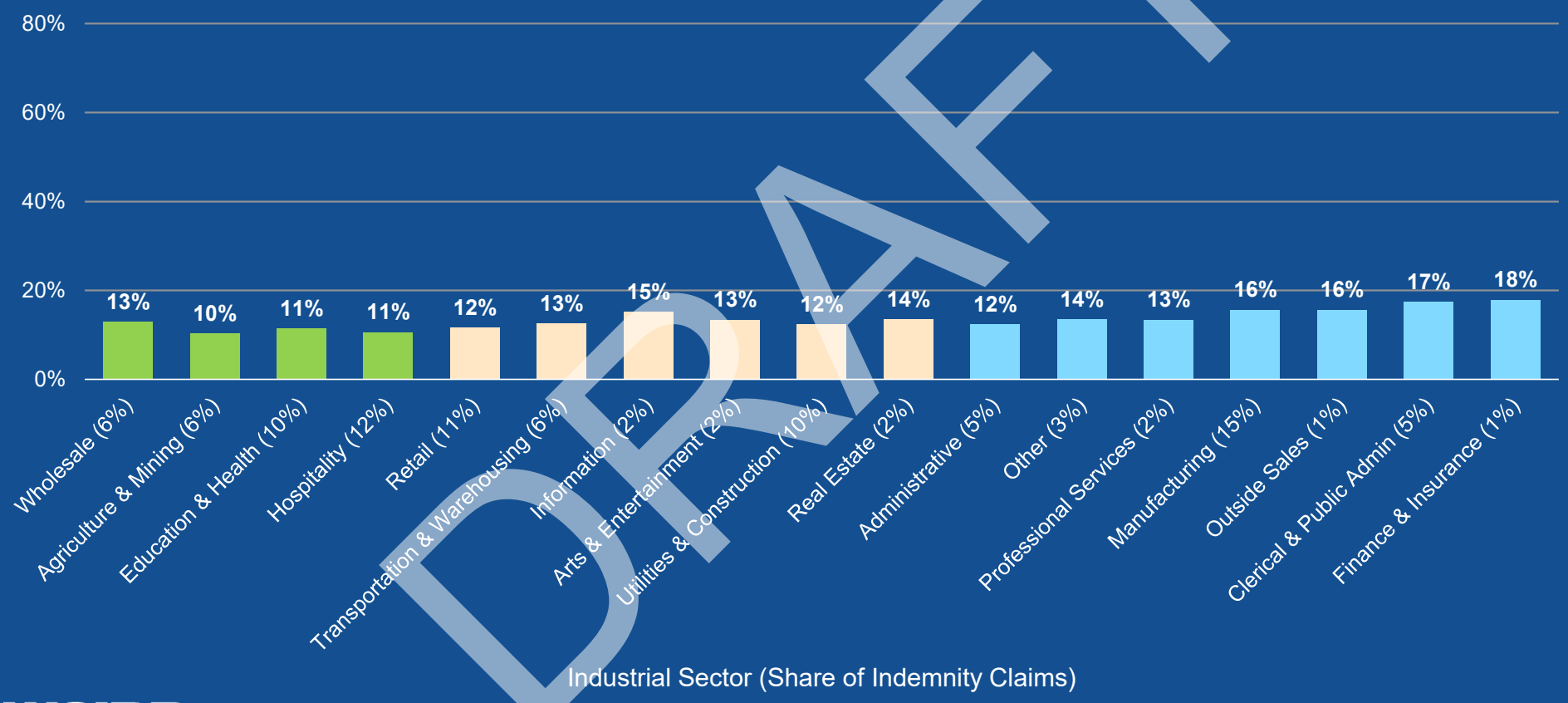
Percent of Indemnity Claims Open at 5th Report Level by Industry



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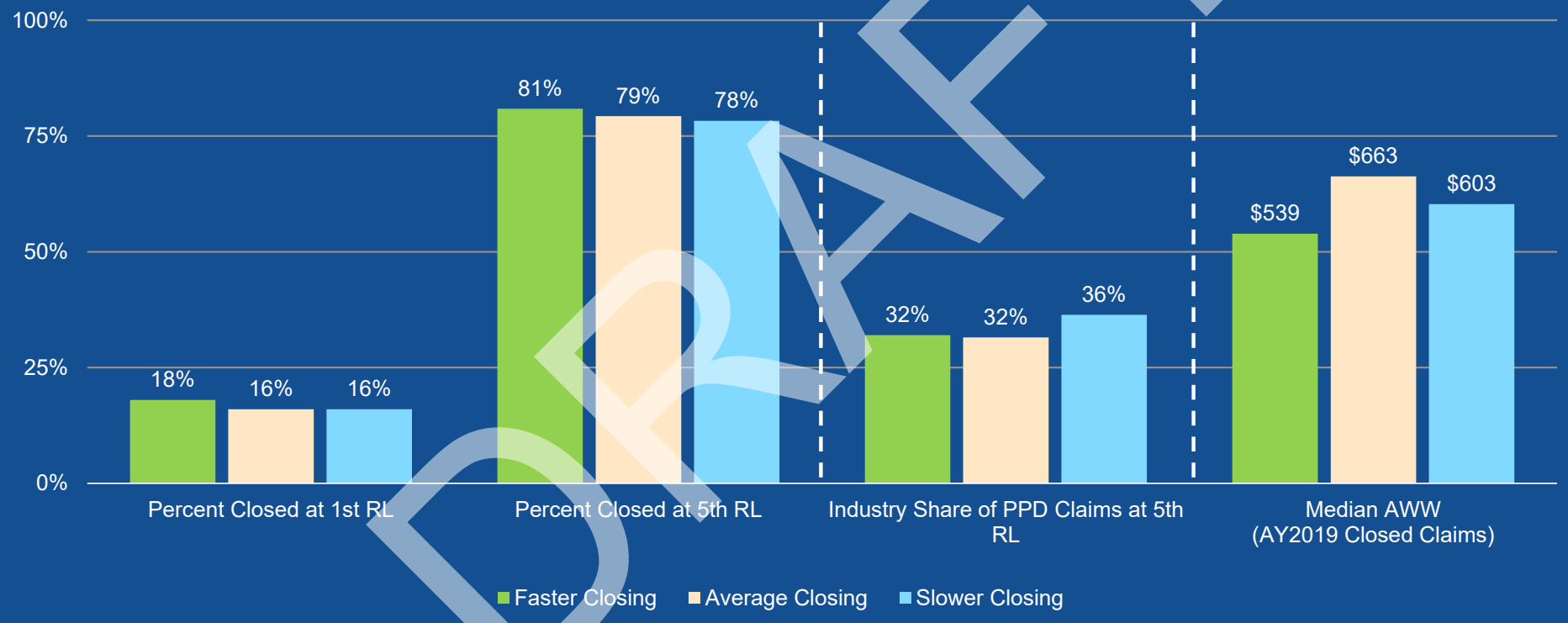
Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1° report level.

Permanent Partial Claim Closing Rates by Industry at 1st Report Level



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Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1° and 2015 to 2011 at 5°.

7

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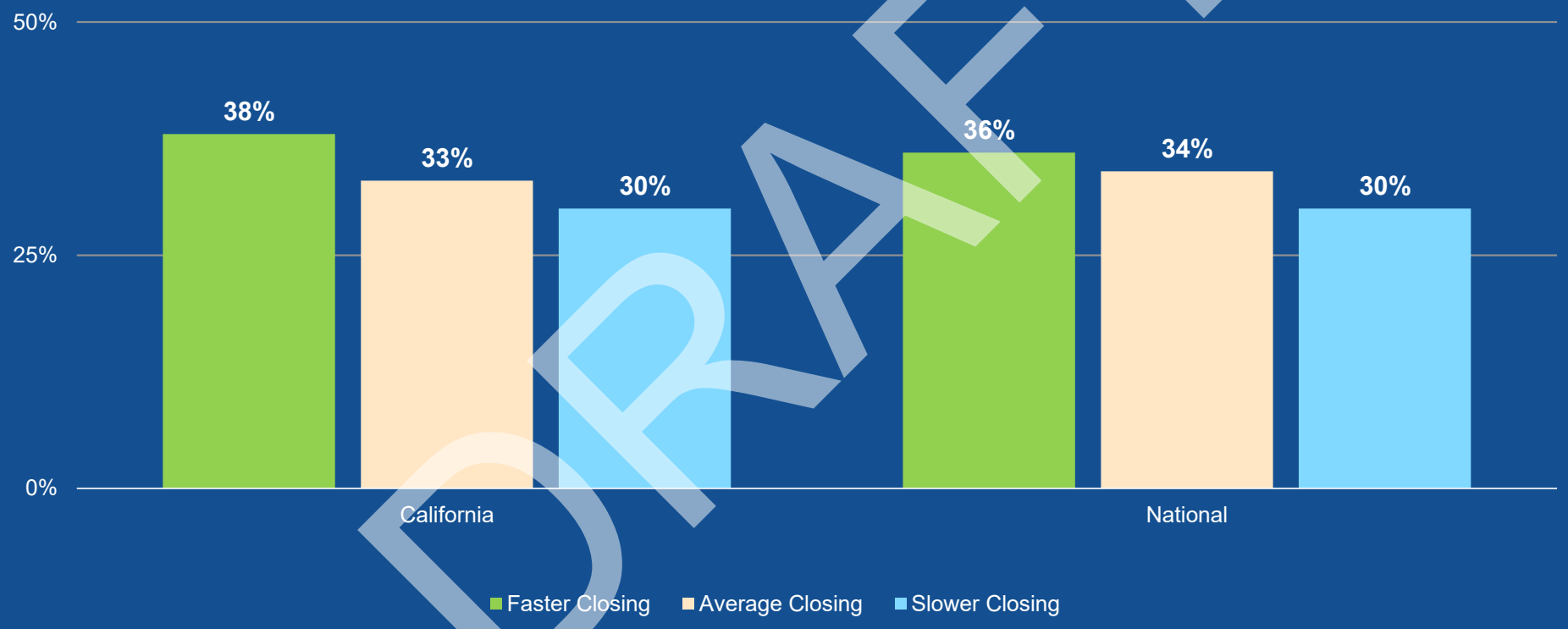
California vs. National Industry Employment Distribution



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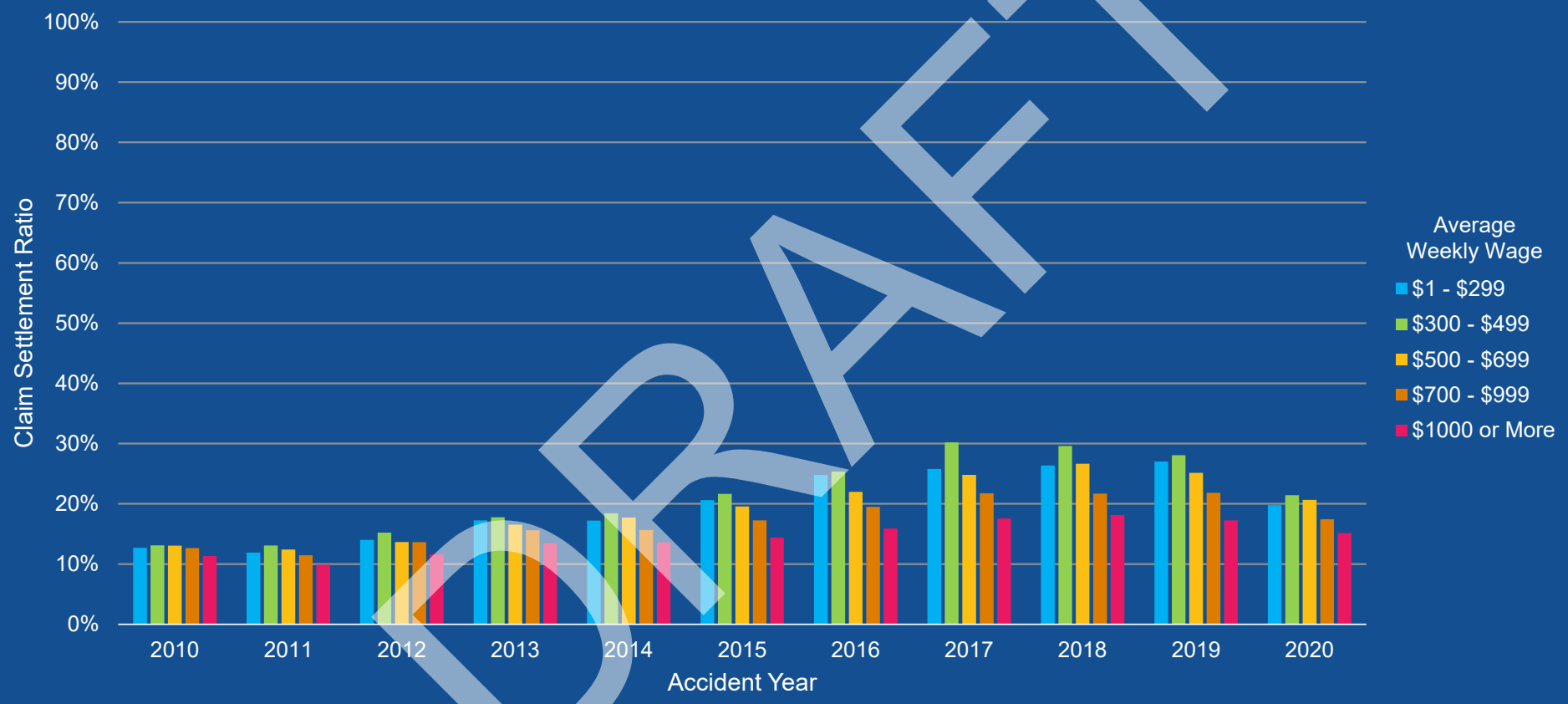
Source: Quarterly Census of Employment and Wages - Bureau of Labor Statistics (bls.gov), Includes the full market including self-insured employers. Clerical and outside sales are included in their underlying industries.

Permanent Partial Claim Closing Rates by Wage Level – 1st Report Level



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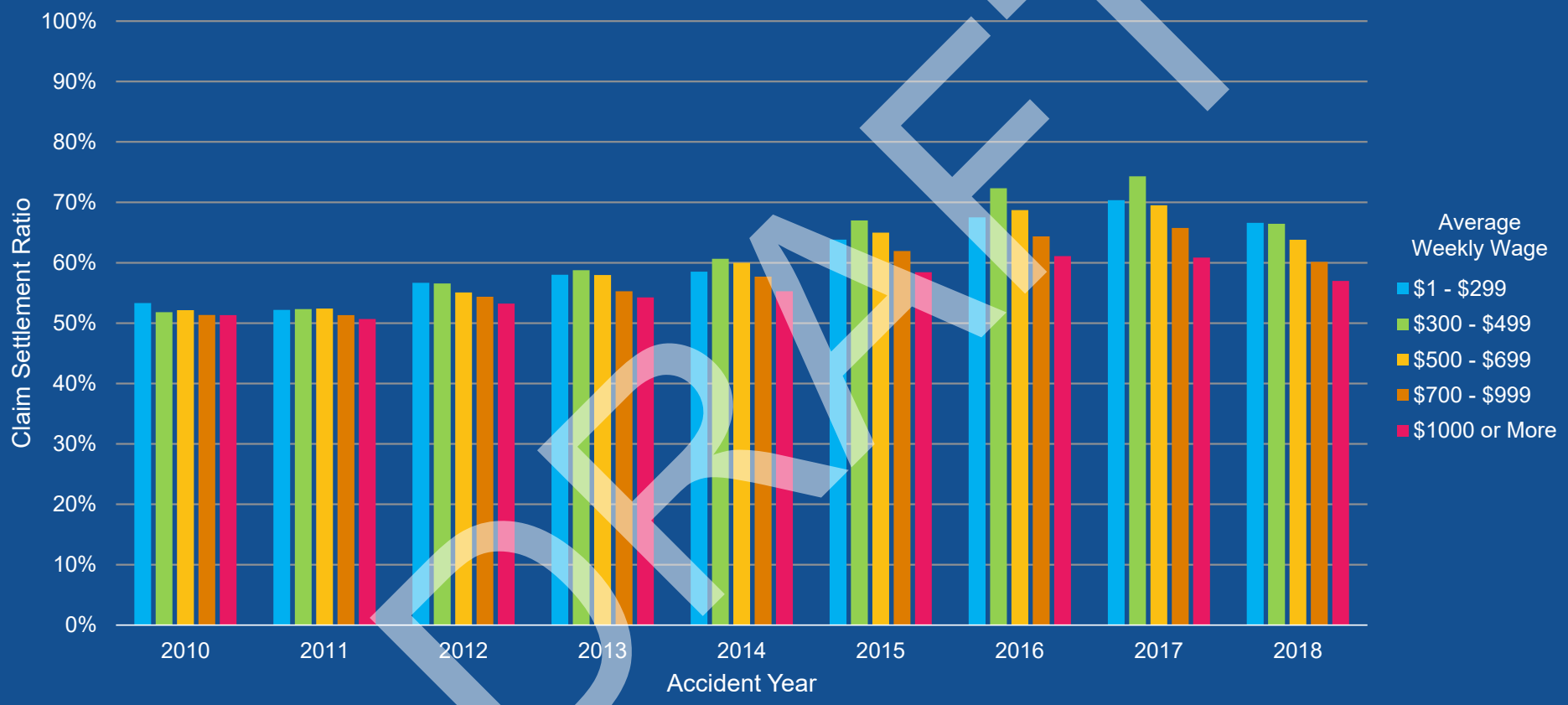
Source: WCIRB unit statistical data (USR)

Permanent Partial Claim Closing Rates by Wage Level – 3rd Report Level



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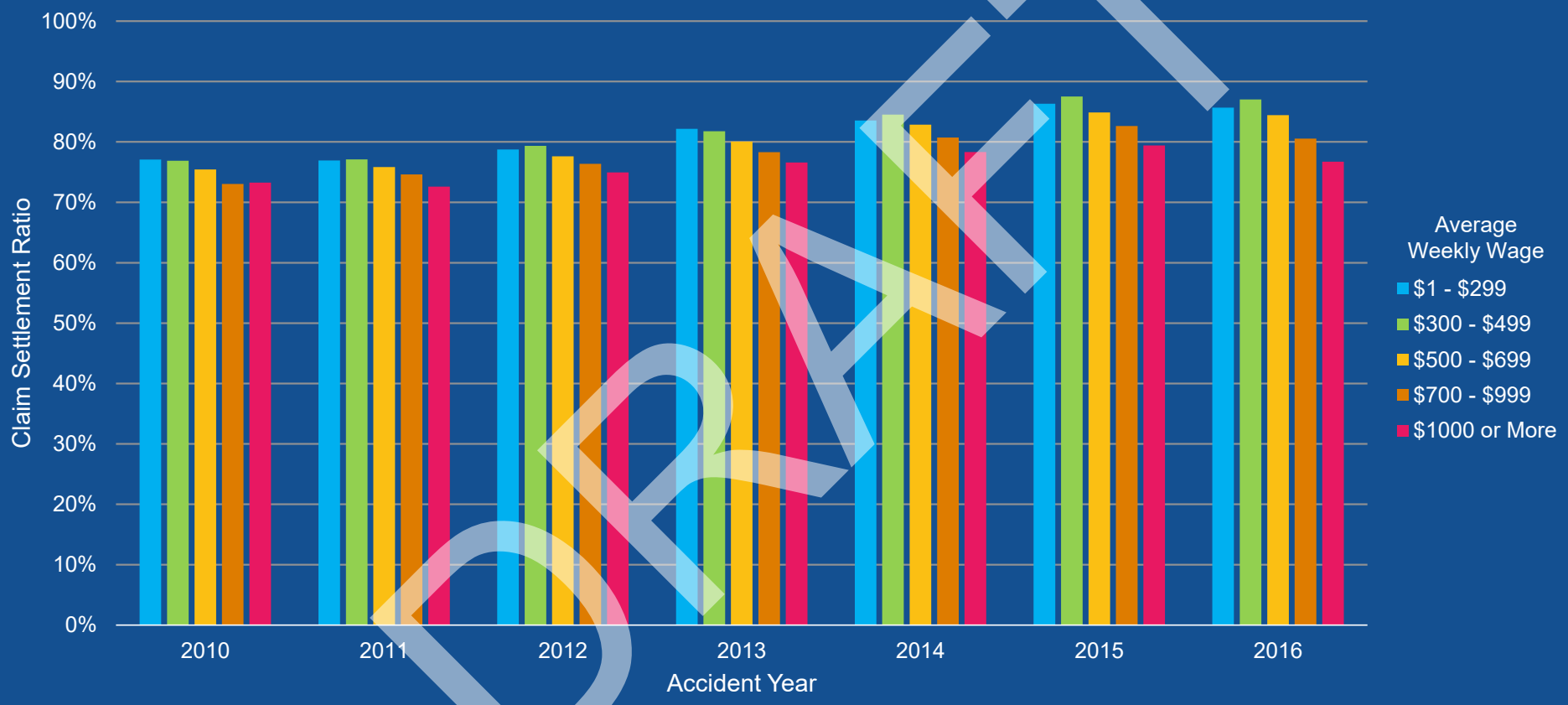
Source: WCIRB unit statistical data (USR)

Permanent Partial Claim Closing Rates by Wage Level – 5th Report Level



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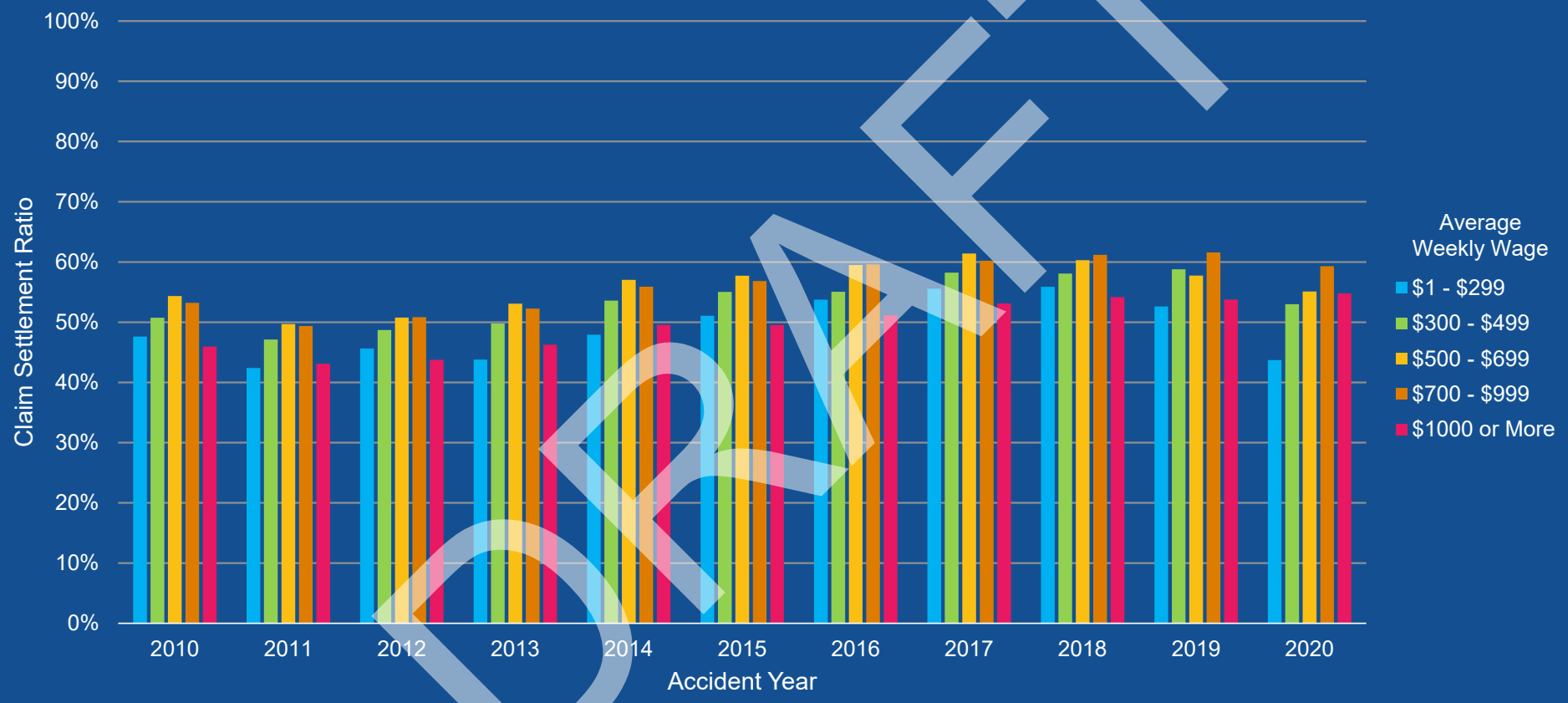
Source: WCIRB unit statistical data (USR)

Temporary-Only Claim Closing Rates by Wage Level – 1st Report Level



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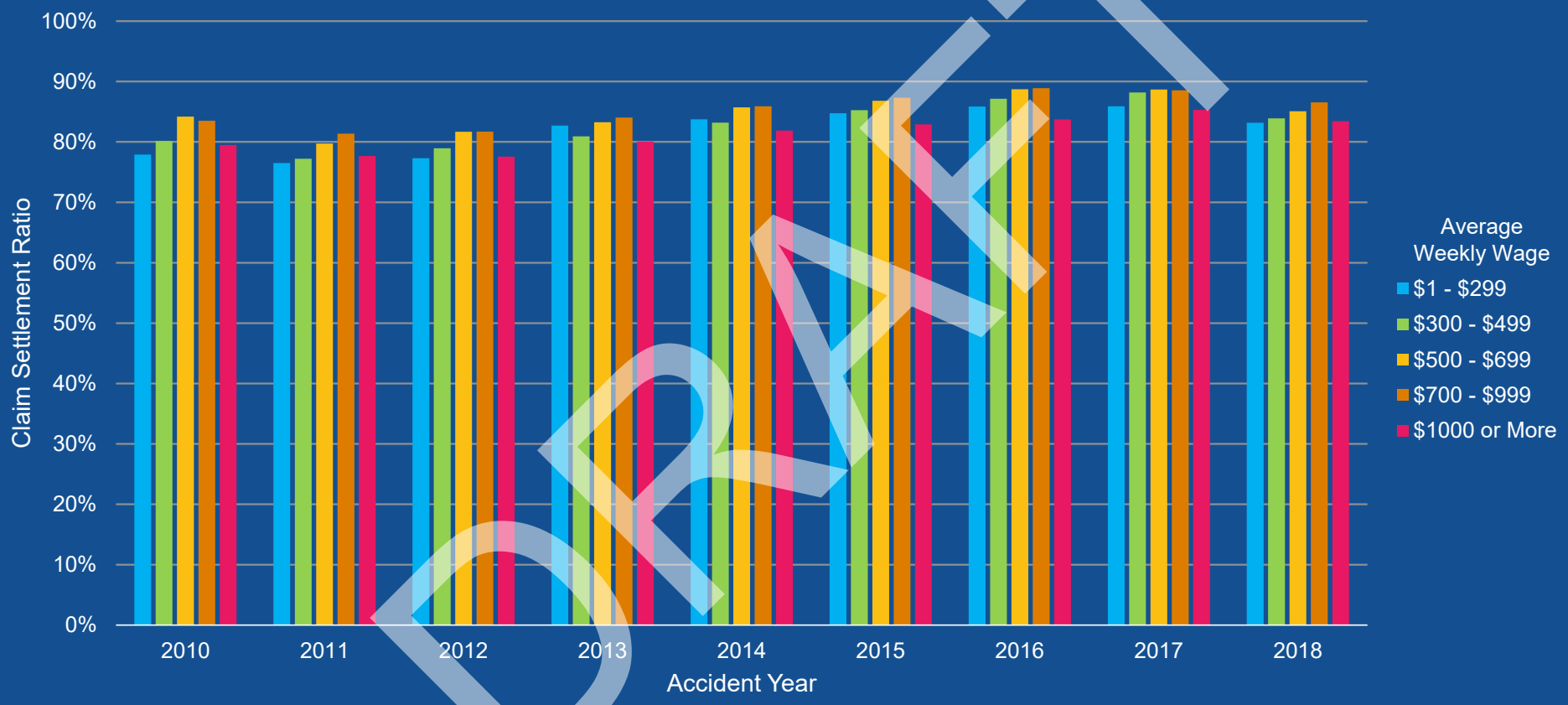
Source: WCIRB unit statistical data (USR)

Temporary-Only Claim Closing Rates by Wage Level – 3rd Report Level



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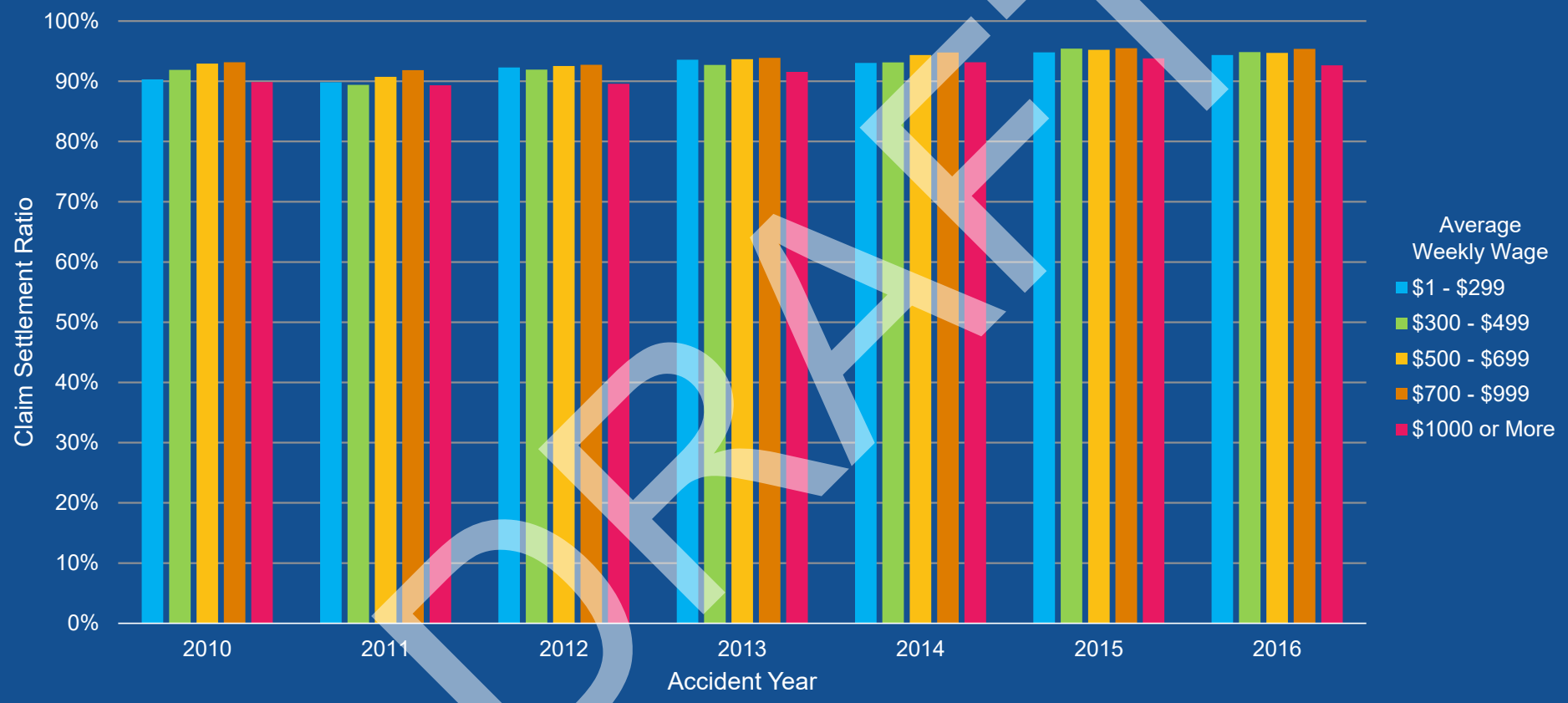
Source: WCIRB unit statistical data (USR)

Temporary-Only Claim Closing Rates by Wage Level – 5th Report Level



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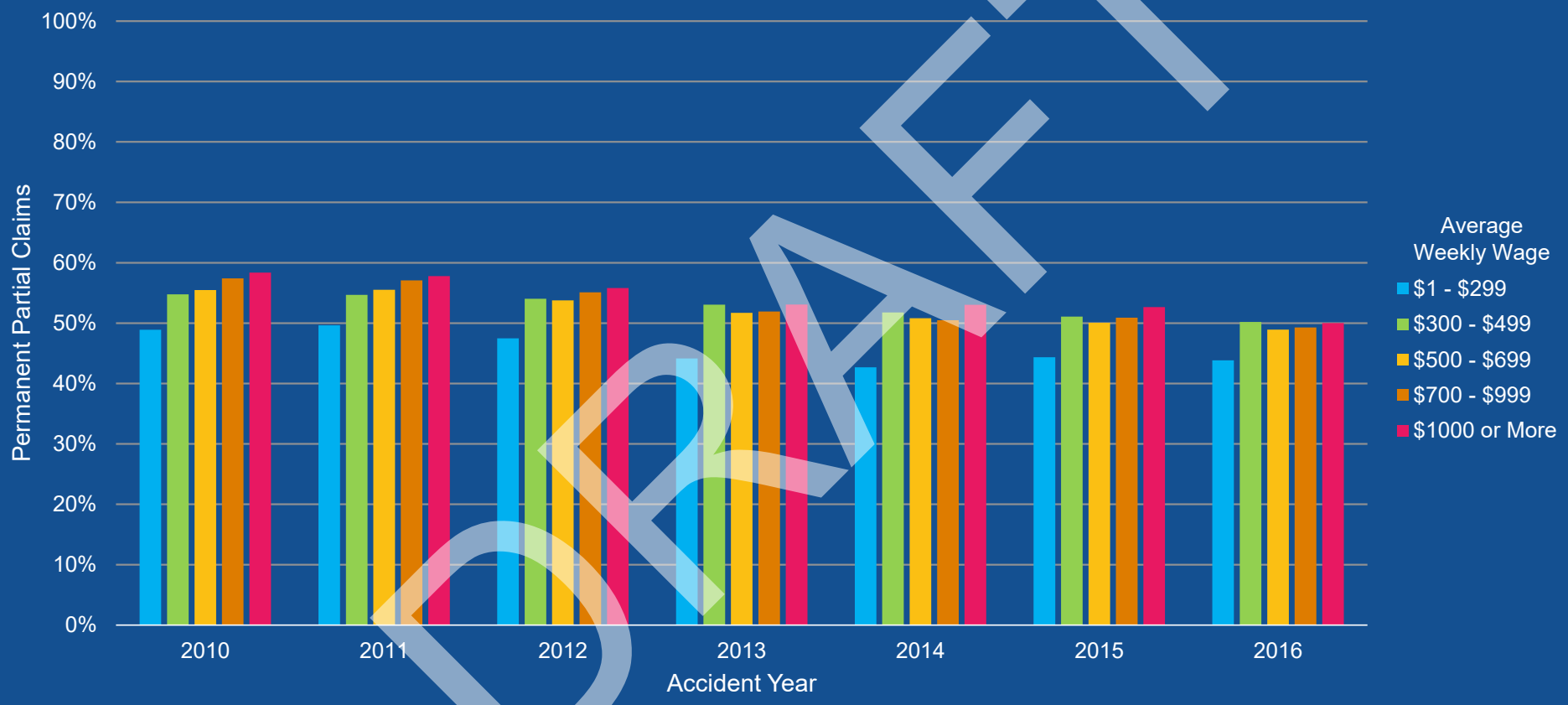
Source: WCIRB unit statistical data (USR)

Share of Permanent Partial Claims by Wage Level – 5th Report Level



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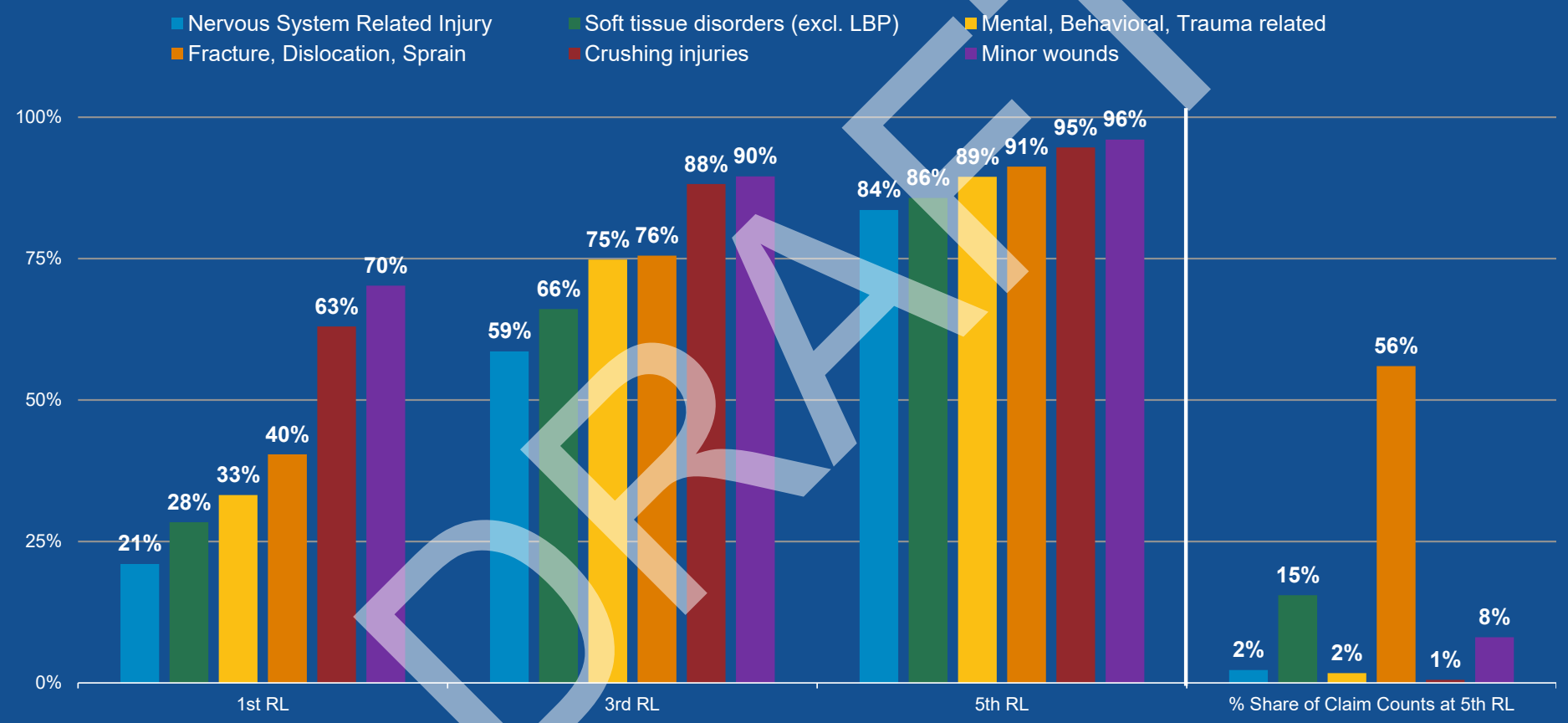
Source: WCIRB unit statistical data (USR)

Claim Closing Rates by Diagnostic Groups (Excluding Death & MO)



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Source: WCIRB unit statistical data (USR) and medical transaction data for accident year 2014

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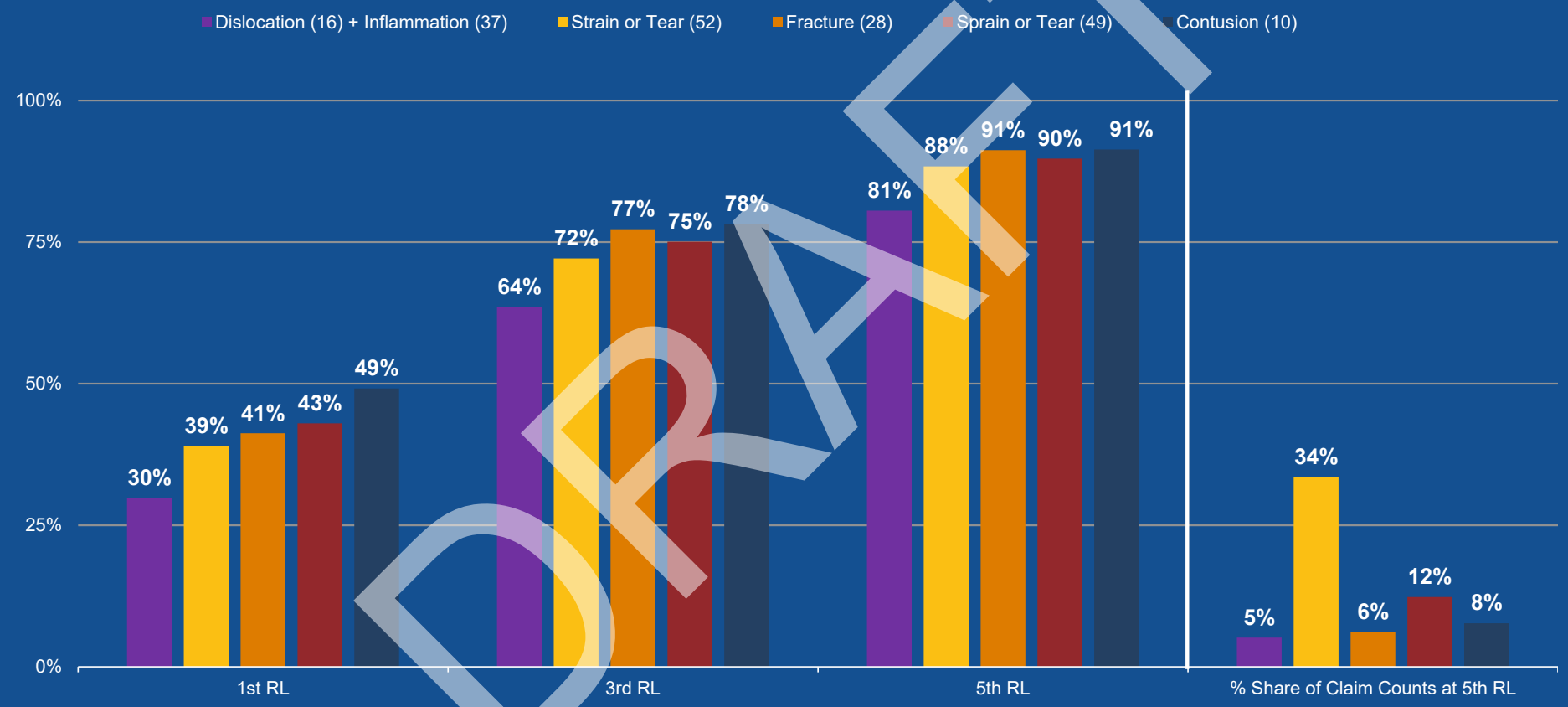
Claim Closing Rates by Nature of Injury (Excluding Death & MO)



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Source: WCIRB unit statistical data (USR) for accident year 2014

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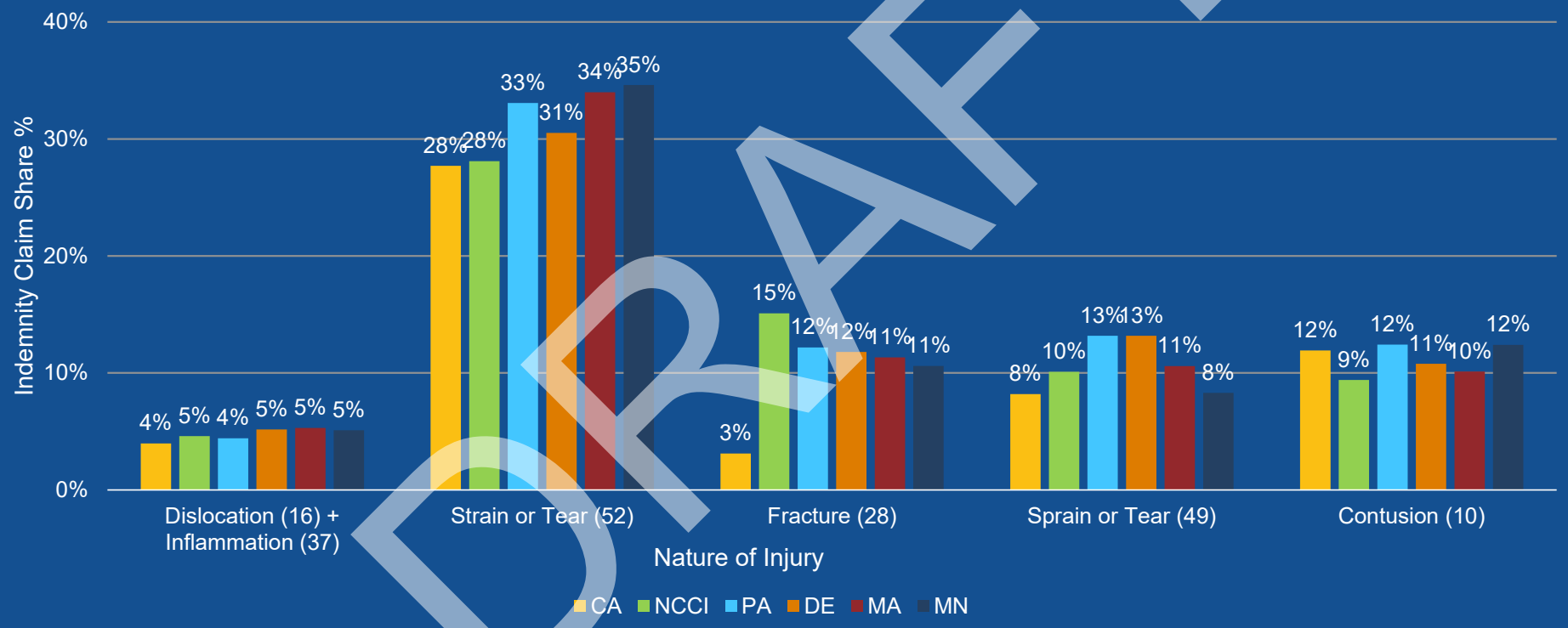
Indemnity Claim Shares by Nature of Injury – Report Level 2



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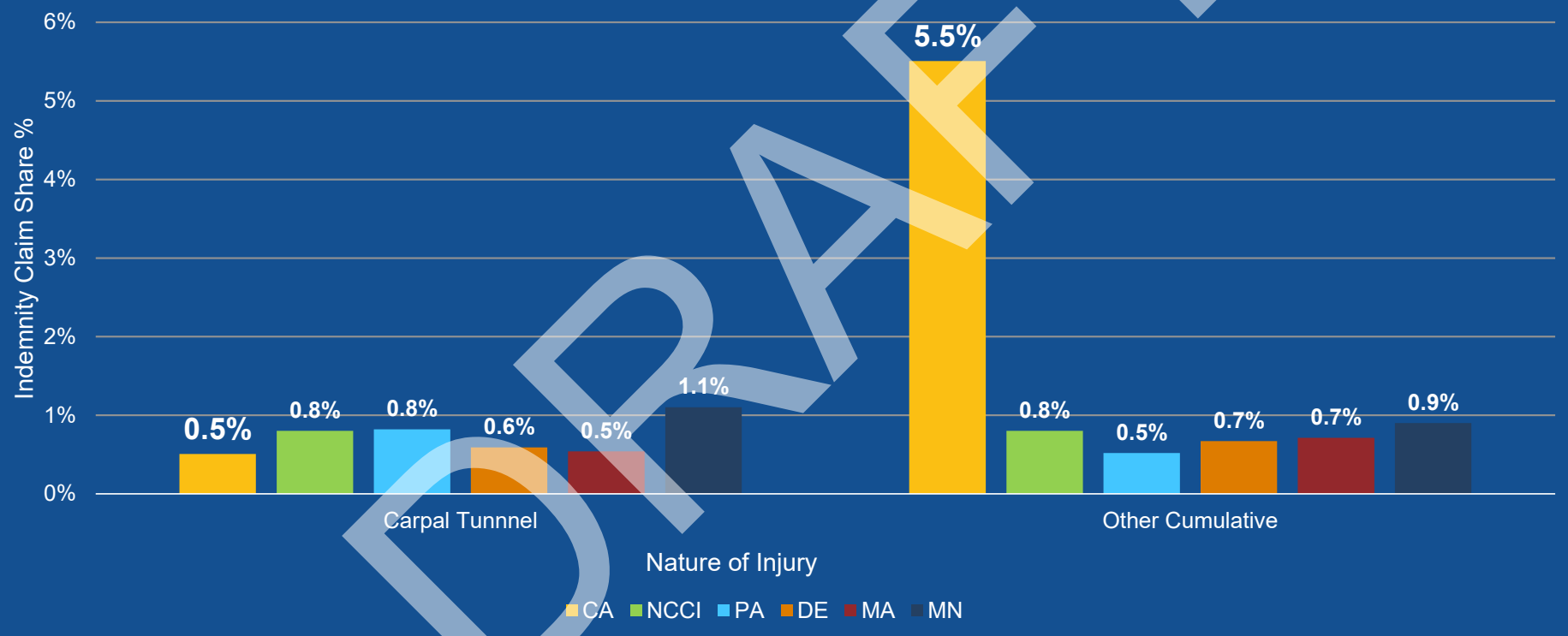
Source: California figures are from WCIRB unit statistical data. Individual state summaries were provided by NCCI, the Minnesota Workers' Compensation Insurers Association, the Workers' Compensation Rating and Inspection Bureau of Massachusetts, and the Pennsylvania Compensation Rating Bureau. Data includes accident years 2017 and 2019.

Indemnity Claim Shares by Nature of Injury – Report Level 2



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WCIRB California
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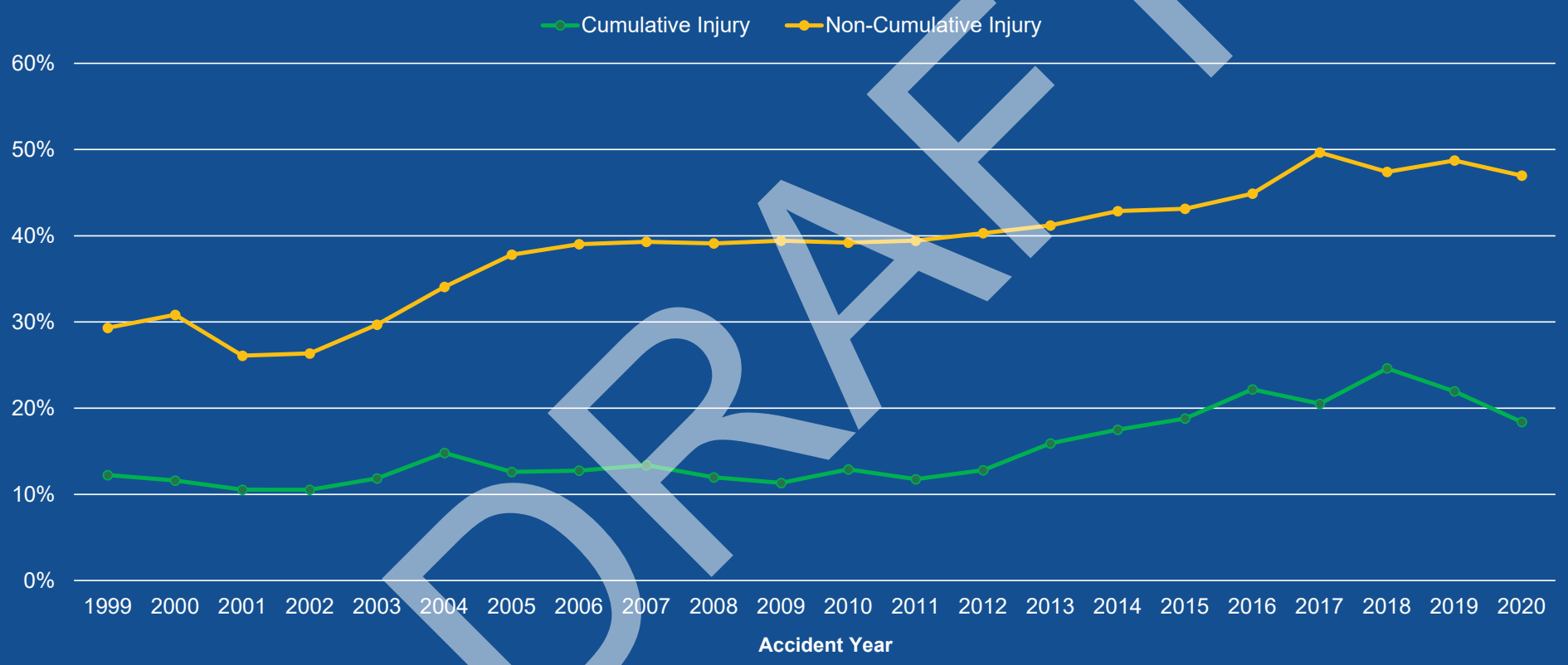
Source: California figures are from WCIRB unit statistical data. Individual state summaries were provided by NCCI, the Minnesota Workers' Compensation Insurers Association, the Workers' Compensation Rating and Inspection Bureau of Massachusetts, and the Pennsylvania Compensation Rating Bureau. Data includes accident years 2017 and 2019.

Indemnity Claim Settlement Ratios – Report Level 1



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Source: WCIRB Unit Statistical Data, excluding COVID-19 claims

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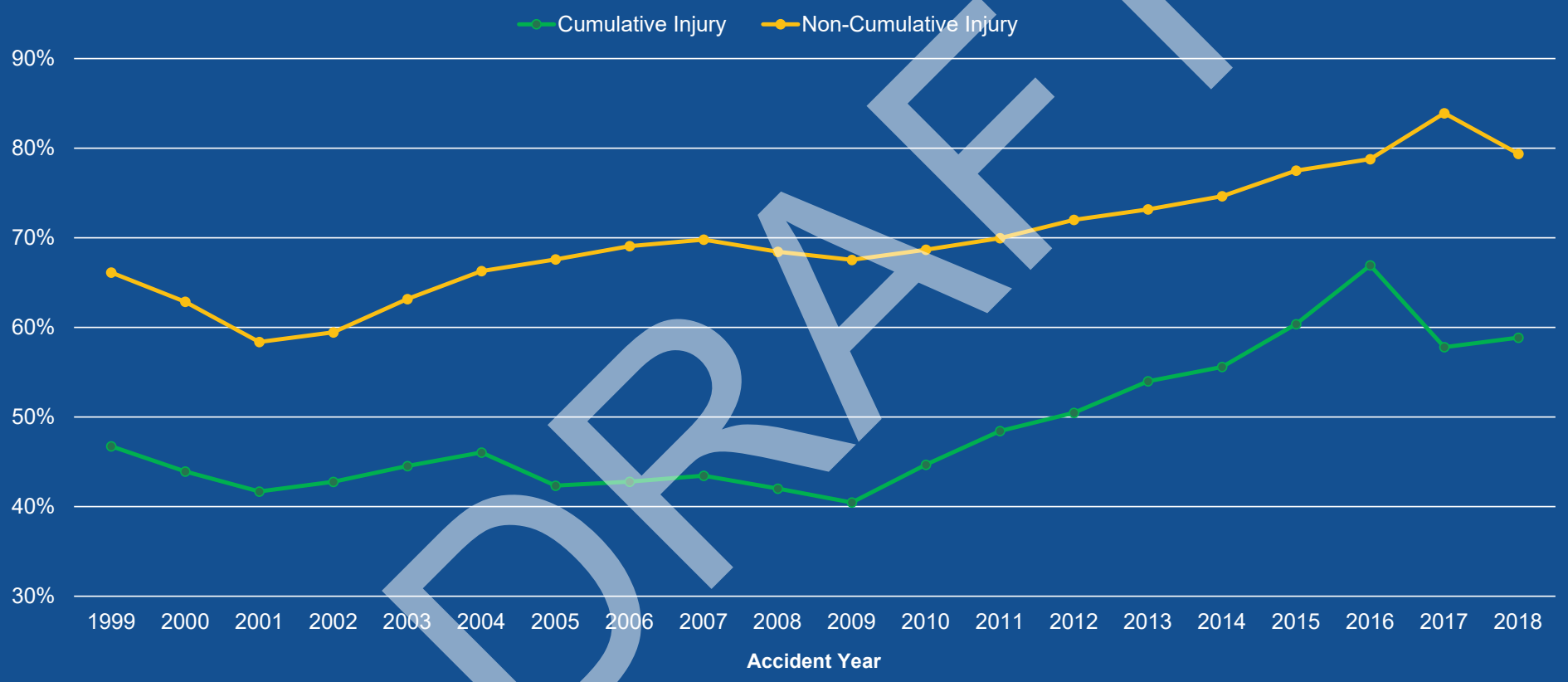
Study of California Claim Duration

Indemnity Claim Settlement Ratios – Report Level 3



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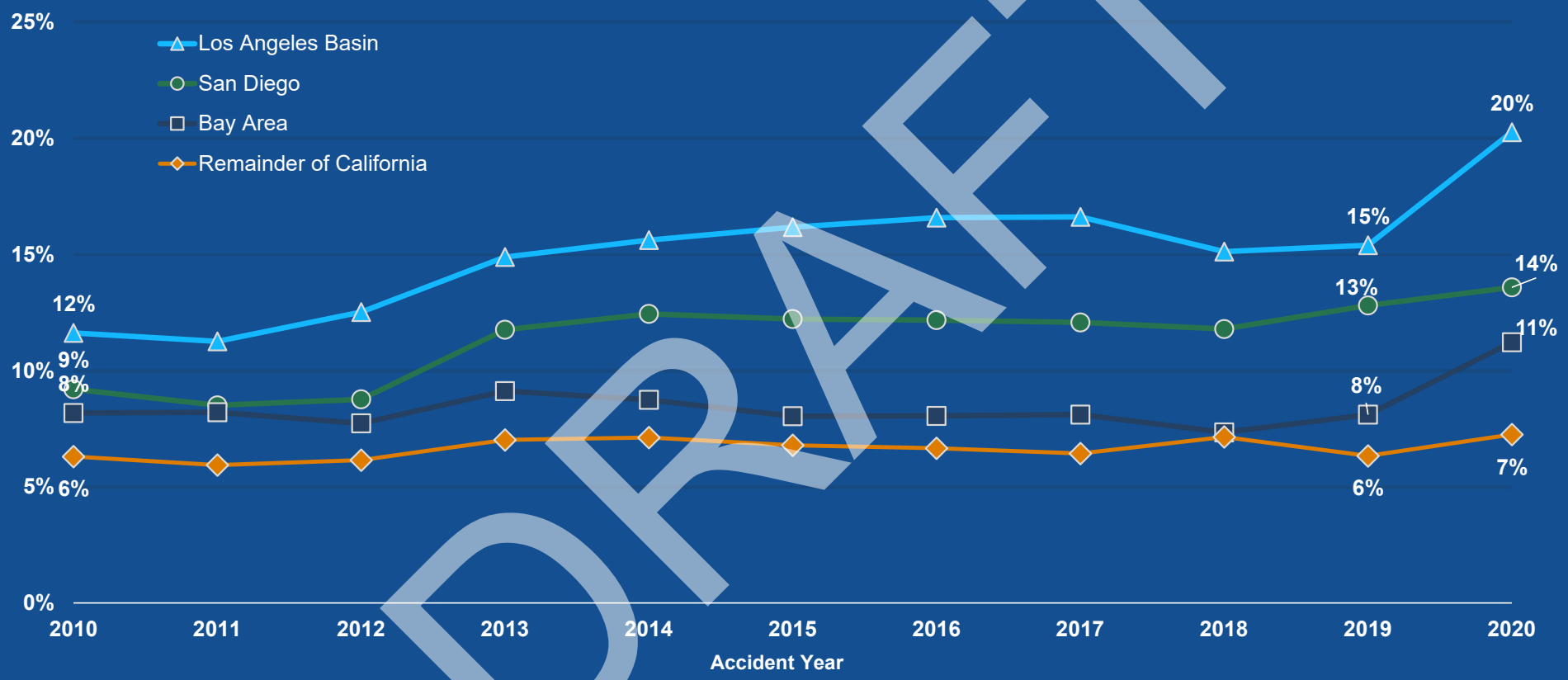
Source: WCIRB Unit Statistical Data

Percent of Cumulative Trauma Claims by Region



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WCIRB California
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Source: WCIRB unit statistical data, excluding COVID-19 claims

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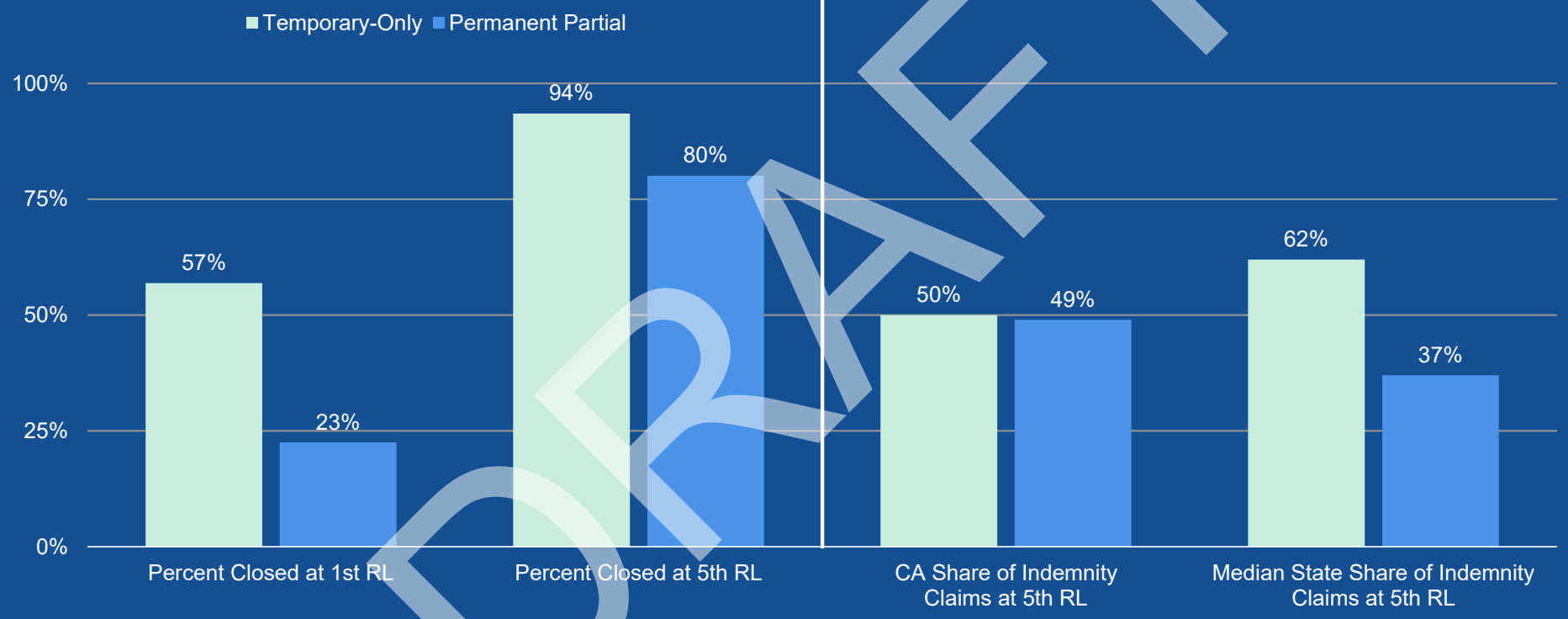
Study of California Claim Duration

Claim Closing Rates by Injury Type



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WCIRB California
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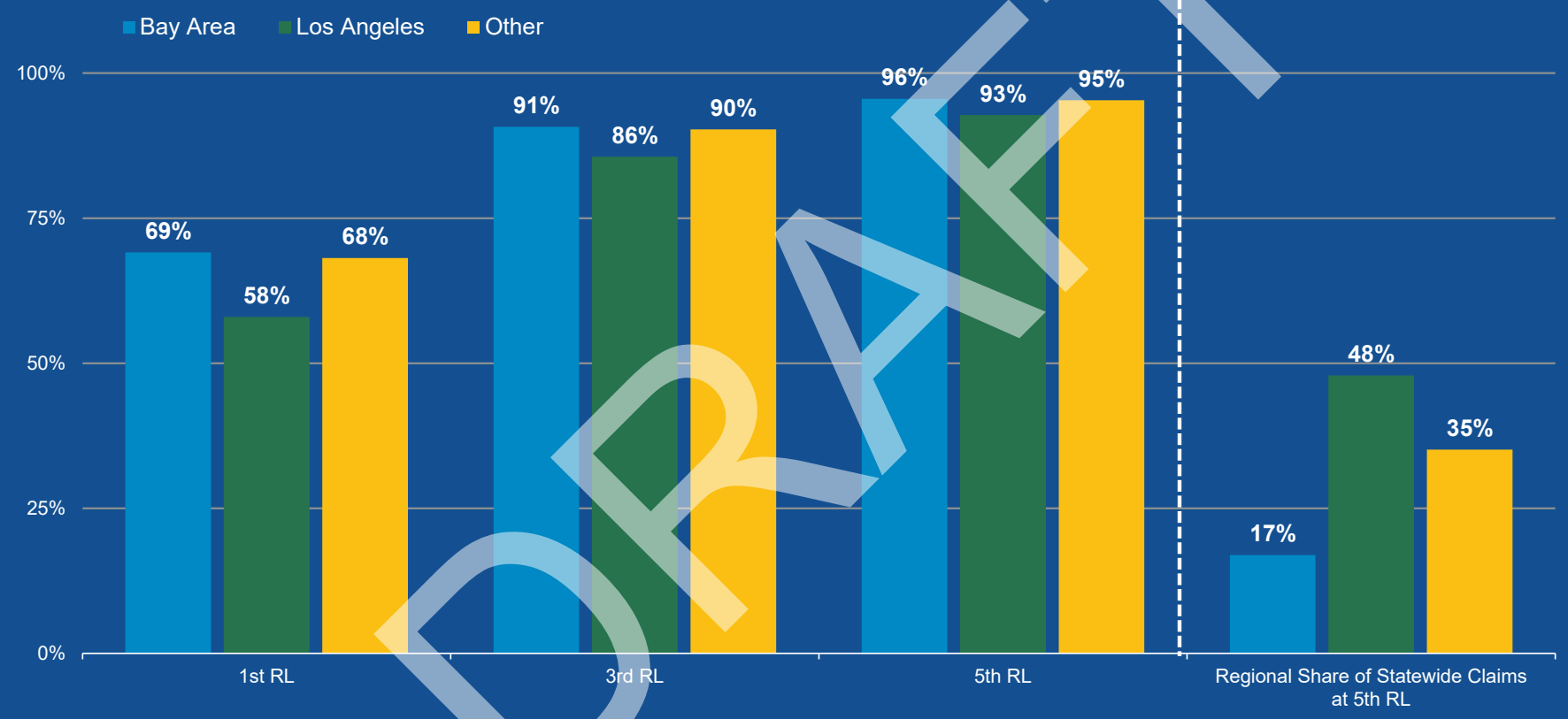
Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1st and 2011 to 2015 at 5th. 2022 NCCI Annual Statistical Bulletin based on policy year 2014.

Temporary-Only Claim Closing Rates by Region



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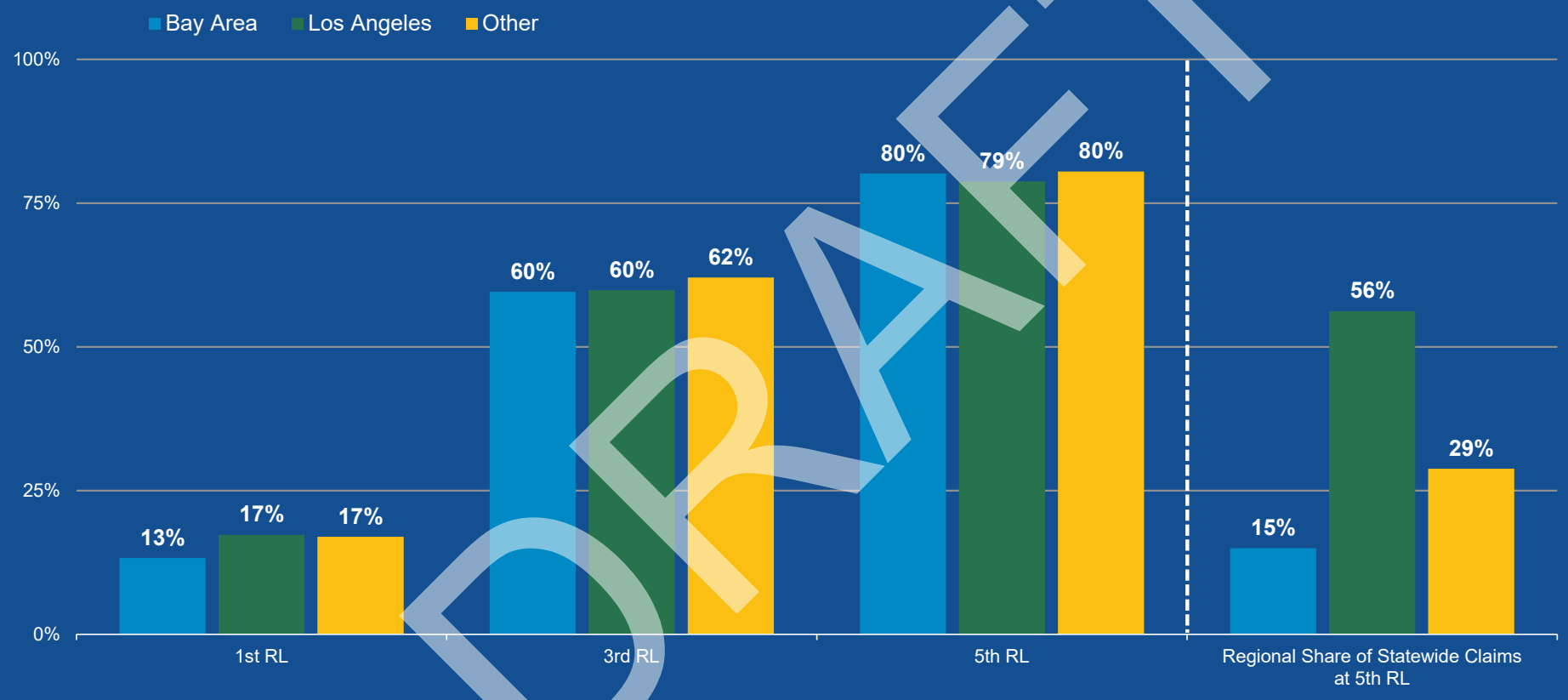
WCIRB California
Objective. Trusted. Integral.

Source: Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1st, 2013 to 2017 at 3rd and 2011 to 2015 at 5th.

Permanent Partial Claim Closing Rates by Region



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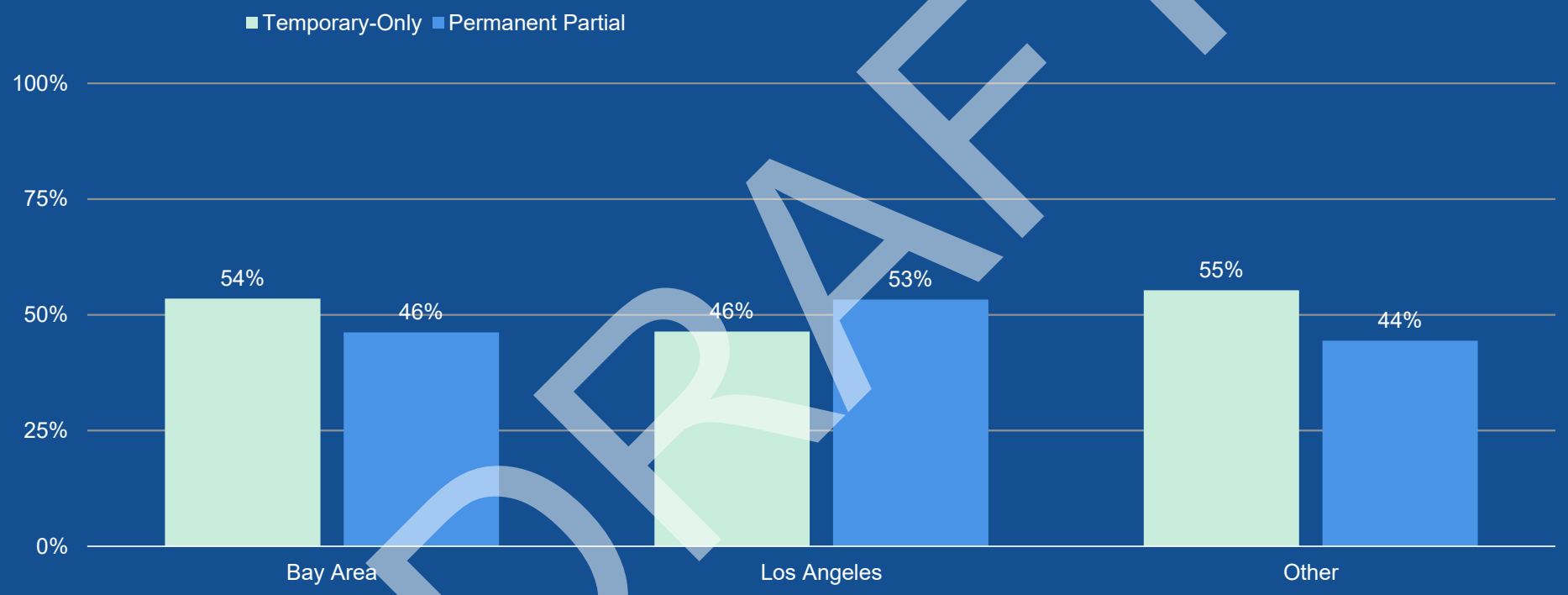
WCIRB California
Objective. Trusted. Integral.

Source: Source: WCIRB unit statistical data (USR) for accident years 2015 to 2019 at 1st, 2013 to 2017 at 3rd and 2011 to 2015 at 5th.

Injury Type Share of Indemnity Claims by Region



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WCIRB California
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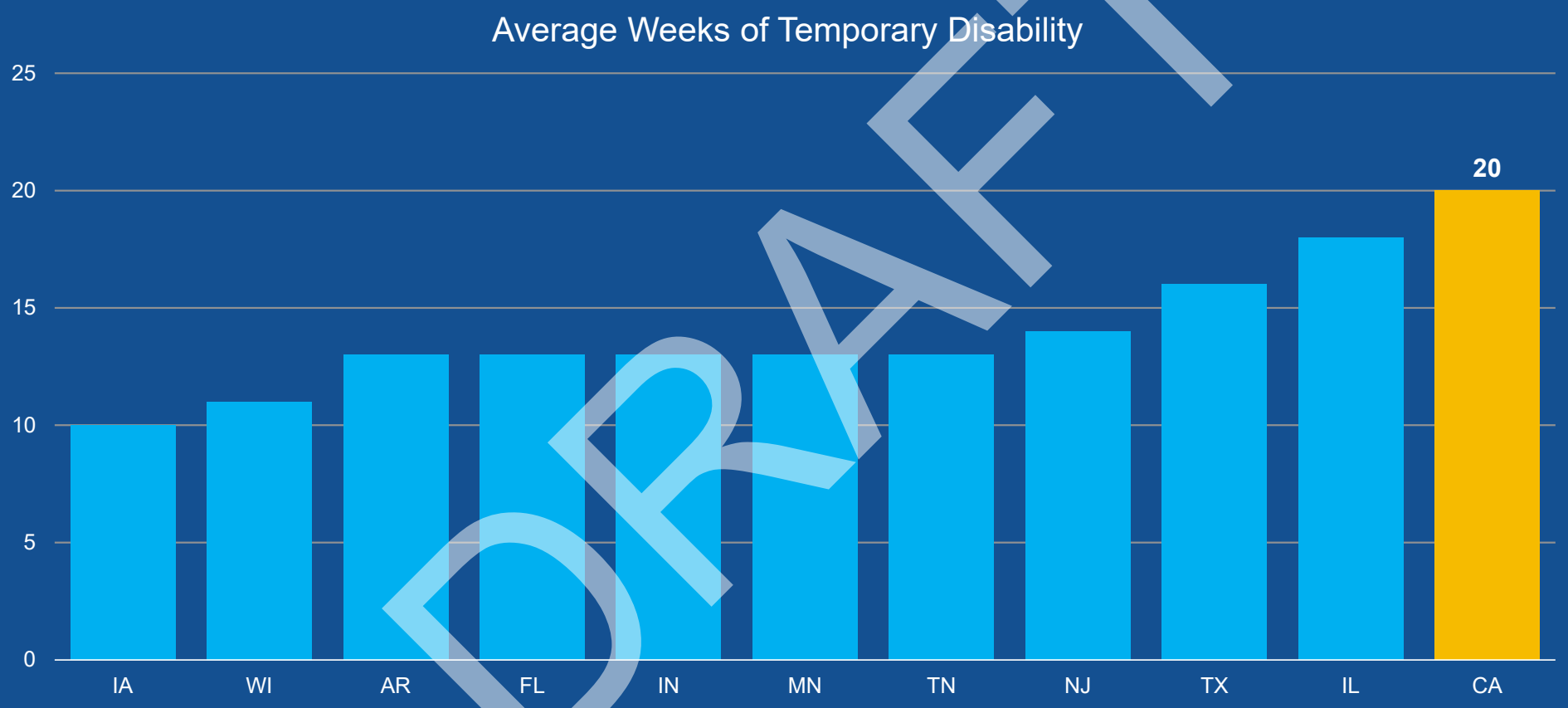
Source: WCIRB unit statistical data (USR) for accident years 2011 to 2015 at 5° report level.

Duration of Temporary Disability at 36 Months



Source: WCRI CompScope Benchmarks for California, 22nd Edition. Includes claims for accident year 2017/2018 evaluated in March 2021. Only states that have a PPD benefit system similar to California are included.

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Duration Caps for Temporary Disability

TD Duration Cap for CA
104 weeks

TD Duration Caps for States Excl. CA	Number of States
<= 104 weeks	2
> 104 weeks but capped	12
Uncapped	20
NA/Special Case	13

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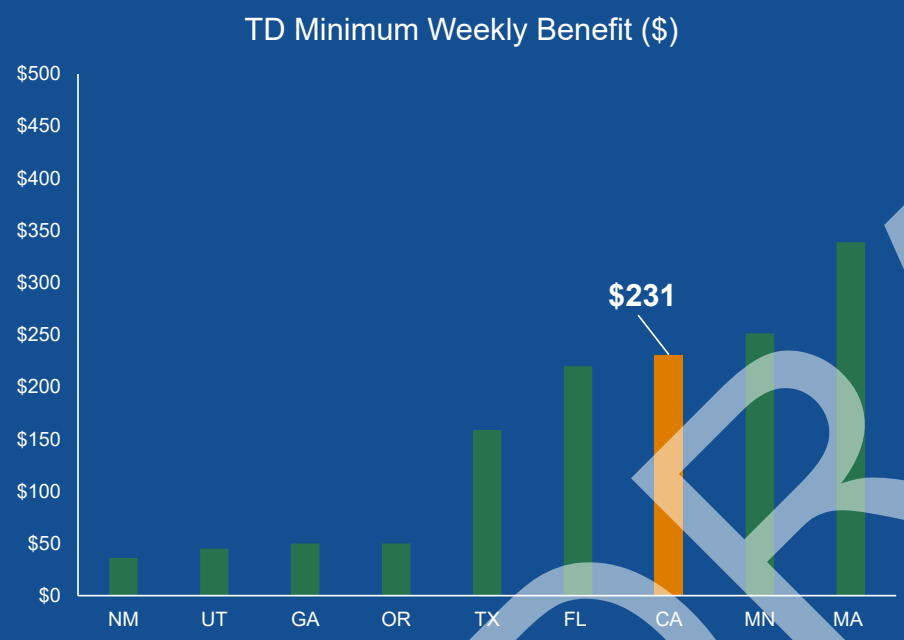
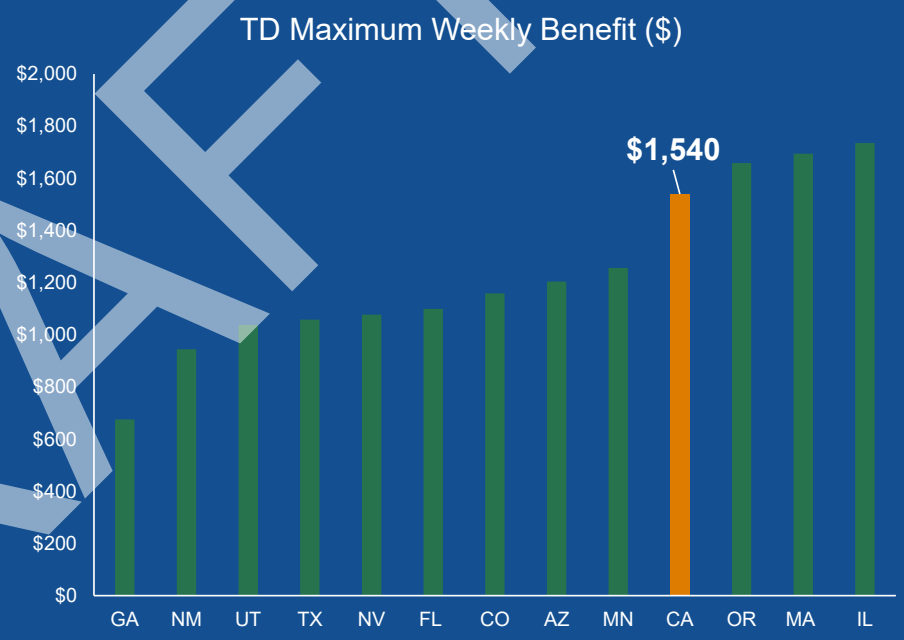
Source: NCCI Annual Statistical Bulletin

Temporary Disability Benefit Caps





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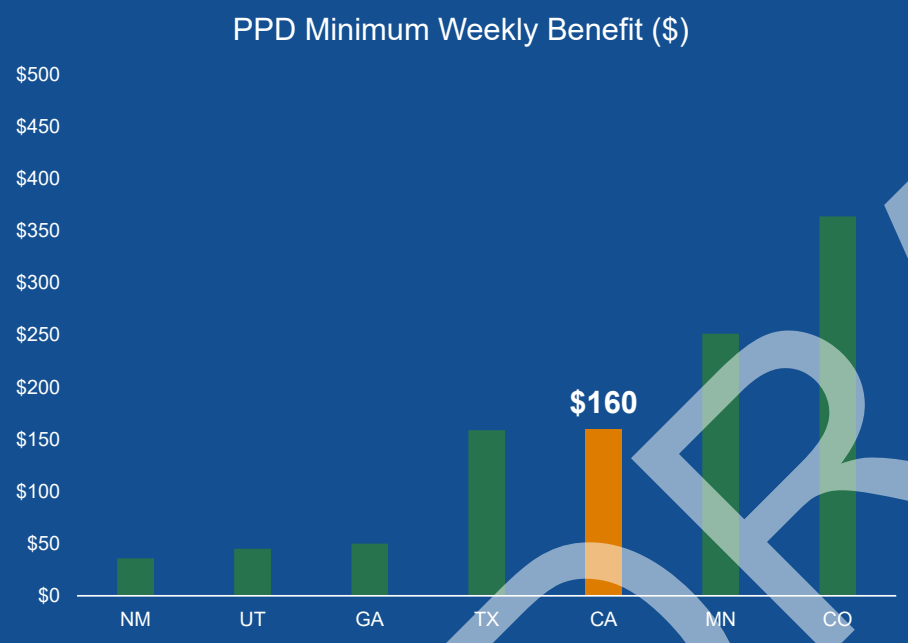
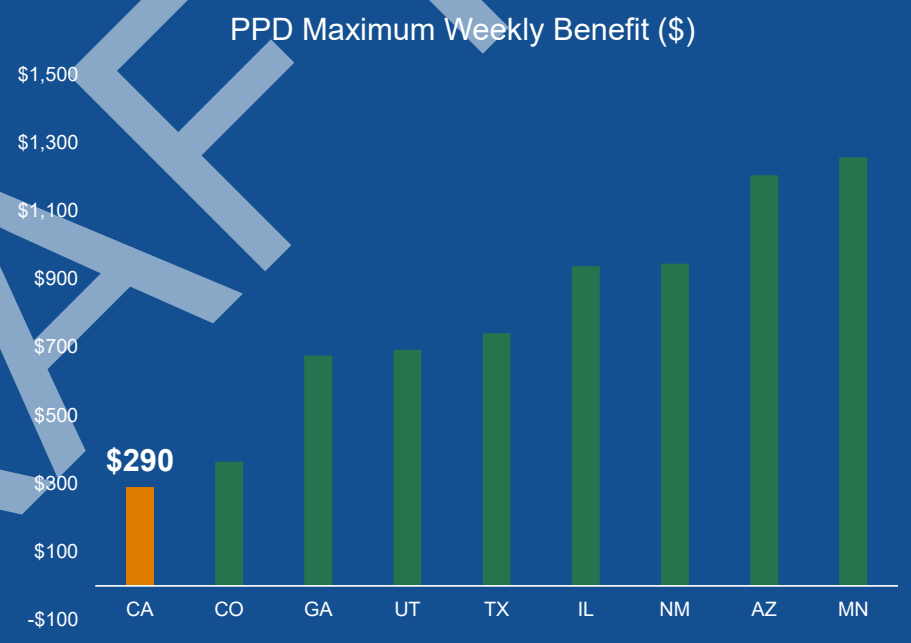
Source: NCCI Annual Statistical Bulletin

Permanent Partial Disability Benefit Caps





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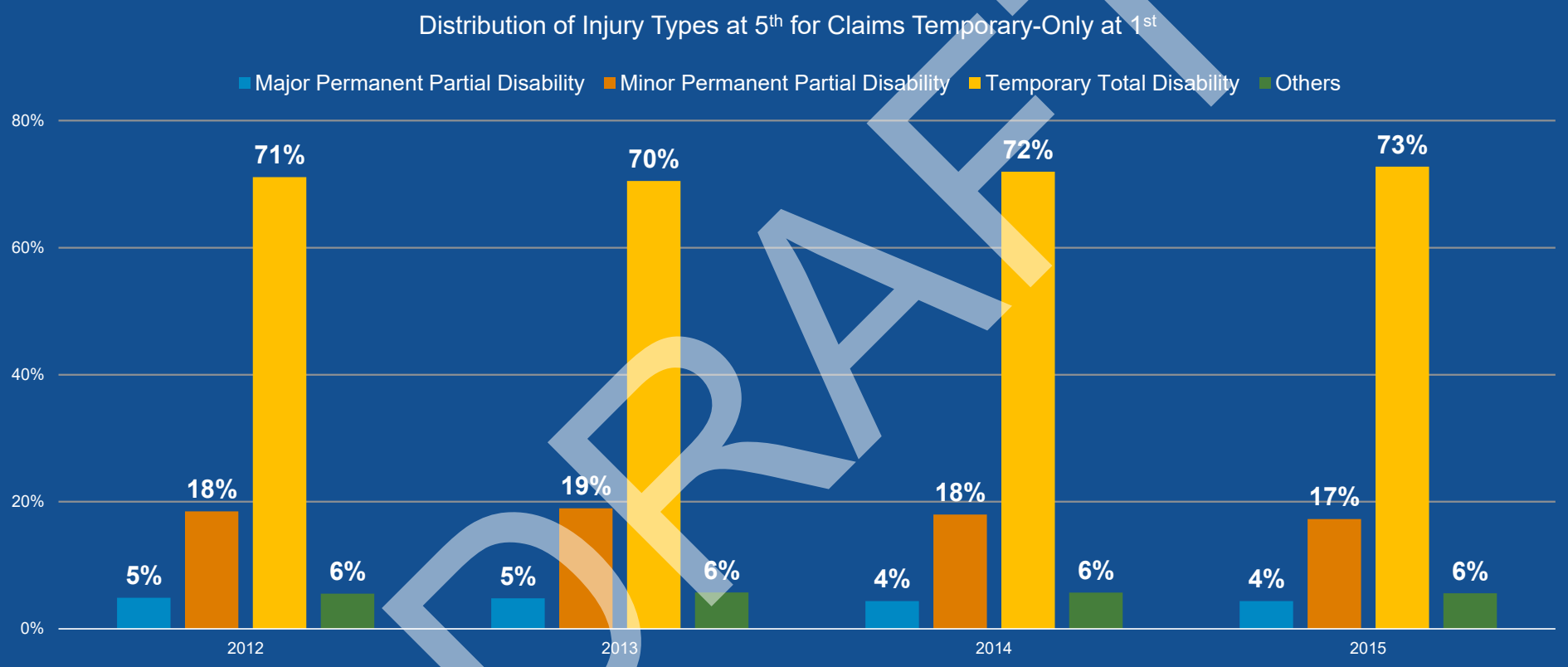
Source: NCCI Annual Statistical Bulletin

Injury Type Change for Temporary-Only Claims at 1st Report Level



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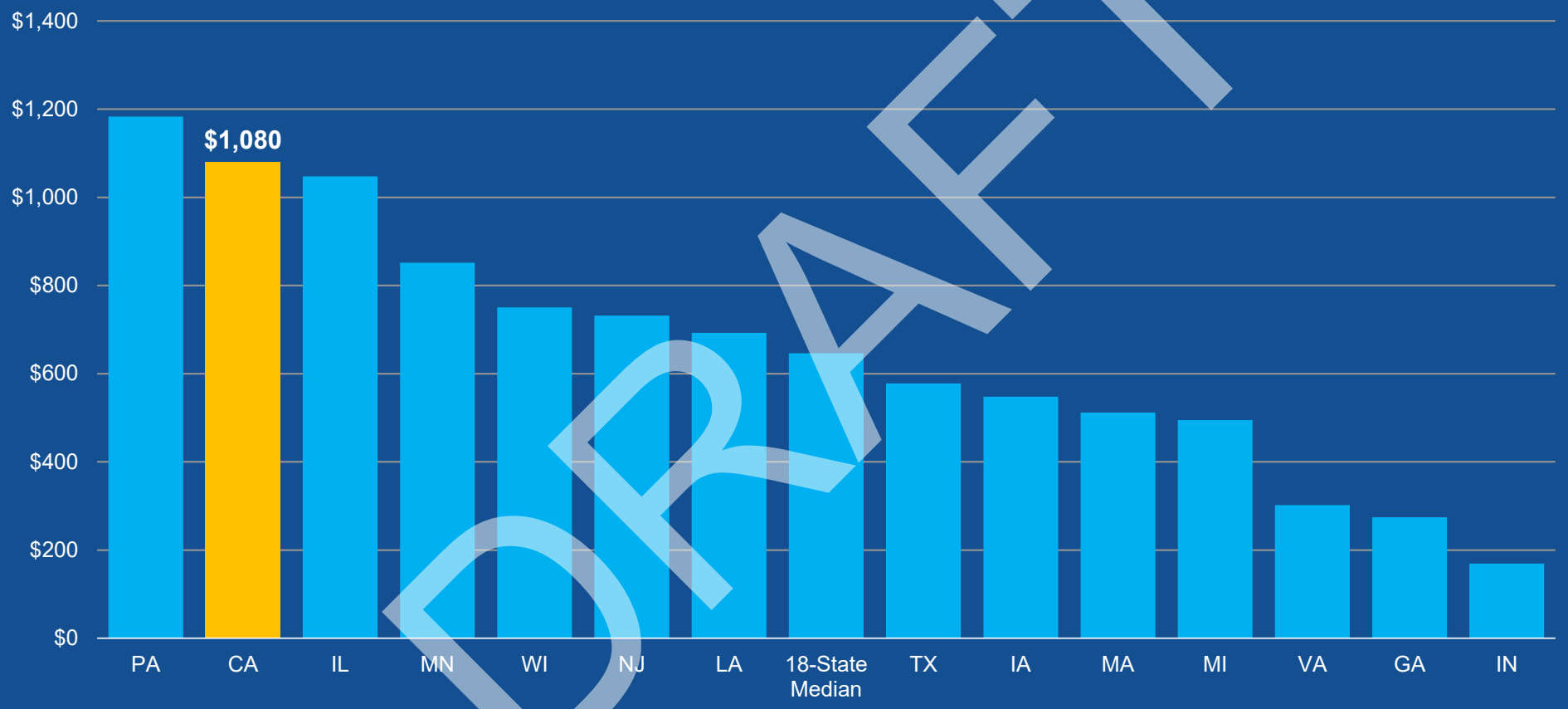
Source: WCIRB unit statistical data

Average Medical-Legal Expense per Indemnity Claim at 36 Months



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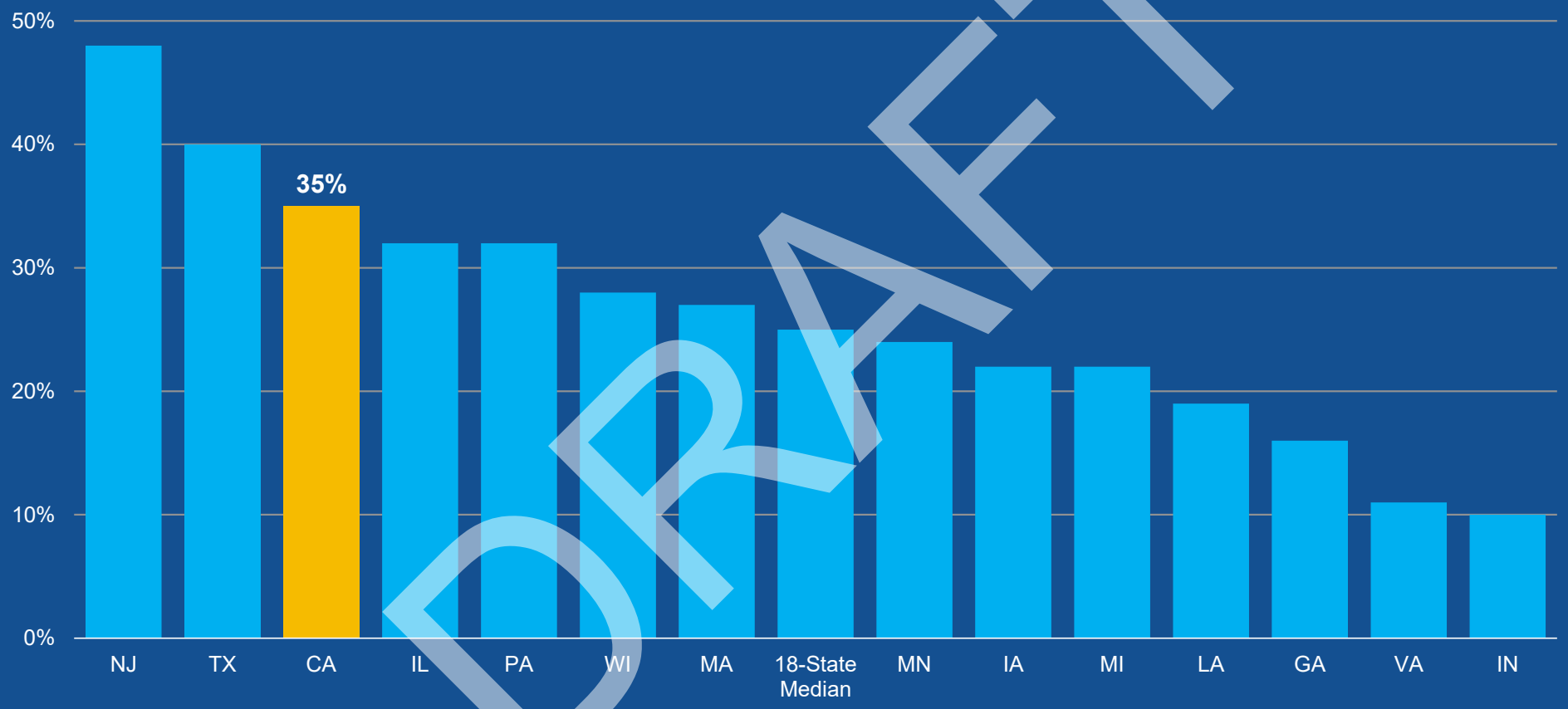
Source: WCRI CompScope Benchmarks for California, 22nd Edition. Includes claims for accident year 2017/2018 evaluated in March 2021.

Percent of Claims with Medical-Legal Expense at 36 Months



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WCIRB California
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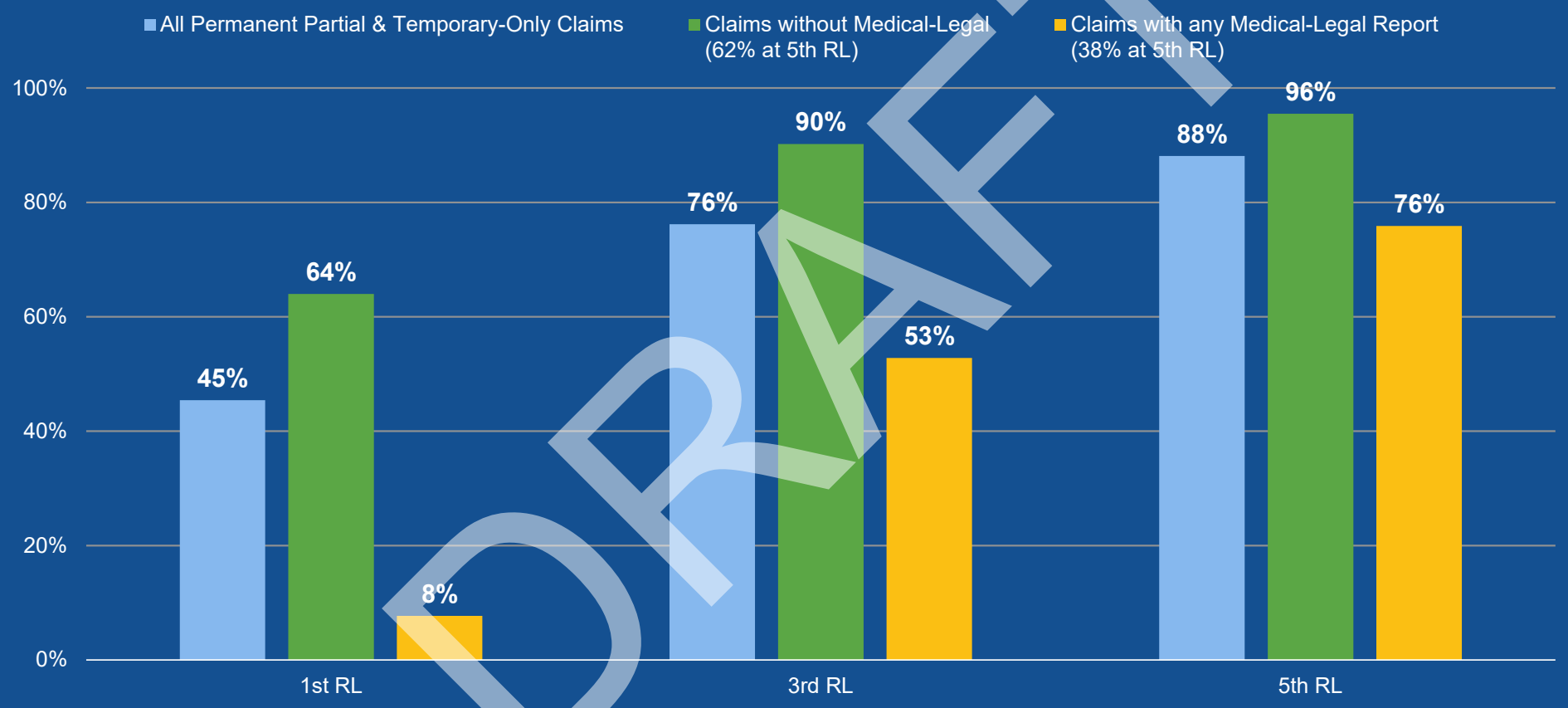
Source: WCRI CompScope Benchmarks for California, 22nd Edition. Includes claims for accident year 2017/2018 evaluated in March 2021.

Claim Closing Rates by Medical-Legal Status



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WCIRB California
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Source: WCIRB unit statistical data (USR) and medical transaction data for accident years 2017 to 2019 at 1st, 2015 to 2017 at 3rd and 2013 to 2015 at 5th

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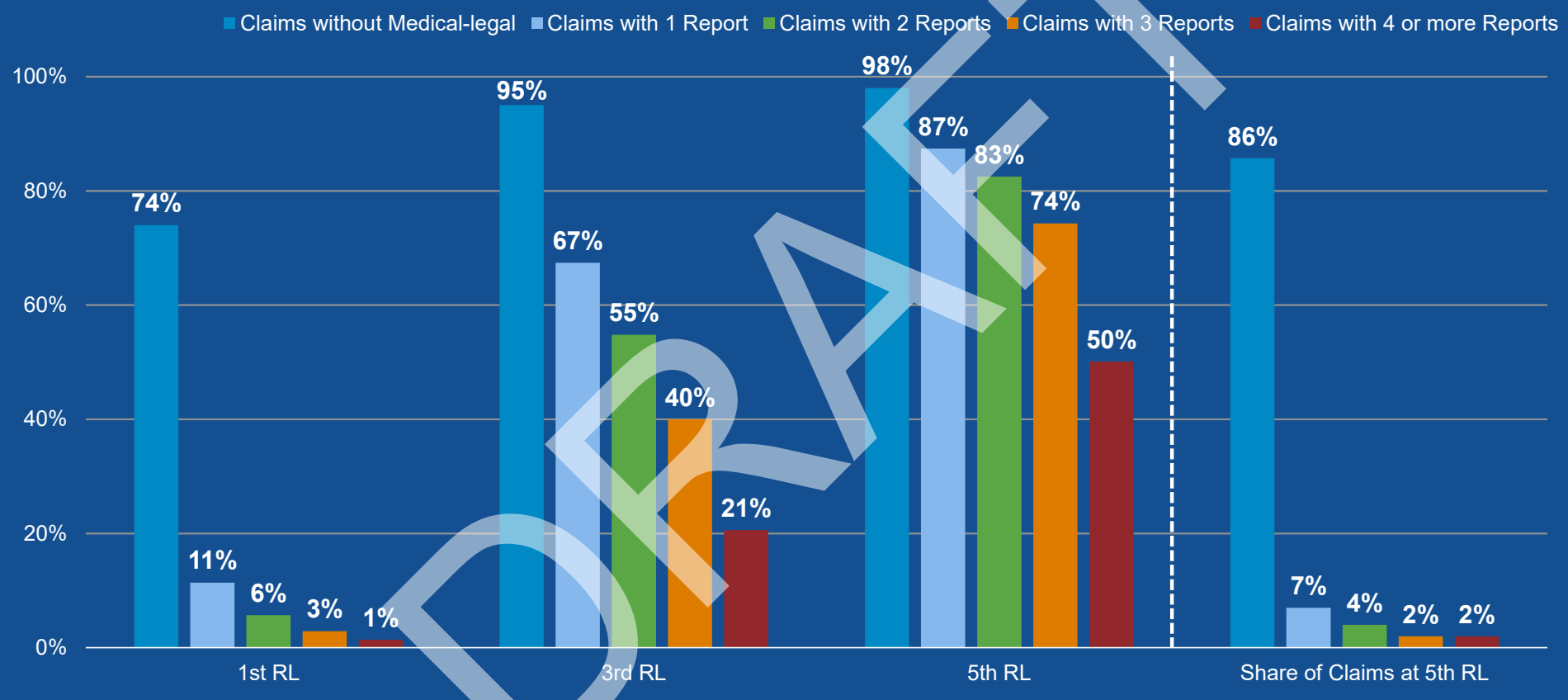
Study of California Claim Duration

Temporary-Only Claim Closing Rates by Medical-Legal Status



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WCIRB California
Objective. Trusted. Integral.

Source: WCIRB unit statistical data (USR) and medical transaction data for accident years 2017 to 2019 at 1st, 2015 to 2017 at 3rd and 2013 to 2015 at 5th.

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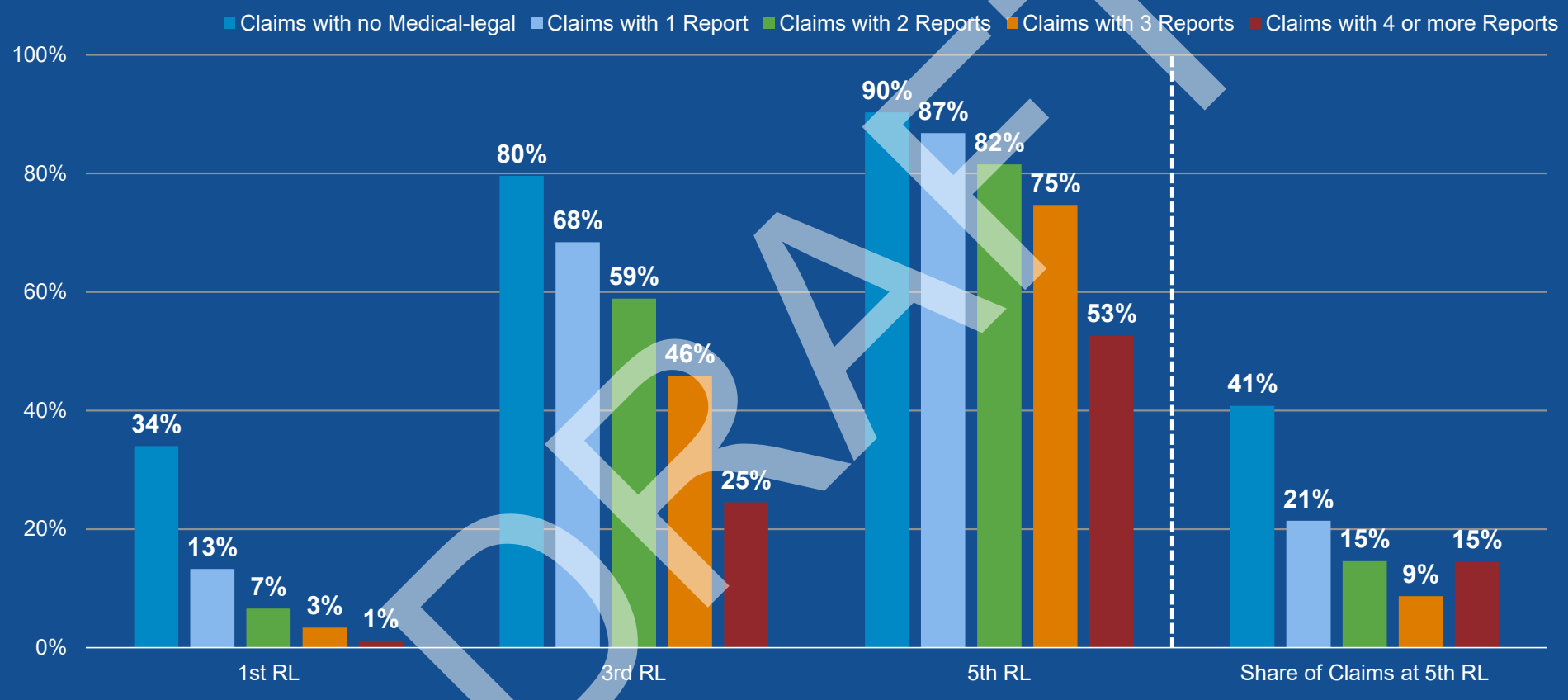
Study of California Claim Duration

Permanent Partial Claim Closing Rates by Medical-Legal Status



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WCIRB California
Objective. Trusted. Integral.

Source: WCIRB unit statistical data (USR) and medical transaction data for accident years 2017 to 2019 at 1st, 2015 to 2017 at 3rd and 2013 to 2015 at 5th.

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California Claim Duration Study Initial Findings

- Top Four "Duration Drivers" in California
  - Regional differences – LA Basin vs. remainder of CA
  - More permanent partial claims in CA
  - More CT claims in CA
  - Prevalence of medical-legal in CA
- Duration also differs by worker wage level
- "Duration Drivers" have been fairly consistent over time
  - Post-SB 863 claim settlement increases have been fairly consistent across categories
- Claim settlement beginning to pick up after pandemic slowdown but CA still an outlier compared to other states

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Item AC22-09-06
WCIRB Permanent Disability Claim Survey

Since the late 1990s, the WCIRB has been collecting detailed information on permanent disability (PD) claims in its annual PD claim survey. The PD claim survey requests information that is generally not available in unit statistical reports such as temporary disability benefits incurred, Medicare Set-Aside amounts and detailed information on loss adjustment expenses. Exhibit 1 shows the current PD claim survey. The WCIRB issues approximately 3,000 PD claim surveys annually based on a stratified sample of PD claims at first unit statistical report level with some claims from the prior year's survey resampled the following year.[1] The surveys are issued approximately two years after the injury year. (For example, accident year 2019 claims were surveyed in 2021.) PD claim surveys are provided to WCIRB member insurer claims departments and manually filled out and returned via email.

The WCIRB has been collecting medical transaction data since 2012 and indemnity transaction data since 2020. The transaction data is reported to the WCIRB contemporaneously and includes data from all claims compared to a randomized sample of PD claims in the PD claim survey. The transaction data includes detailed claim information, some of which overlaps with what is currently requested on the PD claim survey. Although some of the PD claim survey information is not included in the transaction data, this information is generally used infrequently and only for periodic research studies.

Given the availability of contemporaneous transaction data for both indemnity and medical starting in 2020, staff believes the separate PD claim survey is no longer needed annually. Staff recommends discontinuing the annual PD claim survey requirement and instead issuing supplemental claim surveys when the need for data not included in other WCIRB datasets arises.

[1] The survey oversamples cumulative trauma claims and open claims. Approximately 1,000 claims with significant claim activity from the prior year's survey are resampled the following year.

WORKERS' COMPENSATION INSURANCE RATING BUREAU OF CALIFORNIA
PERMANENT DISABILITY CLAIM SURVEY

GROUP:
INSURER:
INSURED:
POLICY NUMBER:
POLICY PERIOD:

SURVEY ID NUMBER:
BUREAU NUMBER:
CLAIM NUMBER:
ACCIDENT DATE:

*NOTE: IN ORDER FOR THE WCIRB TO RECEIVE THE SURVEY DATA ENTERED IN THIS SPREADSHEET, THIS SPREADSHEET MUST BE EMAILED TO ACTUARIAL@WCIRB.COM

1a. Was the claim initially denied in whole or in part? (Please select.)

1b. i) Does this claim have other associated claim(s) for the same claimant?
ii) If "Yes" to i, provide the Claim Number of the associated claim.

1c. Has this claim been closed?
i) If "Yes", what is the date of claim closure (MM/DD/YYYY)?

2a. Was the claim filed after the termination of the worker's employment with the employer?

2b. Does this claim contain a mental-stress or psychiatric component?

3. Permanent disability rating (after apportionment if it applies):

4. Zip code of injured worker's place of residence:

5 Total incurred claim cost (ALL PAID PLUS OUTSTANDING RESERVE) — Amount Incurred
(a) Incurred Indemnity
(b) Incurred Medical

Note: Incurred indemnity should include amounts from Questions 6(a) , 9 and 10 together with other indemnity costs.

6a. Worker's legal costs: **(see Note in Question 5)** — Amount Paid
i) Applicant attorney fees included in award (not related to depositions)
ii) Applicant attorney deposition fees
iii) Other

6b. Allocated loss adjustment expenses (excluding MCCP): — Amount Paid
i) Defense attorney fees
ii) Surveillance/investigation fees
iii) Other (including IMR/IBR fees)

6c. Medical Cost Containment Program (MCCP) Costs
Provide the paid cost of MCCP-related expenses on the claim by type: — Amount Paid
i) Utilization review
ii) Bill review
iii) Network service fees
iv) Other MCCP costs

7 Provide the number of depositions on the claim by type: — Number of Depositions
i) Applicant
ii) AME/QME
iii) Treating physician
iv) Other

8a. Has a language interpreter been utilized by the injured worker during medical treatments, medical evaluations, court appearances, or in other areas?

8b. If "Yes" to Question 8a, provide:
i) total amount of all interpreter costs billed
ii) total amount of all interpreter costs paid

9. Supplemental job displacement benefits and other vocational rehabilitation-related costs: **(see Note in Question 5)**
(a) Does the claim qualify for supplemental job displacement benefits (SJDB)?
(If "Yes", answer 9(b) below. Also, answer 9(c) if applicable.)
(b) SJDB amount — Amount Paid | Amount Incurred

(c) Other vocational rehabilitation-related costs

	Amount Paid	Amount Incurred
10. Temporary disability benefits: **(see Note in Question 5)**		

11a. Is there a Medicare Set-aside arranged for this claim?

11b. If yes to 11(a), please provide the Medicare Set-aside amount:

12. Injured worker's date of birth (MM/DD/YYYY):

13a. Has the claimant been represented by an attorney or other authorized representative?

13b. Select the 3-character WCAB Office Code:

13c. Enter the adjudication (ADJ) case number assigned by EAMS:

14. Appearances at the WCAB

Provide the number of court appearances by type:	Number of
(1) Status conference	
(2) Priority status conference	
(3) Lien conference	
(4) Mandatory settlement conference (MSC)	
(5) Expedited hearings on medical issues	
(6) Expedited hearings on MPN issues	
(7) Expedited hearings on other than medical and MPN issues	
(8) Trial	
(9) Other	

XX Form completed by:

i) Name

ii) Email Address:

iii) Date: