

Actuarial Committee

Meeting Agenda

Date	Time	Location	Staff Contact
March 21, 2023	9:30 AM	Microsoft Teams Webinar	David M. Bellusci

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Released: March 14, 2023

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 February 14, 2023

II. Working Group Meeting Summaries

None

III. Unfinished Business

- A. AC20-08-04: Impact of Economic Slowdown on Pure Premium Rate Indications
- B. AC21-03-03: COVID-19 Claim Diagnostics
- C. AC21-03-05: Pandemic Impact on Premium Measures
- D. AC21-12-07: Indemnity Claim Frequency Model

IV. New Business

- A. AC23-03-01: First Quarter 2023 Review of Diagnostics
- B. AC23-03-02: 12/31/2022 Experience Review

V. Matters Arising at Time of Meeting

VI. Next Meeting Date: April 13, 2023

VII. Adjournment

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Item AC20-08-04

Impact of Economic Downturn on Pure Premium Rate Indications

Since the onset of the COVID-19 pandemic and most recently at the March 21, 2022 meeting, the Committee reviewed analyses of economic changes related to the COVID-19 pandemic and their impacts on the indicated pure premium rates. At the meeting, staff will present an update of the analysis as it pertains to the WCIRB's upcoming September 1, 2023 Pure Premium Rate Filing. The presentation will be based on the yet-to-be-published March 2023 UCLA Anderson quarterly economic forecast.

The presentation will highlight:

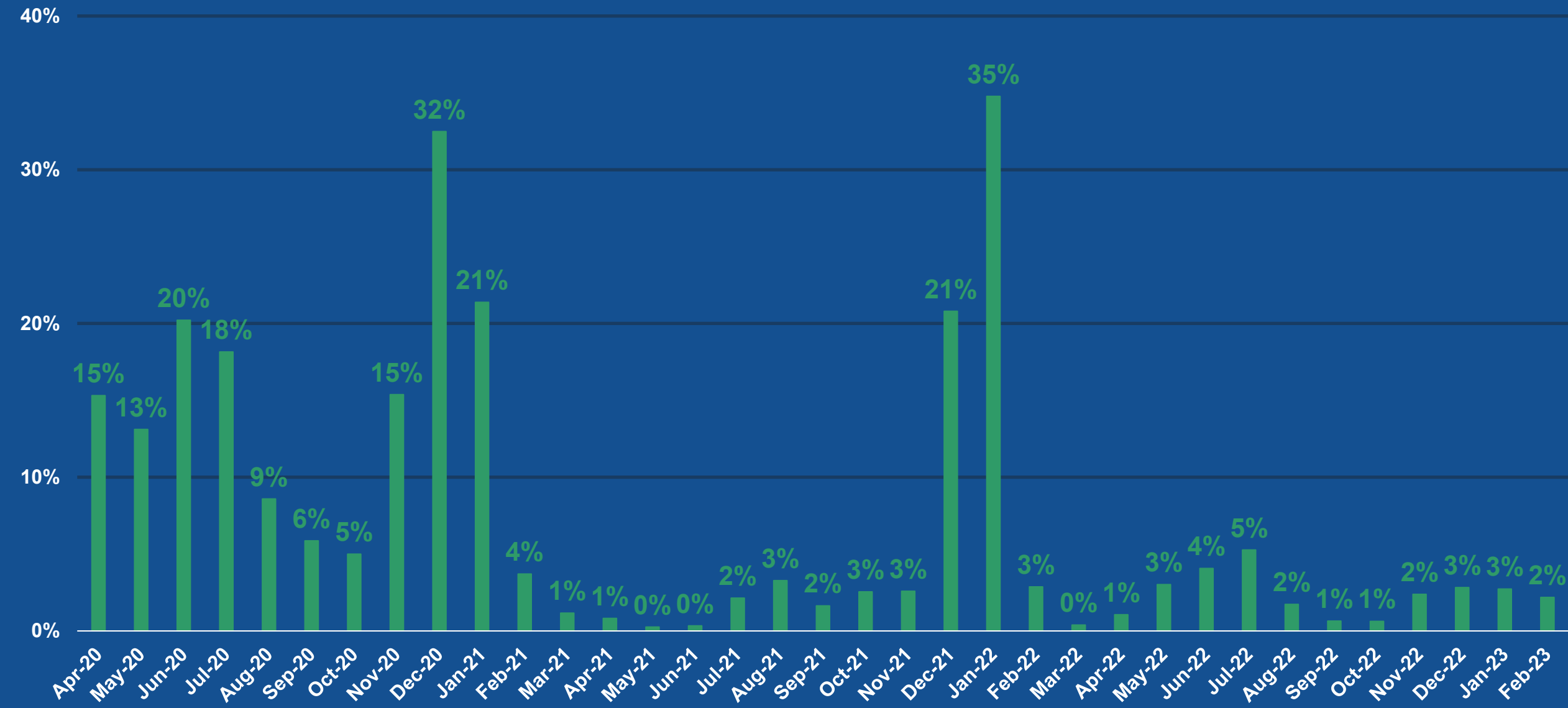
- Changes in overall employment levels
- Changes in the industrial mix of employment
- The impact of changes in industrial mix on claim frequency, claim severity, and the statewide average wage
- The impact of economic projections on the WCIRB's Indemnity Claim Frequency Model projections
- The impact of changes in the within industry wage level distribution on the statewide average wage

Item AC21-03-03
COVID-19 Claim Diagnostics

The COVID-19 pandemic has had a significant impact on many components of experience emerging in 2020 through 2022. At the meeting, staff will present information on emerging COVID-19 claim experience based on WCIRB aggregate financial calls, unit statistical data and indemnity data. Draft slides summarizing this information are attached for review.

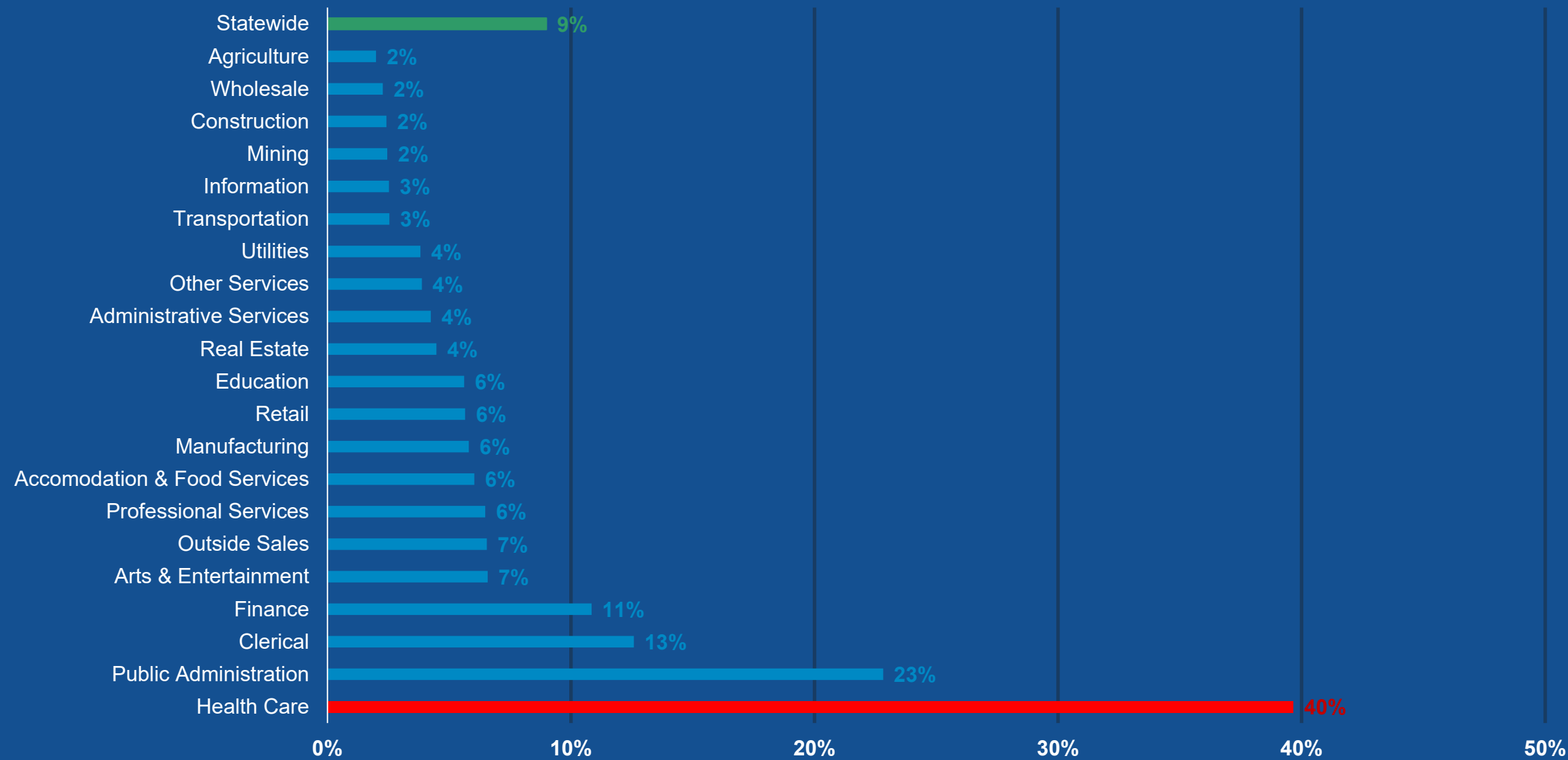
COVID-19 Share of Indemnity Claims

As of March 7, 2023



Share of COVID-19 Indemnity Claims by Industry

As of March 7, 2023



Industry Distribution of COVID-19 Indemnity Claims by Accident Quarter

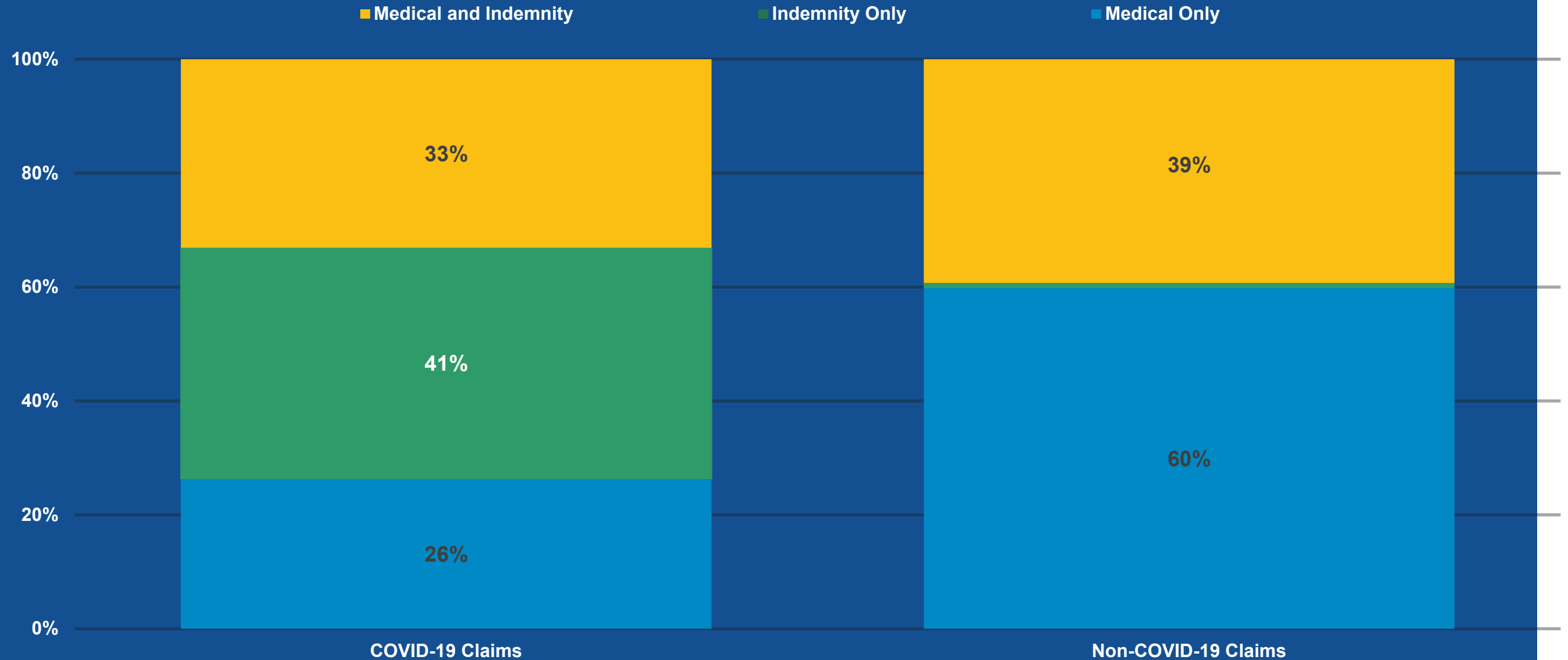
As of March 7, 2023

Industry	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4
Health Care	51%	56%	53%	55%	44%	50%	56%	60%	47%	54%	60%
Manufacturing	11%	8%	9%	9%	13%	11%	3%	6%	9%	9%	4%
Retail	7%	5%	7%	6%	7%	5%	8%	7%	7%	7%	5%
Clerical	5%	4%	6%	8%	8%	5%	7%	6%	8%	7%	14%
Accommodation & Food Services	4%	6%	4%	4%	3%	7%	12%	8%	9%	8%	4%
Administrative Services	4%	4%	2%	2%	1%	2%	1%	2%	0%	1%	0%
Construction	3%	3%	3%	4%	7%	5%	2%	2%	2%	1%	0%
Transportation	3%	5%	5%	2%	2%	2%	1%	1%	1%	1%	0%
Agriculture	3%	2%	0%	1%	1%	2%	0%	0%	0%	1%	0%
Wholesale	3%	2%	3%	2%	2%	1%	1%	1%	1%	1%	0%
Other Services	2%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%
Arts & Entertainment	1%	0%	0%	0%	1%	1%	2%	2%	3%	4%	3%
Outside Sales	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%
Real Estate	1%	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%
Public Administration	1%	0%	1%	1%	5%	2%	1%	0%	0%	0%	1%
Professional Services	1%	1%	1%	1%	1%	1%	2%	2%	4%	1%	0%
Education	0%	1%	1%	1%	2%	1%	1%	1%	2%	0%	1%
Finance	0%	0%	0%	0%	0%	1%	0%	0%	2%	0%	1%
Information	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%
Mining	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%
Utilities	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Share of Claims by Type of Claim

Accident Year 2020 at 2nd Report Level

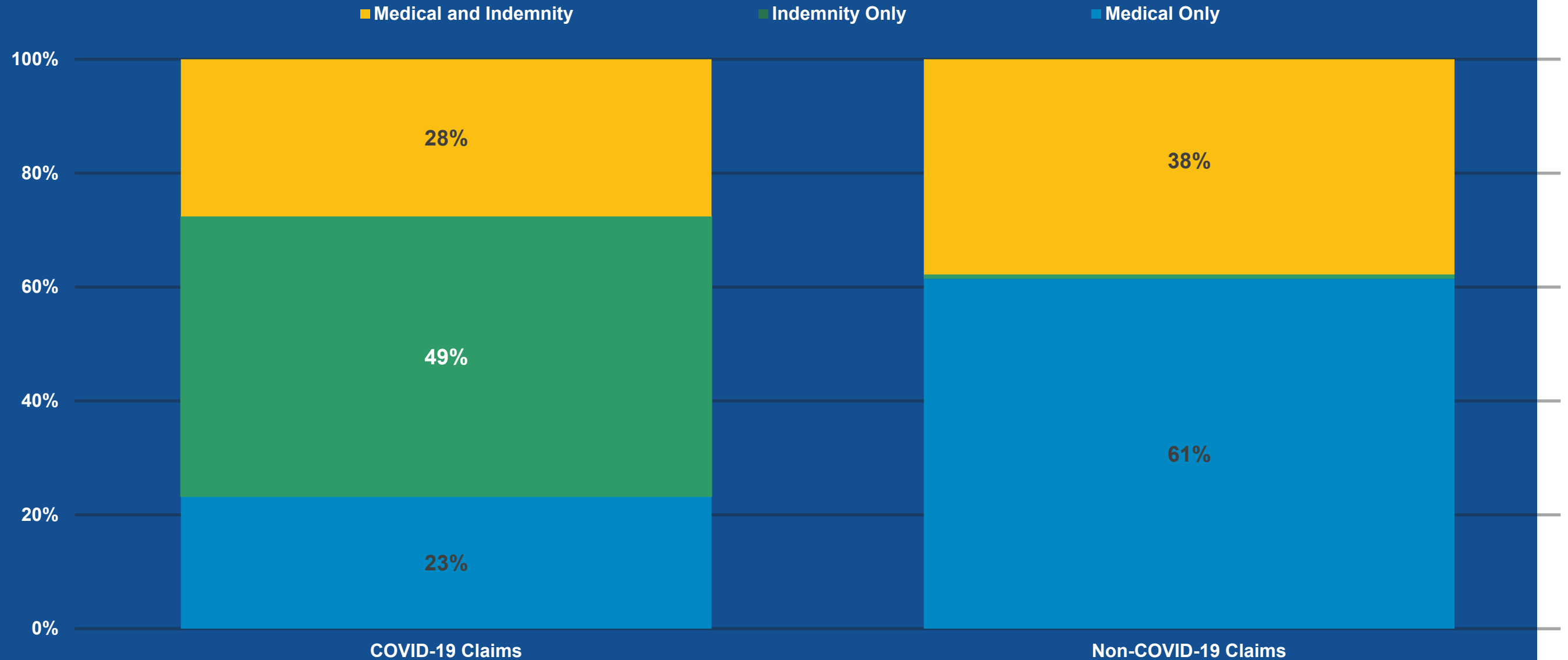
As of March 7, 2023



Share of Claims by Type of Claim

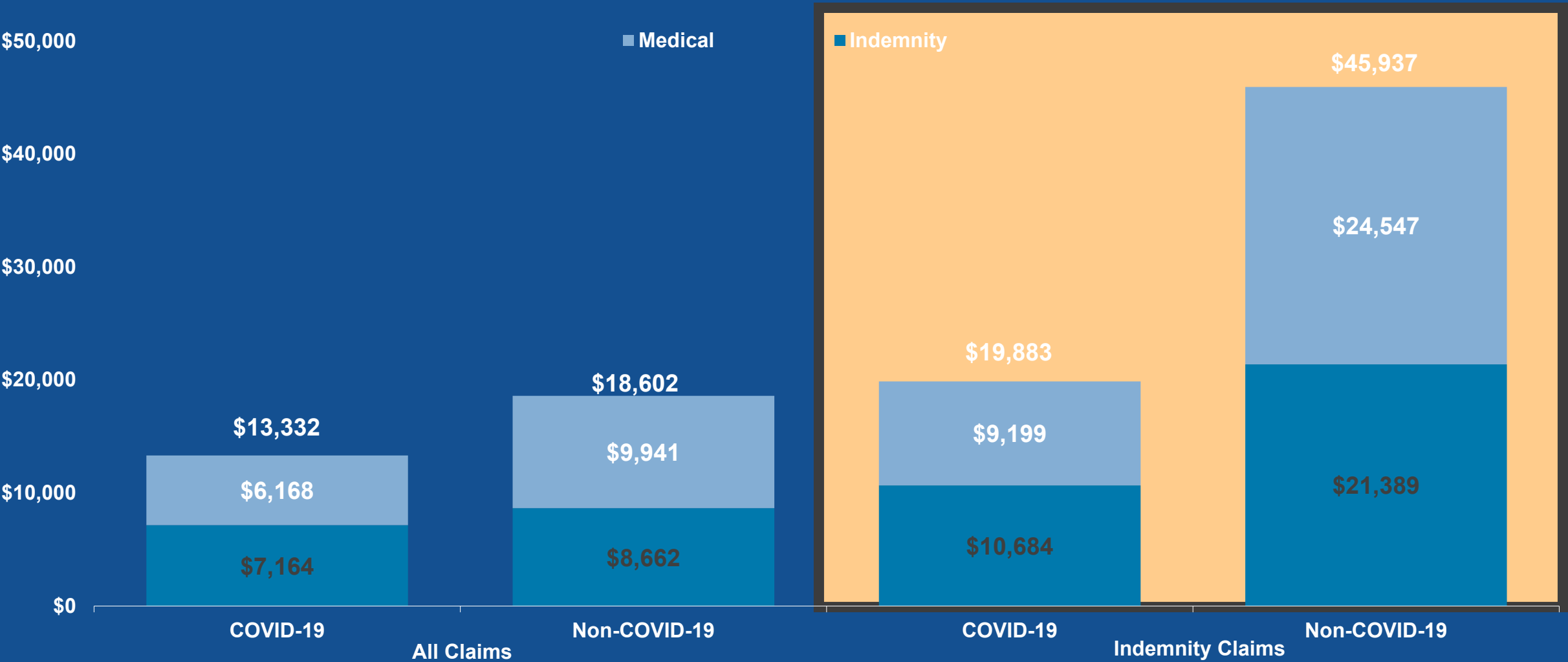
Accident Year 2021 at 1st Report Level

As of August 9, 2022



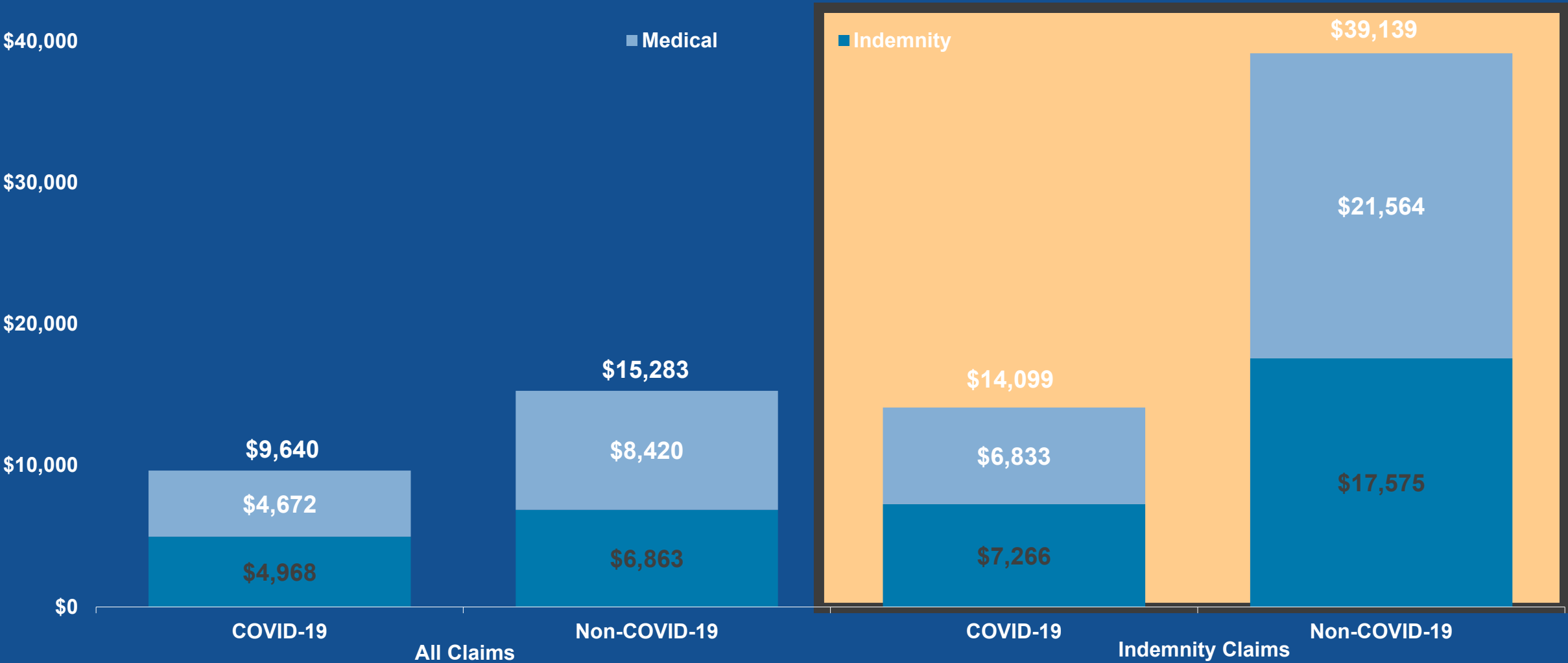
Accident Year 2020 Incurred Severities

As of December 31, 2022



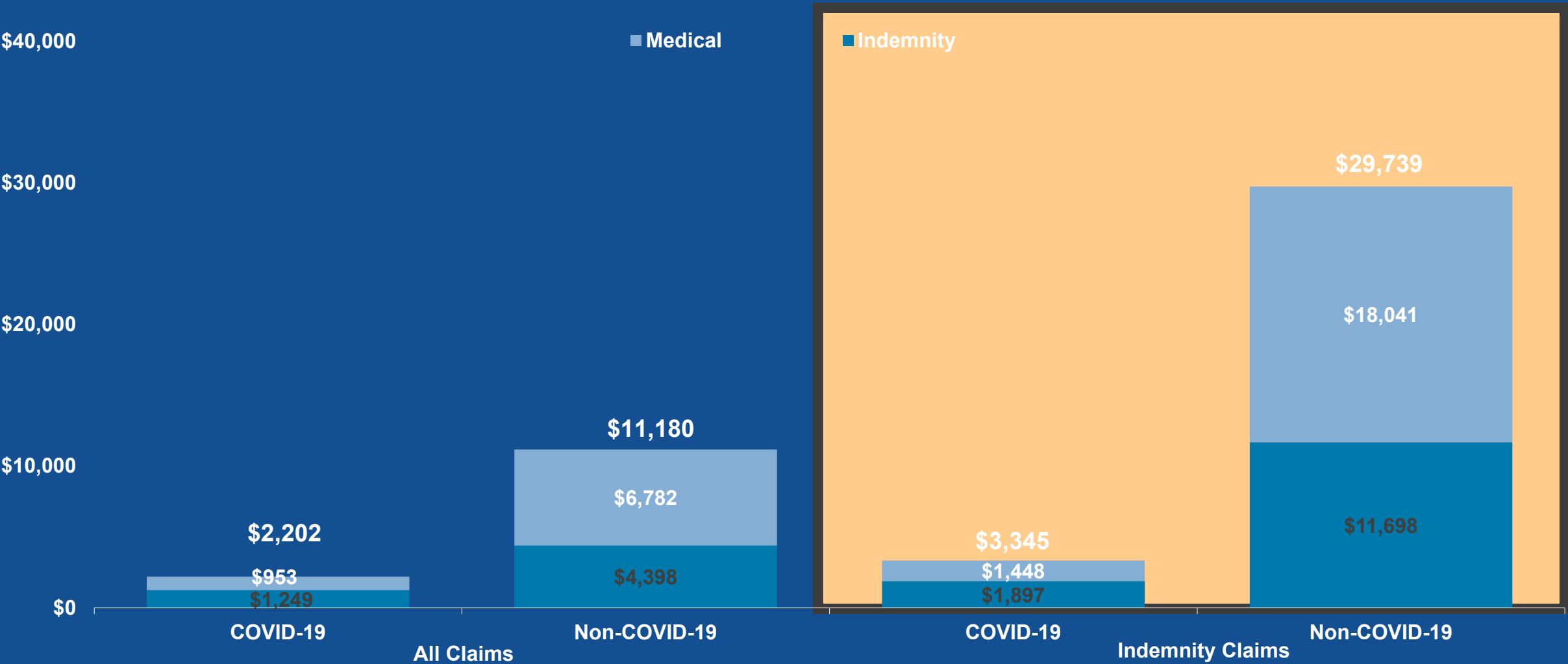
Accident Year 2021 Incurred Severities

As of December 31, 2022



Accident Year 2022 Incurred Severities

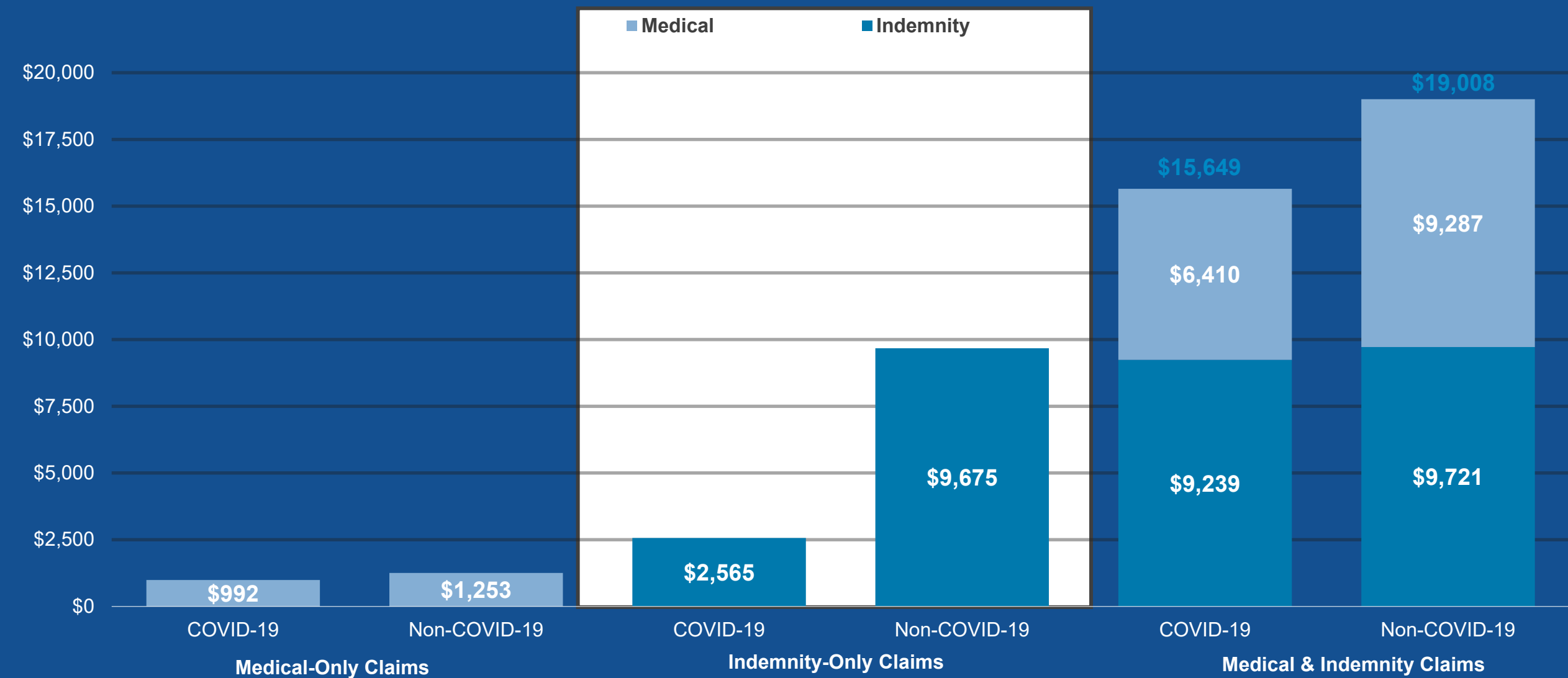
As of December 31, 2022



Closed Claim Severity by Type of Claim

Accident Year 2020 at 2nd Report Level

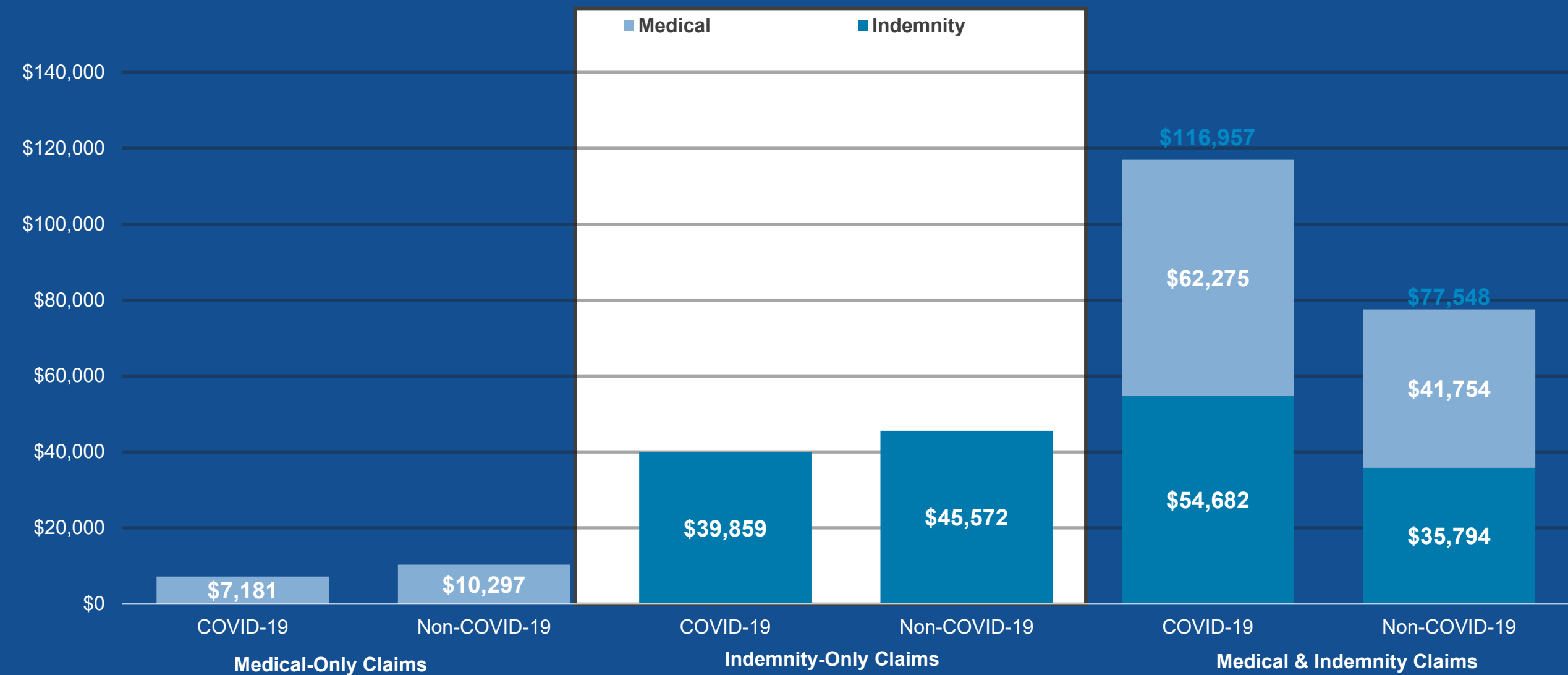
As of March 7, 2023



Open Claim Severity by Type of Claim

Accident Year 2020 at 2nd Report Level

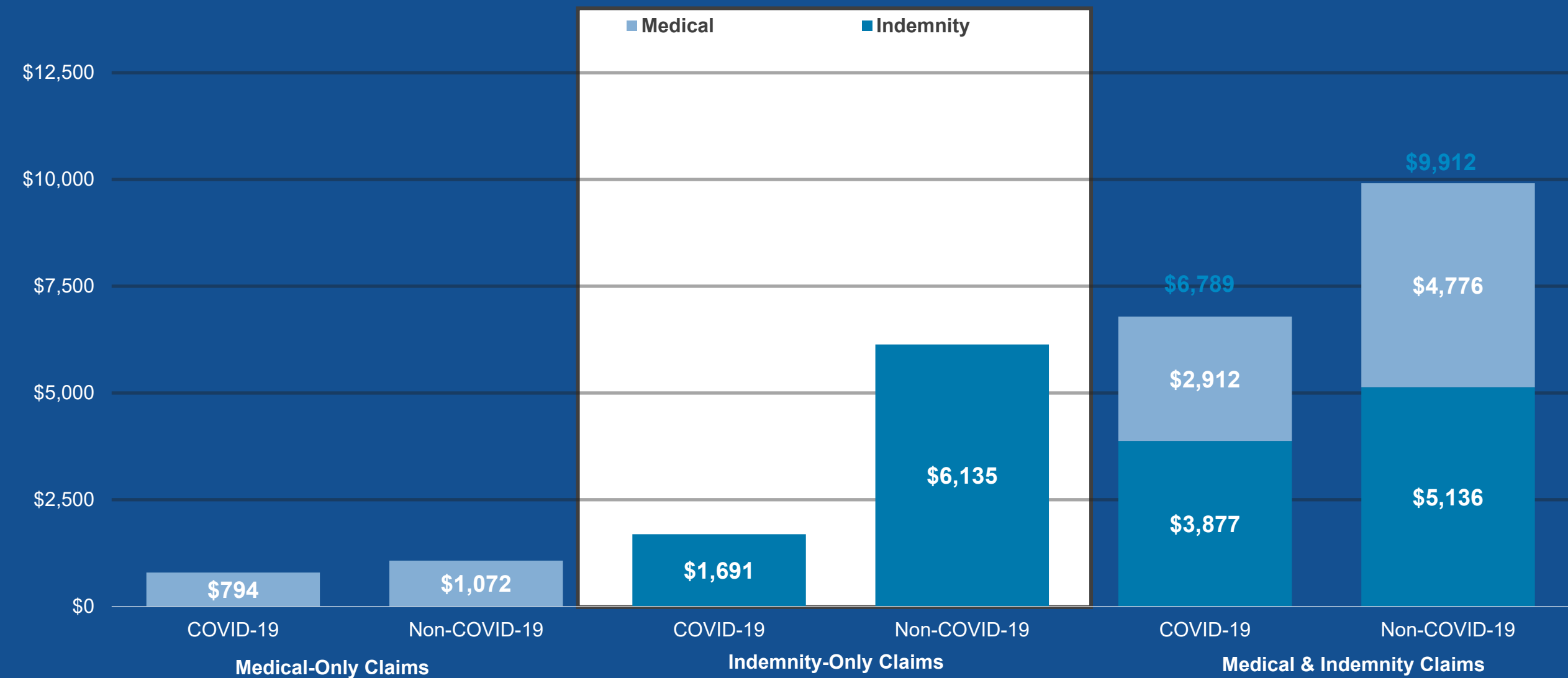
As of March 7, 2023



Closed Claim Severity by Type of Claim

Accident Year 2021 at 1st Report Level

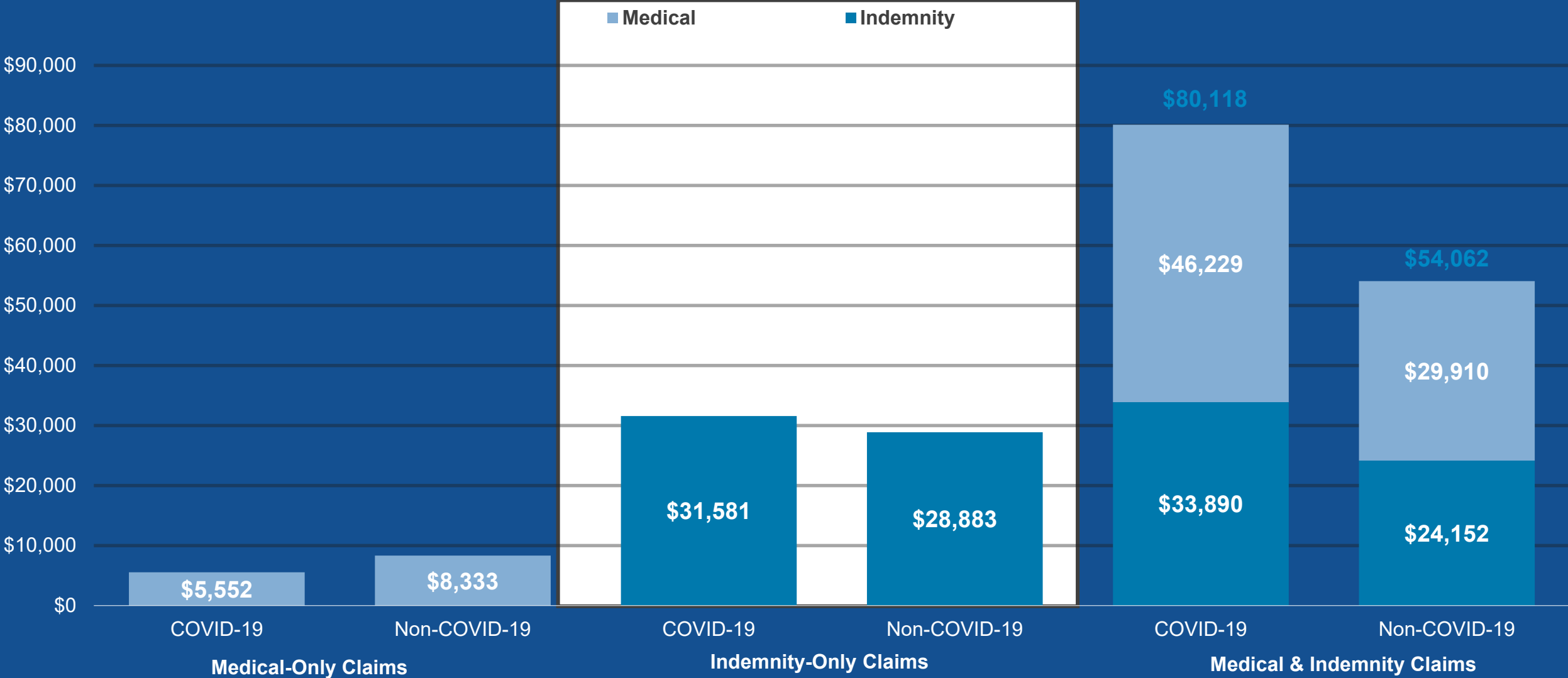
As of March 7, 2023



Open Claim Severity by Type of Claim

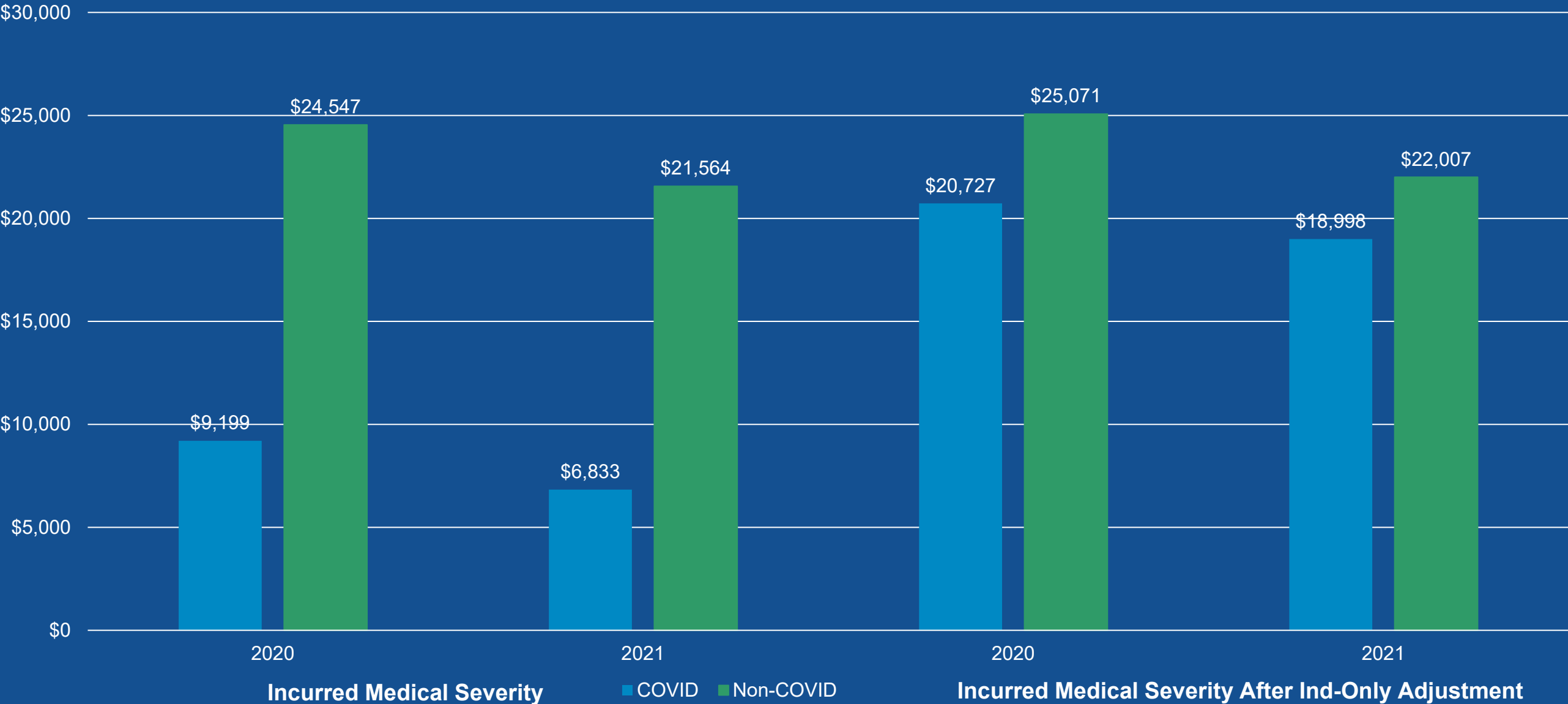
Accident Year 2021 at 1st Report Level

As of March 7, 2023



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

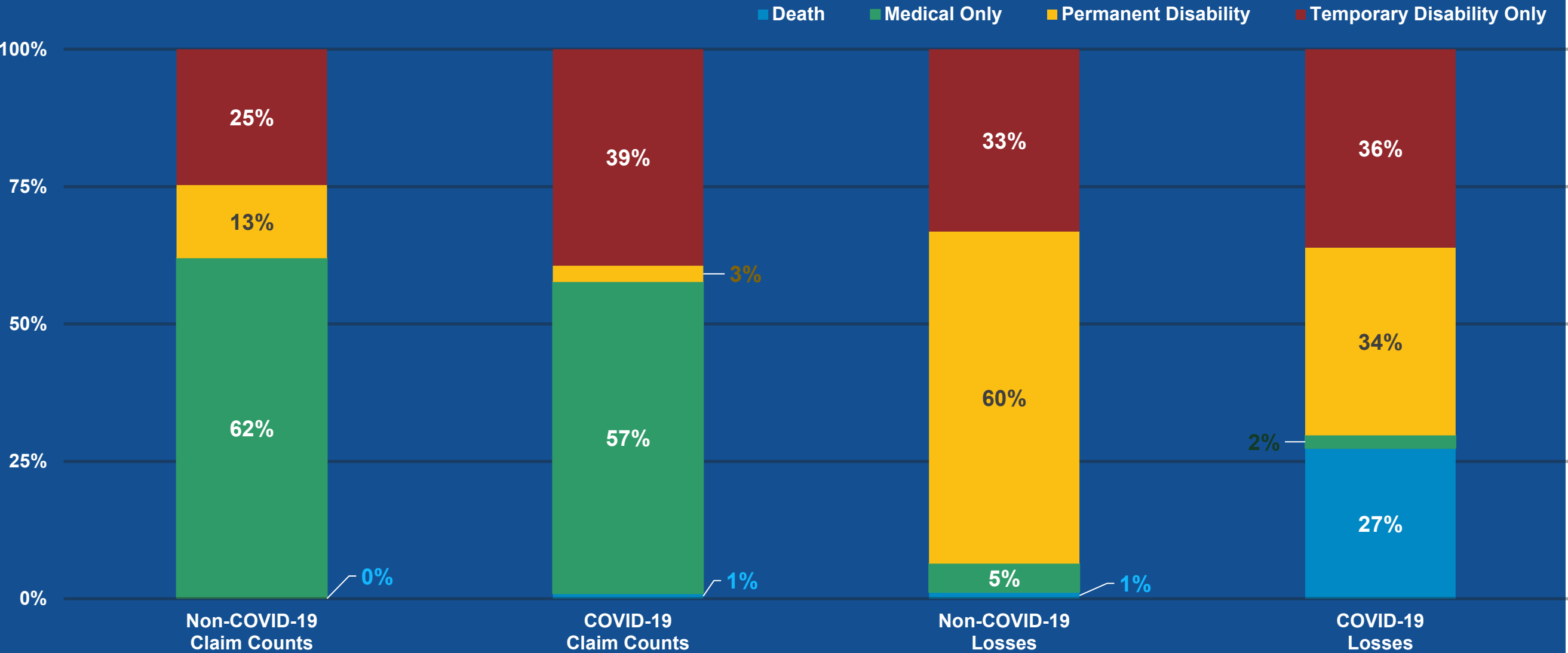
As of December 31, 2022



Distribution of Claims and Incurred Losses by Claim Type

Accident Year 2020

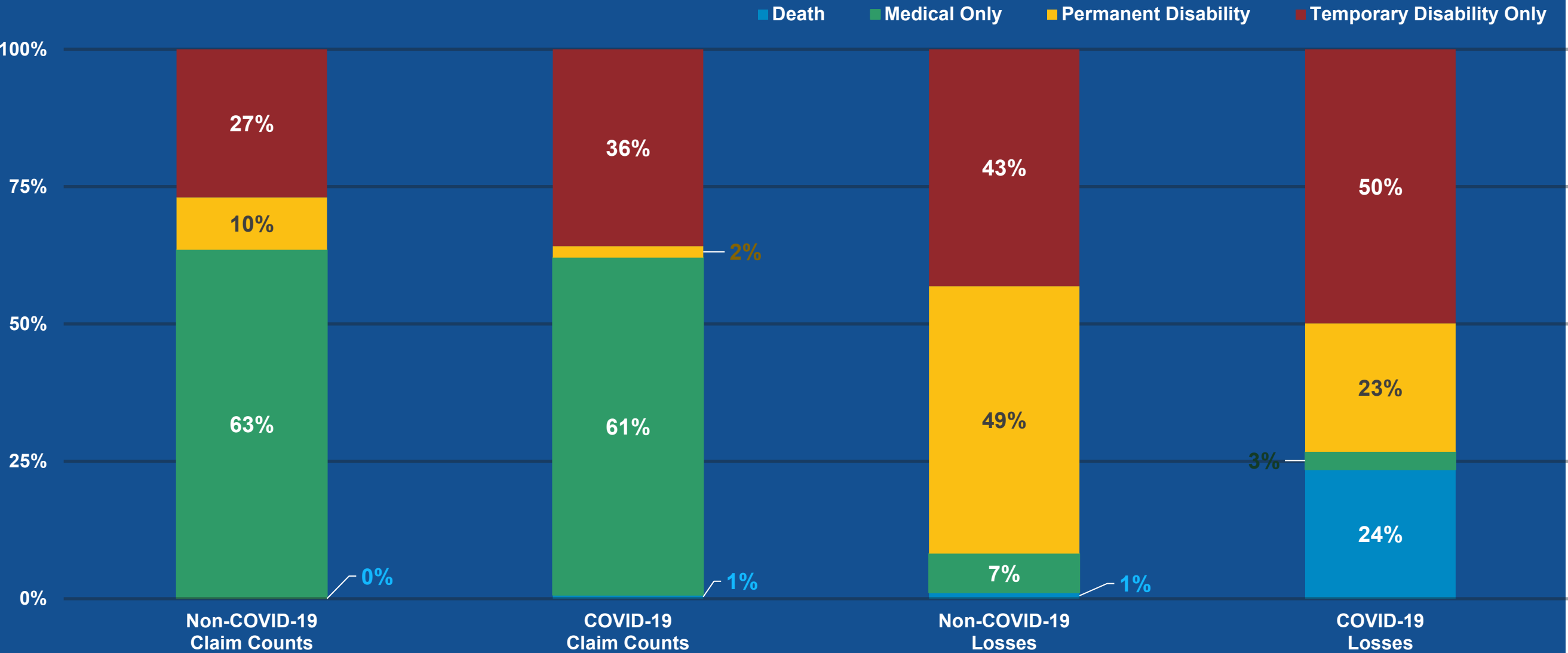
As of March 7, 2023



Distribution of Claims and Incurred Losses by Claim Type

Accident Year 2021

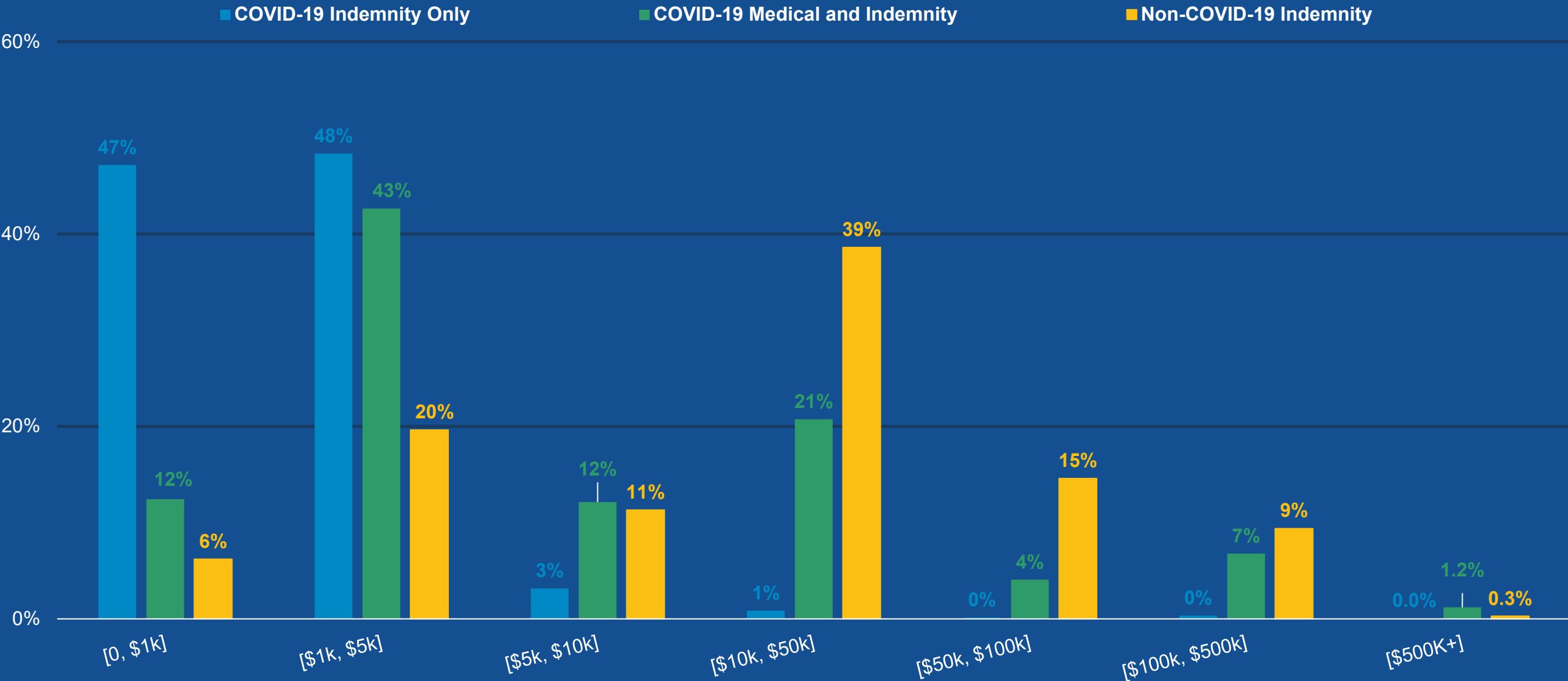
As of March 7, 2023



Indemnity Claim Distribution by Incurred Loss Size

Accident Year 2020

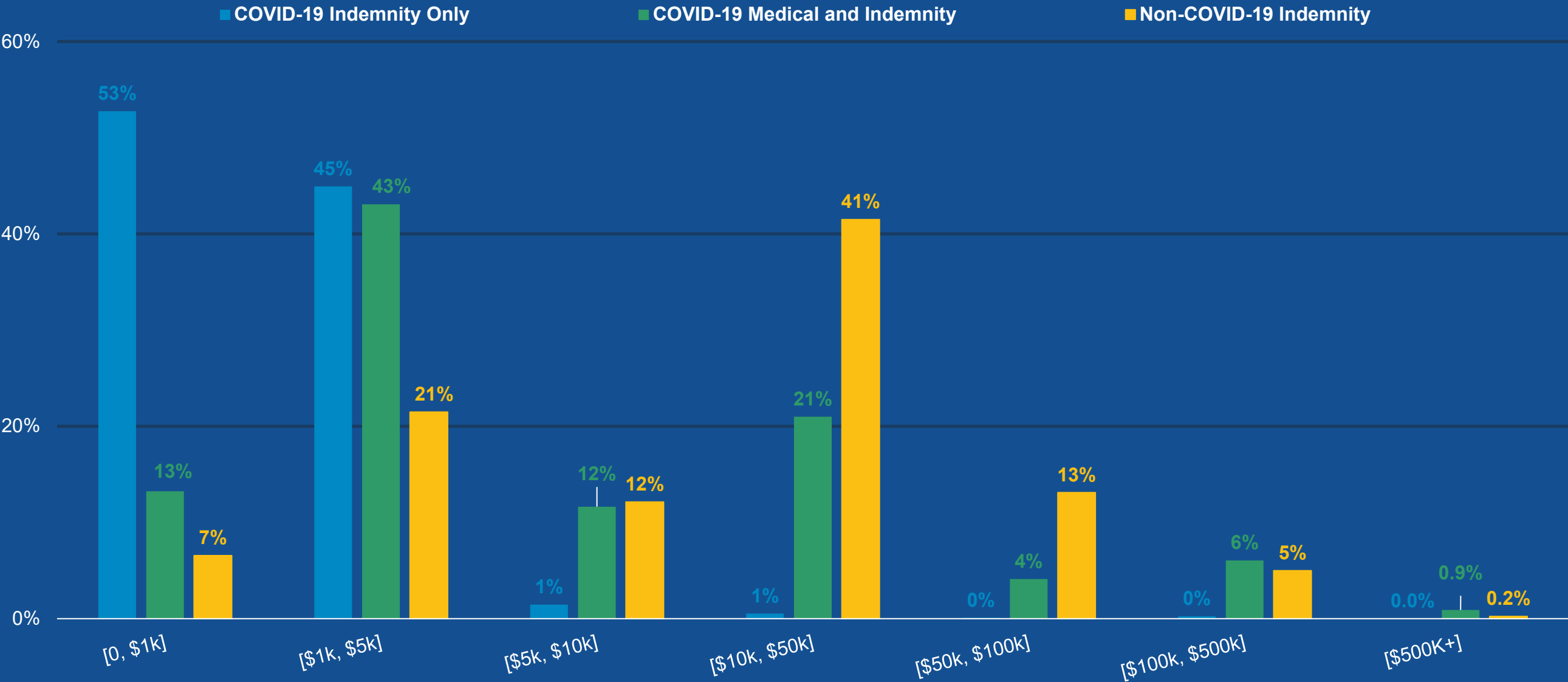
As of March 7, 2023



Indemnity Claim Distribution by Incurred Loss Size

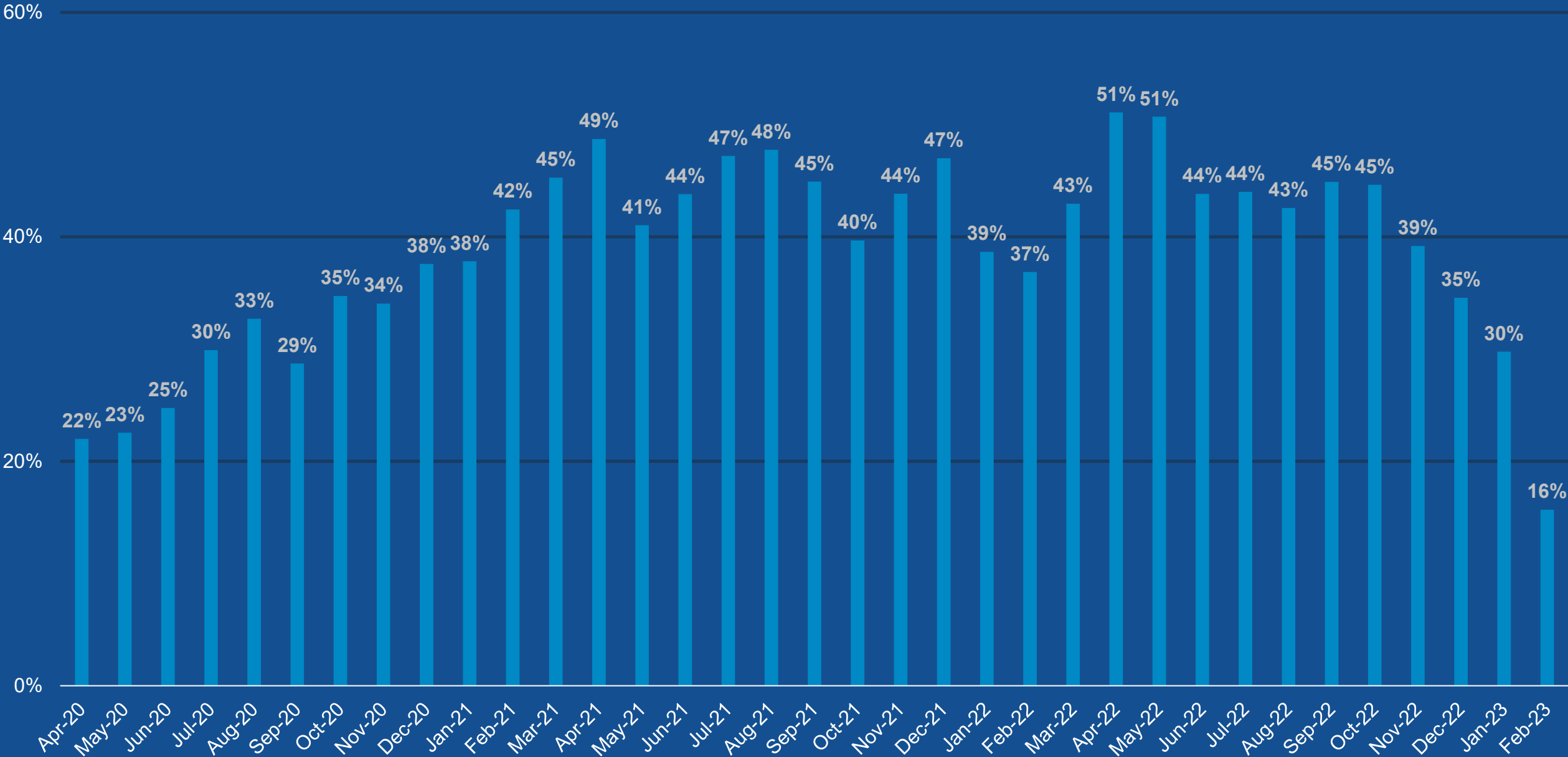
Accident Year 2021

As of March 7, 2023



COVID-19 Claim Denial Rates by Accident Month

As of March 7, 2023

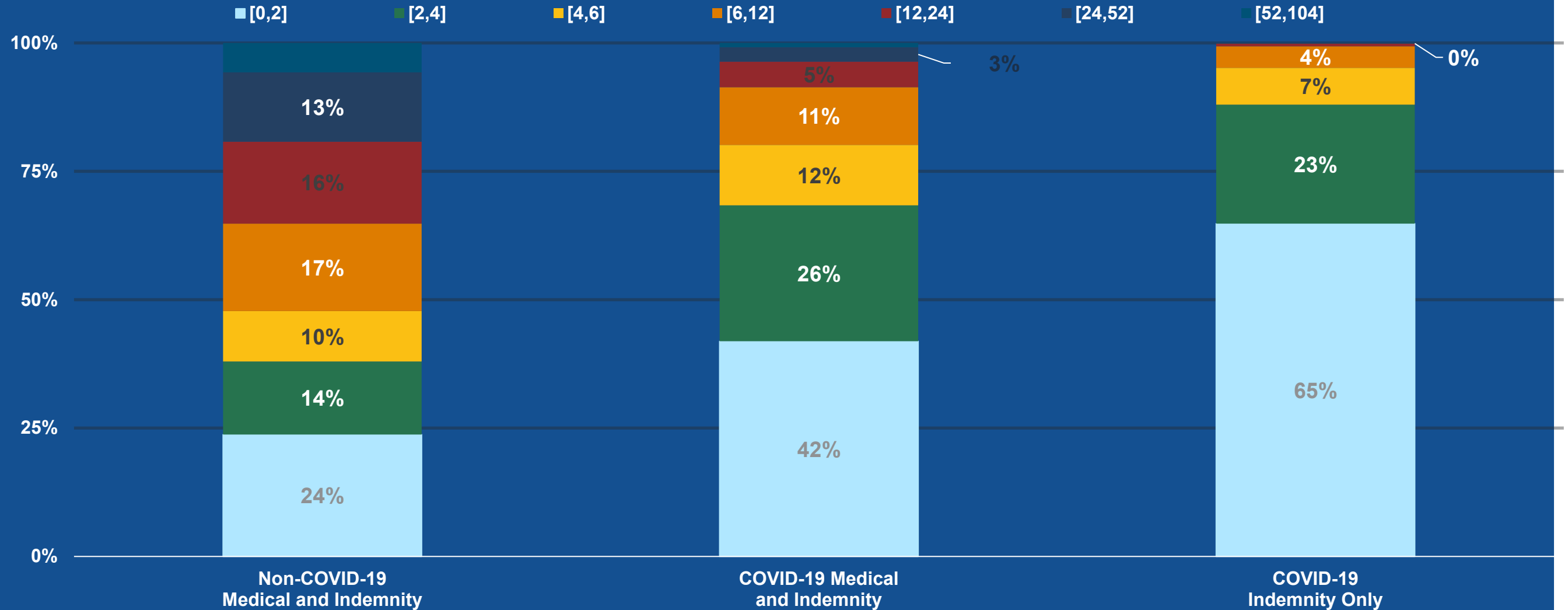


Weeks of Temporary Disability by Claim Type

Accident Year 2020

Closed Claims Only

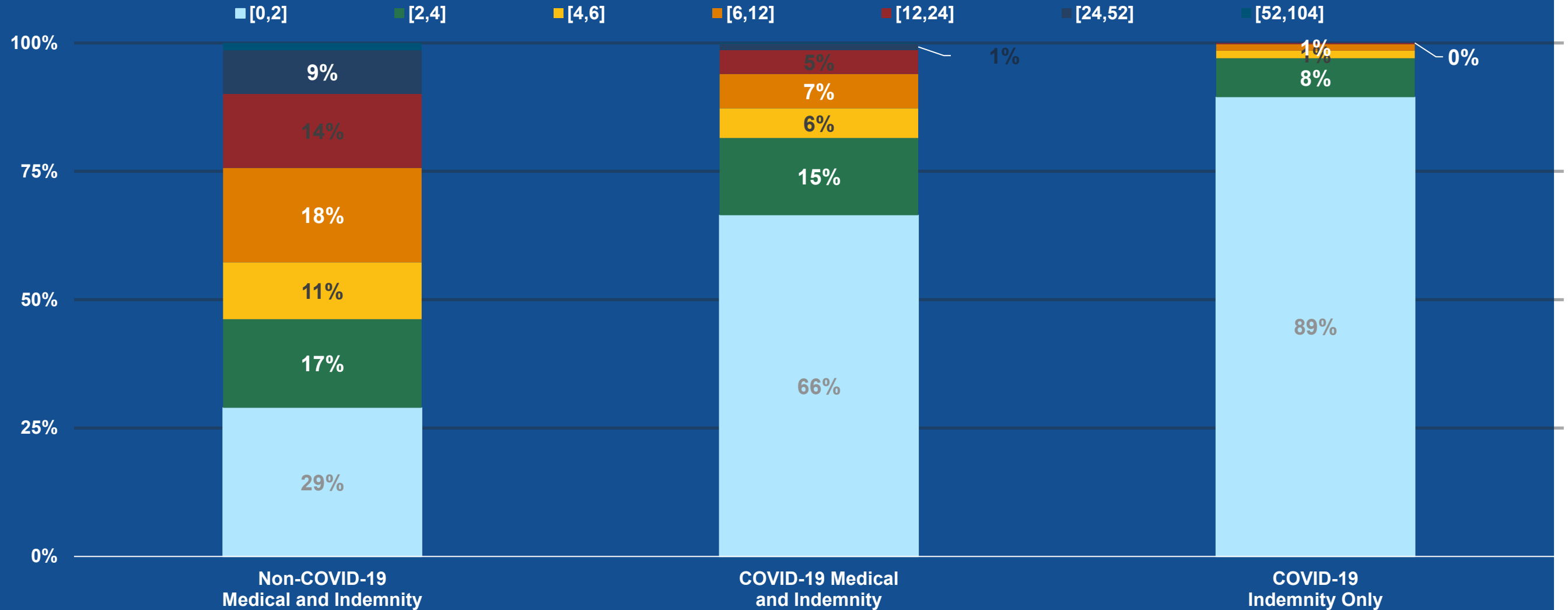
As of March 7, 2023



Weeks of Temporary Disability by Claim Type

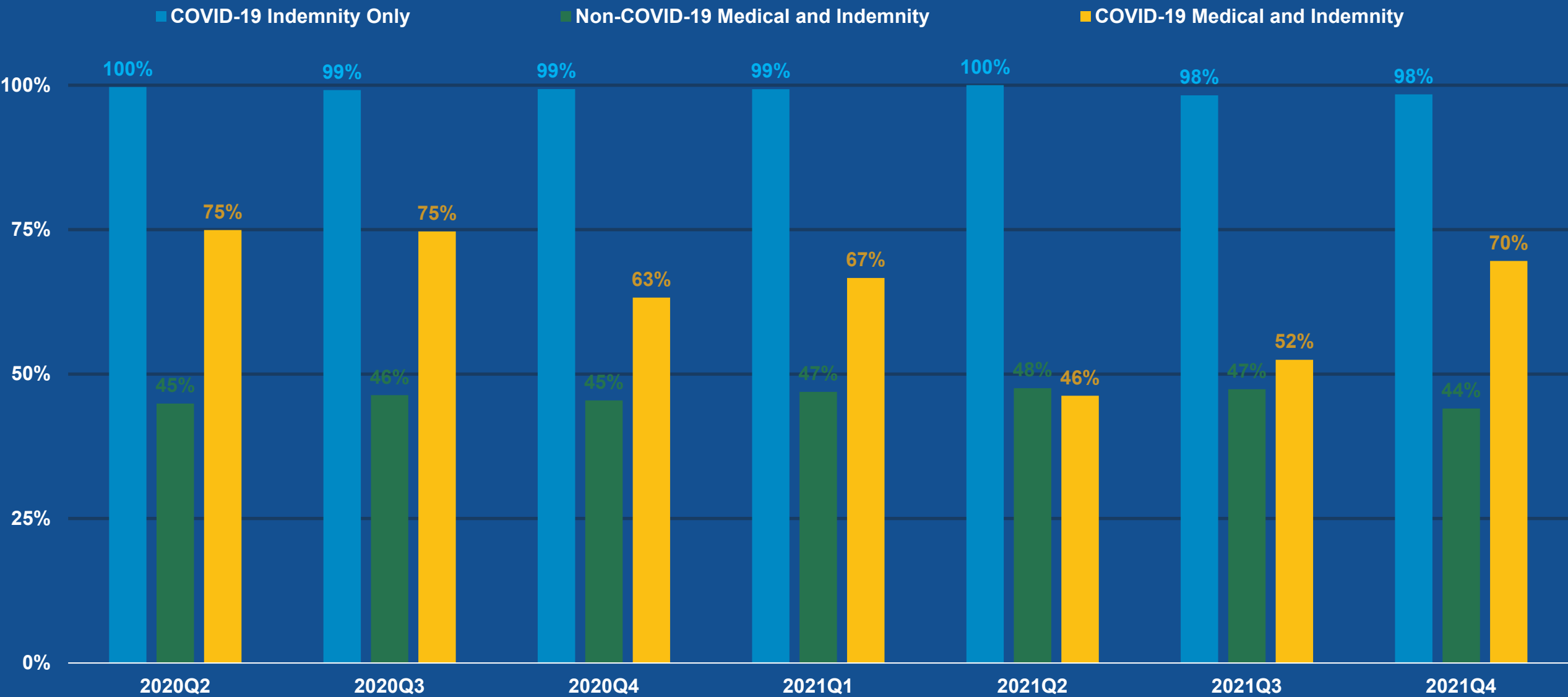
Accident Year 2021
Closed Claims Only

As of March 7, 2023



Indemnity Claims Closing Rates at Report Level 1

As of March 7, 2023



Item AC21-03-05

Pandemic Impact on Premium Measures

At the March 21, 2022 meeting, the Committee reviewed the potential impact of the COVID-19 pandemic on calendar year earned premium amounts given the sharp and sudden drop in exposure levels during the 2020 economic downturn. Based on that review, the Committee adopted an adjustment to earned premium for calendar years 2020 and 2021 for the impact of the pandemic to more accurately reflect the exposure levels underlying accident years 2020 and 2021 loss experience. Staff has updated the analysis to include premium reported through calendar year 2022.

Exhibits 1 and 2 show quarterly premium development factors by policy year for written premium and earned premium, respectively. As discussed at the March 21, 2022 meeting, the below-unity premium development factor for policy year 2019 from 24 to 36 months suggests the reported earned premium for calendar year 2021 may be understated due to atypically large return premium amounts on 2019 policies in 2021. Conversely, the premium development factor for 2020 from 24 to 36 months is significantly higher than in recent prior years, including the pre-COVID period. This suggests there was an atypically large amount of additional premiums on 2020 policies earned in 2022 during the post-pandemic recovery.

Exhibit 3 shows the comparison of reported earned premium for calendar years 2020 through 2022 to the estimated earned premium after developing the component policy years within the calendar year to 36 months. Although audit premiums are reported after 36 months, they are typically small and fluctuate between positive and negative amounts. Consistent with the approach used in the September 1, 2022 Pure Premium Rate Filing, the projected premium development factors were estimated based on the average of the most recent four years excluding the years most significantly impacted by the pandemic (policy years 2019 and 2020).

The approximate -\$70 million in premium reported for policy year 2019 from 24 to 36 months in calendar year 2021 primarily reflects the net amount of premium adjustments on those policies at audit. This likely includes more typical additional premiums on policies incepting earlier in 2019 with the majority of their exposure in calendar year 2019 prior to the pandemic being more than offset by the return premiums on later 2019 policies with significant exposure during the pandemic in 2020. Staff estimated a total amount of return premiums on 2019 policies by estimating the 24- to 36-month premium for 2019 as if the COVID-19 recession did not occur by using the selected 24- to 36-month premium development factor. The estimated return premiums were determined by the difference between the reported 24- to 36-month premium for policy year 2019 and half (to estimate only the portion that would have exposure in 2020) of the estimated “no pandemic” 24- to 36-month premium for policy year 2019. The full amount of this imputed return premium was assumed to impact calendar/accident year 2020.

For calendar years 2021 and 2022, the estimated audit premium for each policy year was allocated to the two calendar/accident years based on the distribution observed through 24 months. For example, the estimated audit premium for policy year 2021 was distributed to calendar/accident year 2021 based on the ratio of [earned premium in 2021 from 2021 policies] to [total earned premium from 2021 policies through 24 months].

As shown in Exhibit 3, this approach results in a -1.0% difference between estimated and reported earned premium for calendar year 2020 (comparable to the -1.0% in the current adjustment), a +3.3% difference for calendar year 2021 (compared to 2.5% in the current adjustment), and a -0.7% difference for calendar year 2022. Staff recommends reflecting these updated adjustments in the premium on-leveling methodology. Staff believes these adjustments are appropriate given the atypical audit premium amounts experienced during the pandemic-related recession and subsequent recovery and to ensure the accident year losses correspond with the exposure period in the projected loss ratios.

Insurer Level Written Premium Development Factor by Policy Year

PY	Age-to-Age (in months)												
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>12-24</u>	<u>24-36</u>
2006	2.031	1.538	1.338	1.108	1.057	1.038	1.026	1.002	1.002	0.999	1.001	1.248	1.004
2007	1.871	1.520	1.316	1.083	1.047	1.036	1.027	0.998	1.001	0.996	0.999	1.206	0.993
2008	1.929	1.556	1.293	1.073	1.033	1.015	1.010	0.999	0.999	1.004	0.999	1.137	1.000
2009	1.880	1.568	1.333	1.090	1.039	1.027	1.024	1.008	1.003	0.996	1.001	1.191	1.008
2010	1.849	1.535	1.334	1.084	1.053	1.035	1.017	1.008	1.005	1.001	0.999	1.201	1.014
2011	1.854	1.574	1.356	1.090	1.052	1.039	1.024	1.016	1.014	1.002	1.002	1.220	1.035
2012	1.969	1.589	1.389	1.090	1.054	1.045	1.017	1.015	1.010	1.001	1.001	1.222	1.027
2013	2.001	1.570	1.380	1.099	1.054	1.041	1.024	1.013	1.003	1.003	1.000	1.235	1.019
2014	2.000	1.594	1.379	1.094	1.056	1.038	1.021	1.013	1.006	1.000	1.000	1.224	1.019
2015	1.945	1.590	1.378	1.090	1.056	1.038	1.022	1.015	1.007	1.003	1.000	1.222	1.024
2016	1.967	1.573	1.366	1.085	1.050	1.033	1.021	1.019	1.005	1.000	0.999	1.201	1.023
2017	1.934	1.564	1.368	1.082	1.049	1.036	1.019	1.011	1.008	1.002	1.000	1.199	1.022
2018	1.959	1.516	1.356	1.083	1.050	1.032	1.016	1.008	1.000	1.001	1.000	1.193	1.010
2019	2.038	1.518	1.360	1.087	1.035	1.021	1.006	1.002	0.998	0.998	0.998	1.157	0.996
2020	1.982	1.476	1.353	1.072	1.033	1.025	1.018	1.020	1.007	1.004	1.001	1.155	1.032
2021	2.114	1.524	1.361	1.079	1.049	1.037	1.026					1.203	
2022	2.178	1.501	1.354										

Blue - Earned in CY 2019
Green - Earned in CY 2020
Yellow - Earned in CY 2021
Red - Earned in CY 2022

Source: WCIRB aggregate financial data.

Insurer Level Earned Premium Development Factor by Policy Year

PY	Age-to-Age (in months)												
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>12-24</u>	<u>24-36</u>
2006	2.969	1.978	1.646	1.311	1.176	1.092	1.026	1.001	1.002	0.999	0.999	1.729	1.001
2007	2.997	2.007	1.644	1.291	1.192	1.096	1.029	0.997	1.001	0.996	0.999	1.736	0.993
2008	3.119	2.024	1.640	1.315	1.175	1.082	1.010	0.998	0.999	1.004	0.999	1.690	1.000
2009	2.846	2.024	1.654	1.332	1.187	1.096	1.034	1.007	1.001	0.996	1.001	1.792	1.004
2010	2.758	2.040	1.673	1.333	1.198	1.103	1.034	1.007	1.004	1.001	0.999	1.823	1.011
2011	2.905	2.072	1.671	1.352	1.208	1.105	1.042	1.015	1.013	1.000	1.001	1.881	1.029
2012	3.056	2.133	1.727	1.357	1.209	1.116	1.035	1.010	1.009	1.001	1.001	1.896	1.021
2013	3.120	2.107	1.704	1.355	1.200	1.106	1.040	1.010	1.002	1.002	1.000	1.870	1.014
2014	3.101	2.108	1.716	1.341	1.199	1.099	1.032	1.010	1.004	0.999	0.999	1.822	1.013
2015	3.033	2.098	1.706	1.346	1.201	1.102	1.036	1.013	1.005	1.003	0.999	1.846	1.021
2016	3.044	2.087	1.689	1.337	1.196	1.099	1.035	1.017	1.005	1.000	0.998	1.819	1.020
2017	3.136	2.072	1.694	1.345	1.197	1.104	1.035	1.009	1.008	1.002	1.000	1.839	1.019
2018	3.044	2.063	1.698	1.332	1.193	1.096	1.030	1.006	1.000	1.001	1.000	1.793	1.007
2019	3.111	2.049	1.678	1.332	1.181	1.090	1.024	1.000	1.000	0.998	0.997	1.756	0.995
2020	2.923	2.035	1.692	1.347	1.181	1.096	1.038	1.019	1.007	1.004	1.000	1.809	1.031
2021	3.189	2.130	1.701	1.356	1.204	1.110	1.044					1.893	
2022	3.226	2.120	1.696										

Blue - Earned in CY 2019
Green - Earned in CY 2020
Yellow - Earned in CY 2021
Red - Earned in CY 2022

Source: WCIRB aggregate financial data.

Adjustment to Earned Premium Amounts for Pandemic Era Audits

Earned Premium Development Factor by Policy Year		
<u>PY</u>	<u>12-24</u>	<u>24-36</u>
2014	1.822	1.013
2015	1.846	1.021
2016	1.819	1.020
2017	1.839	1.019
2018	1.793	1.007
2019	1.756	0.995
2020	1.809	1.031
2021	1.893	
Selected*	1.836	1.017

*Selection is the average of the latest 4 years' factors, excluding the pandemic period development (PYs 2019 and 2020)

Incremental Earned Premium by Age			<u>24-36 Estimated*</u>	<u>Estimated Return Premium*</u>
<u>PY</u>	<u>0-12</u>	<u>12-24</u>		
2019	8,466,937,695	6,400,926,742	-70,424,853	247,829,931
2020	7,514,199,112	6,076,262,228	422,734,071	-194,339,819
2021	7,690,127,535	6,866,911,043	242,648,827	
2022	8,079,392,954	6,755,236,015	247,275,935	

<u>CY</u>	<u>Reported Earned Premium Before Audits (1)</u>	<u>Estimated Audit Premium (2)</u>	<u>Estimated Final Earned Premium (3)=(1)+(2)</u>	<u>Reported Earned Premium (4)</u>	<u>Factor to be applied to Adjust for Audit Premiums (5)=(3)/(4)</u>
2020	13,915,125,854	39,390,877	13,954,516,731	14,095,941,021	0.990
2021	13,766,389,763	317,188,818	14,083,578,581	13,627,756,661	1.033
2022	14,946,303,997	249,137,427	15,195,441,424	15,309,034,961	0.993

* Estimated PY 2019 audit premium if there were no recession. The Estimated Return Premium is the reported 24-36 month premium less half of the estimated 24-36 month premium for PY 2019.

- (1) is based on the 0-12 month earned premium from the PY equal to the CY and the 12-24 month earned premium from the PY prior to the CY and excludes the later period audit adjustments.
- (2) is equal to the estimated earned audit premium from 24-36 months estimated from the PY equal to the CY and the PY prior to the CY distributed to calendar years based on the reported distribution of earned premium between policy and calendar years through 24 months. 100% of the estimated "Return Premium" from PY 2019 is assumed to impact CY 2020.
- (4) is based on reported calendar year data as of December 31, 2022.

Source: WCIRB aggregate financial data and unit statistical data

Item AC21-12-07

Indemnity Claim Frequency Model

At the December 9, 2021 Actuarial Committee meeting, WCIRB staff presented a report summarizing their comprehensive review of the WCIRB Indemnity Claim Frequency Model, which is used to forecast future indemnity claim frequency changes. This report was accepted by the Committee, and several of the recommended changes were implemented in the pure premium rate filing effective September 1, 2022.

In its 2021 review of the Indemnity Claim Frequency Model, the WCIRB also recommended the following:

- Consider incorporating a forecast of the cumulative injury index (CII), which had been used as a key explanatory variable in the model for many years and
- In conjunction with the forecast of the CII, also apply the full indicated constant term, instead of a tempered constant.

The COVID-19 pandemic and resulting economic disruption has had significant impact on indemnity claim frequency in accident years (AY) 2020, 2021 and 2022. Historically, increases in the frequency of cumulative injury claims have been strongly correlated with increases in the frequency of non-cumulative injury claims. In 2020, the frequency of cumulative injury claims increased sharply, while the frequency of non-cumulative injury claims decreased sharply. As a result, the WCIRB's frequency projection underlying the September 1, 2022 Pure Premium Rate Filing did not incorporate the forecast change in the CII for AYs 2021 through 2024, and the model constant term was instead adjusted to reflect the long-term trend in the CII, consistent with prior pure premium rate filings.

At the meeting, staff will present an update of the Indemnity Claim Frequency model, as well as alternative assumptions for consideration. The following questions will be posed for consideration and feedback:

- Should we apply a time series forecast for the CII? If so, from which accident year should we start the forecast? If not, should we continue to temper the constant, partly to recognize the long-term trend in the CII?
- For AY 2022, should we rely on the model forecast or the early measure of change in claim frequency based on aggregate claim and employment data?
- Should the regression include or exclude AYs 2020 and 2021?

Item AC23-03-01

First Quarter 2023 Review of Diagnostics

Twice a year, staff compiles a comprehensive list of diagnostics 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 unless otherwise specified):

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)

Staff made the following observations based on the most recent set of system diagnostics:

1. The preliminary proportion of permanent indemnity claims for accident year 2021 is at a 17-year low and continues the declining trend in the proportion of permanent claims that began in 2016 (Exhibit M4).
2. The total number of lien decisions reached a 30-year low in 2021. This may be related to the pandemic as well as lien-related reforms. (Exhibit M9.1) The total number of liens filed per quarter has been relatively stable over the last three years (Exhibit M9.2).
3. The number of eligible independent medical review applications continued to decline in 2022 (Exhibit M14).
4. The ratio of incremental closed indemnity claims to prior open indemnity claims generally increased over the most recent calendar year but remains below the pre-pandemic level (Exhibit C3.1).
5. After increasing sharply in accident year 2020, the share of indemnity claims that involve cumulative trauma injury shows a large decrease for the preliminary accident year 2021 (Exhibit C15).
6. Preliminary accident year 2021 claim frequency shows a large increase in the Bay Area and modest decreases in other regions in the state (Exhibit C21).
7. Average indemnity claim severities for accident year 2022 at 12 months generally show moderate increases for indemnity and are relatively flat for medical (Exhibits S2 through S5).
8. Average paid medical severities on open claims over the most recent calendar year show modest increases (Exhibit S7).
9. The proportion of permanent disability claims with over \$1,000 ALAE costs (a proxy for litigated claims) at first report level has been generally increasing in both the Bay Area and Los Angeles Basin (Exhibit E7).
10. The payments on medical-legal reports continued to increase in the second and third quarters of service year 2022, which is over one year after the new Medical-Legal Fee Schedule took effect on April 1, 2021 (Exhibit E13.2).

Exhibit Numbering Guide March 2023

Exhibit #	Exhibit Name
Market/Claim Characteristics	
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
M8	Quarterly Expedited Hearings by Region
M9	Number of Division of Workers' Compensation (DWC) Lien Decisions
M14	IMR Filed Counts
Claim Count	
C2	Indemnity Claim Settlement Rates by Injury Type
C3	Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims
C7	Accident Year Indemnity Claim Frequency Model & Indemnity Claim Frequency History and Projections
C10	Annual Changes in Indemnity Frequency Attributable to Changes in Hazardousness
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
C21	Indemnity Claim Frequency by Geographic Region
Loss Development	
D4	Ratios of Incremental Paid Losses to Prior Outstanding Losses by Accident Year
D6	Comparison of Projected Loss Ratios
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
S8	Estimated Ultimate Severities by Injury Type
S10	Changes in the Number of Weeks of Temporary Disability Benefits
S16	Claim Counts and Losses on Claims in Excess of \$250,000 & \$500,000 & \$1,000,000
Loss Adjustment Expense	
E5	Average Paid ALAE Per Reported Indemnity Claim - Private Insurers
E7	Percentage of Represented Permanent Disability Claims by Region and Loss Type
E13	Changes in the Number and Cost of Medical-Legal Reports by Service Year
E15	Average Paid MCCP per Reported Indemnity Claim - Statewide

Distribution of Estimated Ultimate Number of Claims by Injury Type

I. Distribution of Ultimate Number of Indemnity Claims

<u>Accident Year</u>	<u>Permanent Indemnity</u>	<u>Temporary Indemnity</u>	<u>Total</u>
2005	46.2%	53.8%	100%
2006	47.3%	52.7%	100%
2007	48.4%	51.6%	100%
2008	50.4%	49.6%	100%
2009	51.8%	48.2%	100%
2010	51.4%	48.6%	100%
2011	51.2%	48.8%	100%
2012	50.4%	49.6%	100%
2013	50.2%	49.8%	100%
2014	50.3%	49.7%	100%
2015	50.5%	49.5%	100%
2016	49.5%	50.5%	100%
2017	47.5%	52.5%	100%
2018	46.4%	53.6%	100%
2019	45.6%	54.4%	100%
2020	43.8%	56.2%	100%
2021*	40.3%	59.7%	100%

II. Distribution of Ultimate Number of All Claims

<u>Accident Year</u>	<u>Permanent Indemnity**</u>	<u>Temporary Indemnity</u>	<u>Medical Only</u>	<u>Total</u>
2005	13.4%	15.7%	70.9%	100%
2006	13.7%	15.2%	71.1%	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	17.8%	16.8%	65.4%	100%
2011	18.2%	17.4%	64.4%	100%
2012	18.3%	18.0%	63.7%	100%
2013	18.8%	18.7%	62.5%	100%
2014	18.8%	18.6%	62.6%	100%
2015	18.8%	18.4%	62.8%	100%
2016	18.4%	18.8%	62.8%	100%
2017	17.0%	18.8%	64.2%	100%
2018	16.7%	19.2%	64.1%	100%
2019	16.5%	19.7%	63.8%	100%
2020	17.7%	22.7%	59.6%	100%
2021*	15.9%	23.5%	60.6%	100%

* Accident year 2021 experience is partial in that it only reflects experience from policy year 2020.

** 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 (excluding COVID claims)

Permanent Partial & Temporary

Permanent Partial		Policy Year							Latest Year Reported Claim Distribution
Report Level	Region*	2014	2015	2016	2017	2018	2019	2020	
1	Bay Area	16%	18%	19%	20%	19%	21%	19%	11%
1	Los Angeles	17%	21%	24%	25%	26%	23%	22%	63%
1	San Diego	20%	23%	26%	27%	27%	25%	21%	7%
1	Remainder of CA	17%	20%	22%	23%	24%	21%	21%	19%
	ALL REGIONS COMBINED	17%	20%	23%	24%	25%	23%	21%	100%
2	Bay Area	41%	45%	47%	48%	44%	48%		11%
2	Los Angeles	40%	45%	51%	50%	48%	46%		64%
2	San Diego	46%	50%	53%	53%	50%	50%		7%
2	Remainder of CA	42%	47%	48%	48%	48%	45%		19%
	ALL REGIONS COMBINED	41%	46%	50%	50%	47%	46%		100%
3	Bay Area	62%	65%	66%	65%	63%			14%
3	Los Angeles	59%	65%	69%	66%	64%			59%
3	San Diego	67%	70%	75%	69%	66%			7%
3	Remainder of CA	62%	67%	68%	67%	65%			20%
	ALL REGIONS COMBINED	61%	66%	69%	66%	64%			100%

Temporary		Policy Year							Latest Year Reported Claim Distribution
Report Level	Region*	2014	2015	2016	2017	2018	2019	2020	
1	Bay Area	59%	60%	61%	62%	64%	61%	63%	15%
1	Los Angeles	50%	51%	52%	54%	53%	53%	53%	58%
1	San Diego	56%	57%	60%	62%	60%	60%	62%	7%
1	Remainder of CA	59%	60%	61%	61%	64%	64%	62%	21%
	ALL REGIONS COMBINED	55%	55%	57%	58%	58%	57%	57%	100%
2	Bay Area	77%	79%	79%	80%	82%	76%		12%
2	Los Angeles	70%	72%	73%	74%	71%	69%		61%
2	San Diego	76%	77%	80%	79%	76%	74%		7%
2	Remainder of CA	76%	77%	78%	81%	80%	79%		20%
	ALL REGIONS COMBINED	73%	75%	76%	77%	75%	73%		100%
3	Bay Area	89%	89%	89%	89%	90%			16%
3	Los Angeles	82%	84%	86%	85%	82%			55%
3	San Diego	88%	89%	88%	89%	85%			7%
3	Remainder of CA	86%	88%	90%	90%	88%			22%
	ALL REGIONS COMBINED	85%	86%	88%	87%	85%			100%

*Los Angeles Includes Los Angeles County and remainder of Los Angeles Basin

Source: WCIRB unit statistical data

Quarterly Expedited Hearings by Region

<u>Time Period</u>	<u>Northern California</u>	<u>Central California</u>	<u>Southern California</u>	<u>Expedited Hearing</u>	<u>Change from Same Quarter in Prior Year</u>
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%
2nd Qtr 2022	13.0%	10.7%	76.2%	5,200	-23.2%
3rd Qtr 2022	15.6%	9.4%	75.0%	5,116	-30.5%
4th Qtr 2022	13.9%	6.8%	79.3%	5,158	9.9%

Source: DWC

Quarterly Expedited Hearings - DOR Reasons by Region

Northern California

<u>Time Period</u>	<u>Medical Treatment</u>	<u>TD</u>	<u>Other</u>
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%
2022	84.4%	14.4%	1.2%

Central California

<u>Time Period</u>	<u>Medical Treatment</u>	<u>TD</u>	<u>Other</u>
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%
2022	82.5%	16.9%	0.6%

Southern California

<u>Time Period</u>	<u>Medical Treatment</u>	<u>TD</u>	<u>Other</u>
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%
2022	83.7%	13.6%	2.7%

Source: DWC

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

<u>Calendar Year</u>	<u>Number of Lien Decisions (in 000s)</u>	<u>Year-to-Year Change</u>
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	63.4	-3.6%
2015	64.1	1.1%
2016	56.1	-12.5%
2017	52.2	-7.0%
2018	49.7	-4.8%
2019	42.1	-15.3%
2020	16.4	-61.0%
2021	4.7	-71.3%

*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 2022 Annual Report

Liens Filed Counts*

Counts by Region**								
		Central Coast/ Valley	Los Angeles County	Remainder of LA Basin	Remaining CA Zip Codes	Sacramento	San Diego County	Total
Time Period	Bay Area							
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
3rd Qtr 2022	1,162	780	15,537	4,904	270	280	332	23,265
4th Qtr 2022	1,192	752	14,986	5,192	471	574	320	23,487

Counts by Type						
Time Period	Interpreter	Medical	Medical-Legal	Copy Service	Other***	Total
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
3rd Qtr 2022	16	17,295	7	0	5,947	23,265
4th Qtr 2022	8	16,429	7	0	7,043	23,487

* 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

IMR Filed Counts

Quarterly IMRs Filed

<u>Year & Quarter</u>	<u>IMRs Filed</u>	Change from	<u>Eligible IMRs</u>	Change from
		Same Quarter in <u>Prior Year</u>		Same Quarter in <u>Prior Year</u>
2015 1Q	61,142	22.5%	36,314	108.4%
2015 2Q	65,418	9.0%	48,628	99.2%
2015 3Q	65,889	10.4%	40,603	-26.1%
2015 4Q	61,330	4.7%	39,950	-14.1%
2016 1Q	60,772	-0.6%	41,023	13.0%
2016 2Q	64,852	-0.9%	44,287	-8.9%
2016 3Q	62,411	-5.3%	43,892	8.1%
2016 4Q	61,318	0.0%	43,618	9.2%
2017 1Q	61,253	0.8%	43,194	5.3%
2017 2Q	62,773	-3.2%	42,866	-3.2%
2017 3Q	63,380	1.6%	42,836	-2.4%
2017 4Q	60,125	-1.9%	43,298	-0.7%
2018 1Q	64,533	5.4%	47,336	9.6%
2018 2Q	66,647	6.2%	48,175	12.4%
2018 3Q	61,658	-2.7%	45,775	6.9%
2018 4Q	59,539	-1.0%	44,941	3.8%
2019 1Q	56,083	-13.1%	42,334	-10.6%
2019 2Q	57,498	-13.7%	43,658	-9.4%
2019 3Q	55,759	-9.6%	43,873	-4.2%
2019 4Q	52,759	-11.4%	42,489	-5.5%
2020 1Q	51,925	-7.4%	38,405	-9.3%
2020 2Q	40,642	-29.3%	31,524	-27.8%
2020 3Q	45,183	-19.0%	34,674	-21.0%
2020 4Q	46,270	-12.3%	35,467	-16.5%
2021 1Q	45,406	-12.6%	34,354	-10.5%
2021 2Q	46,130	13.5%	35,250	11.8%
2021 3Q	44,748	-1.0%	34,559	-0.3%
2021 4Q	42,645	-7.8%	32,482	-8.4%
2022 1Q	41,320	-9.0%	31,210	-9.2%
2022 2Q	44,004	-4.6%	33,107	-6.1%
2022 3Q	43,784	-2.2%	33,064	-4.3%
2022 4Q	41,742	-2.1%	32,118	-1.1%

Yearly IMR Counts

	<u>Original IMR Applications</u>	<u>Duplicates</u>	<u>Ineligible</u>	<u>Total Rejected</u>	<u>Eligible IMRs</u>	<u>Eligible IMR Yearly Change</u>
2013 IMR Counts	83,920	15,560	15,516	31,076	52,844	---
2014 IMR Counts	228,084	56,503	28,272	84,775	143,309	171.2%
2015 IMR Counts	253,776	58,106	30,175	88,281	165,495	15.5%
2016 IMR Counts	249,353	53,314	23,219	76,533	172,820	4.4%
2017 IMR Counts	247,531	54,993	20,344	75,337	172,194	-0.4%
2018 IMR Counts	252,377	52,294	13,856	66,150	186,227	8.1%
2019 IMR Counts	222,099	44,773	4,972	49,745	172,354	-7.4%
2020 IMR Counts	184,020	35,133	8,817	43,950	140,070	-18.7%
2021 IMR Counts	178,929	33,238	9,046	42,284	136,645	-2.4%
2022 IMR Counts	170,850	30,426	10,925	41,351	129,499	-5.2%

Source: DWC Collected from IMR Vendor

DWC Via Commission on Health and Safety & Workers' Compensation 2022 Annual Report

Indemnity Claim Settlement Ratios by Injury Type

Permanent Partial						Temporary					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	8.5%	28.7%	49.6%	61.7%	68.6%	1999	68.5%	83.4%	89.8%	92.7%	94.5%
2000	7.9%	26.3%	44.6%	56.6%	65.7%	2000	63.9%	80.4%	86.7%	90.3%	92.3%
2001	6.8%	21.8%	40.6%	57.0%	68.8%	2001	60.8%	76.1%	84.9%	88.4%	90.6%
2002	5.1%	19.0%	41.1%	59.6%	71.0%	2002	60.4%	78.1%	85.3%	89.5%	92.3%
2003	4.0%	20.6%	44.0%	61.0%	72.1%	2003	64.5%	79.6%	87.2%	91.7%	94.2%
2004	5.2%	22.4%	43.9%	59.9%	71.1%	2004	67.0%	82.6%	90.0%	94.2%	95.2%
2005	5.9%	22.5%	43.2%	59.3%	69.6%	2005	67.3%	82.4%	89.5%	92.1%	95.2%
2006	6.5%	23.6%	44.3%	59.4%	68.9%	2006	68.7%	84.6%	90.3%	93.6%	95.3%
2007	6.0%	23.9%	43.6%	58.0%	68.1%	2007	69.2%	83.8%	90.5%	93.5%	94.9%
2008	6.1%	24.0%	43.2%	57.9%	69.8%	2008	68.5%	83.0%	88.9%	92.0%	94.2%
2009	6.1%	23.5%	42.4%	58.4%	70.6%	2009	66.9%	80.7%	86.8%	90.9%	93.1%
2010	7.2%	25.2%	45.7%	62.3%	73.6%	2010	64.8%	78.2%	85.5%	89.8%	92.5%
2011	8.0%	27.4%	48.6%	64.4%	75.6%	2011	63.3%	77.5%	84.9%	89.5%	91.8%
2012	9.2%	30.5%	51.4%	66.3%	77.6%	2012	63.1%	78.0%	86.1%	90.7%	93.0%
2013	10.2%	31.9%	53.2%	69.5%	80.0%	2013	62.9%	79.5%	87.0%	91.0%	93.5%
2014	10.8%	33.7%	55.9%	72.3%	82.4%	2014	65.1%	80.0%	87.0%	91.2%	93.9%
2015	12.8%	38.5%	60.8%	75.8%	84.4%	2015	65.2%	80.7%	88.6%	93.1%	95.2%
2016	14.2%	41.2%	63.7%	77.1%	84.6%	2016	66.7%	82.4%	90.3%	93.9%	95.3%
2017	15.6%	42.2%	62.7%	74.7%	85.1%	2017	69.2%	85.6%	92.5%	95.5%	94.9%
2018	16.2%	42.7%	63.2%	74.3%		2018	67.1%	81.9%	87.9%	92.0%	
2019	15.2%	39.0%	60.0%			2019	66.5%	80.3%	85.6%		
2020	13.7%	40.8%				2020	62.3%	76.5%			
2021	13.4%					2021	69.2%				

Cumulative Injury*						Non-Cumulative Injury					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
1999	12.2%	29.3%	46.7%	59.2%	67.5%	1999	29.3%	51.1%	66.1%	74.3%	79.1%
2000	11.6%	28.1%	43.9%	55.7%	65.3%	2000	30.8%	49.4%	62.9%	71.4%	77.0%
2001	10.5%	24.4%	41.7%	55.5%	66.2%	2001	26.1%	42.9%	58.4%	69.6%	77.4%
2002	10.5%	25.1%	42.8%	58.3%	69.4%	2002	26.4%	43.0%	59.5%	72.1%	79.8%
2003	11.8%	26.5%	44.5%	59.0%	69.2%	2003	29.7%	46.5%	63.2%	74.8%	82.2%
2004	14.8%	29.6%	46.0%	60.2%	69.6%	2004	34.1%	51.4%	66.3%	76.7%	83.2%
2005	12.6%	26.7%	42.3%	54.8%	64.5%	2005	37.8%	54.0%	67.6%	76.5%	84.3%
2006	12.7%	27.6%	42.8%	54.8%	64.1%	2006	39.0%	56.2%	69.1%	78.8%	84.0%
2007	13.4%	28.8%	43.4%	55.3%	65.2%	2007	39.3%	56.0%	69.8%	78.0%	83.3%
2008	12.0%	27.2%	42.0%	54.7%	65.9%	2008	39.1%	56.3%	68.4%	76.9%	83.6%
2009	11.3%	25.2%	40.5%	54.6%	66.9%	2009	39.4%	55.3%	67.5%	77.2%	83.7%
2010	12.9%	27.3%	44.7%	61.1%	71.9%	2010	39.2%	55.0%	68.7%	78.4%	84.9%
2011	11.8%	29.1%	48.4%	62.9%	73.0%	2011	39.4%	56.4%	70.0%	79.5%	85.7%
2012	12.8%	32.8%	50.5%	63.9%	75.0%	2012	40.3%	58.2%	72.0%	80.9%	87.0%
2013	15.9%	35.9%	54.0%	67.7%	78.0%	2013	41.2%	59.7%	73.2%	82.4%	88.3%
2014	17.5%	38.3%	55.6%	70.6%	80.4%	2014	42.9%	60.8%	74.6%	83.9%	89.5%
2015	18.8%	41.5%	60.4%	74.2%	82.9%	2015	43.1%	63.2%	77.5%	86.4%	91.0%
2016	20.3%	47.2%	67.1%	78.2%	84.8%	2016	45.4%	65.6%	79.7%	87.2%	91.1%
2017	20.5%	43.1%	57.8%	65.9%	85.8%	2017	49.7%	70.9%	84.0%	91.1%	91.4%
2018	24.5%	51.6%	68.8%	71.5%		2018	47.5%	66.2%	77.6%	86.4%	
2019	21.5%	42.6%	61.1%			2019	48.9%	66.8%	76.5%		
2020	16.8%	44.0%				2020	46.9%	64.6%			
2021	18.1%					2021	50.2%				

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	41.1%	62.3%	77.4%	85.7%	90.1%
2017	43.4%	64.7%	78.1%	85.5%	90.2%
2018	44.2%	64.3%	76.8%	84.0%	
2019	43.0%	61.3%	73.7%		
2020	40.7%	60.2%			
2021	45.6%				

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, excluding COVID-19 Claims

Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims

Accident Year	Development								
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
2003									16.5%
2004								18.4%	23.7%
2005							19.3%	24.6%	19.7%
2006						20.5%	24.6%	21.0%	18.9%
2007					22.4%	26.6%	22.7%	20.9%	23.4%
2008				25.2%	28.1%	25.0%	23.9%	25.6%	21.9%
2009			26.8%	28.5%	26.4%	25.9%	27.9%	24.2%	22.4%
2010		26.6%	30.1%	29.6%	27.7%	29.8%	27.8%	24.5%	25.7%
2011	29.6%	28.8%	30.8%	30.4%	29.6%	30.2%	28.4%	27.5%	21.7%
2012	30.8%	30.1%	31.9%	31.9%	31.9%	30.5%	30.2%	23.3%	21.9%
2013	32.0%	31.6%	34.4%	34.8%	32.3%	33.0%	27.7%	23.9%	20.7%
2014	33.1%	33.4%	36.2%	36.3%	33.4%	29.2%	26.5%	22.7%	
2015	35.1%	36.6%	38.2%	37.1%	29.8%	28.3%	26.1%		
2016	37.8%	38.4%	39.9%	33.1%	29.6%	28.2%			
2017	39.7%	39.3%	35.7%	33.2%	30.0%				
2018	39.7%	35.6%	35.3%	34.1%					
2019	36.5%	34.0%	36.4%						
2020	36.4%	34.7%							
2021	38.7%								

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

Ratio of Incremental Closed Indemnity Claims to Prior Open Indemnity Claims

Accident Year	Development														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
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%	11.2%	10.4%	11.6%
2015	4.1%	7.7%	10.7%	11.7%	10.8%	9.5%	10.0%	10.4%	11.3%	10.9%	11.4%	10.2%	11.8%	11.7%	11.5%
2016	4.4%	7.8%	11.3%	12.9%	11.6%	10.2%	10.9%	9.9%	11.8%	11.3%	12.3%	11.7%	12.1%	11.1%	11.9%
2017	4.8%	8.3%	12.5%	13.1%	12.3%	11.1%	11.8%	10.8%	11.9%	11.7%	12.4%	11.5%	9.8%	10.2%	10.0%
2018	4.9%	8.5%	12.6%	13.2%	11.9%	11.0%	11.2%	10.7%	9.6%	10.0%	10.2%	9.7%	10.4%	10.2%	10.4%
2019	4.8%	8.4%	12.6%	13.2%	10.3%	9.6%	9.4%	9.0%	9.9%	9.9%	10.3%	10.1%	10.7%	10.6%	10.9%
2020	---	---	---	12.7%	11.1%	9.2%	9.6%	8.9%	10.1%	10.4%	10.6%				
2021	5.4%	8.9%	12.3%	13.9%	11.7%	9.7%	9.9%								
2022	5.1%	9.1%	12.8%												

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 % to % of the total California workers' compensation insured market measured using earned premium levels).

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

2022 Accident Year Indemnity Claim Frequency Model
As of PY 2020 1st Set & December 2022 UCLA

AY	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.)
		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	-0.079
1981	-3.5%	-0.036	-0.028	-0.036	0.033	0.008	-0.077
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	0.077
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	0.144
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	0.194
2016	-2.7%	-0.027	0.031	-0.037	0.000	0.068	0.127
2017	-1.8%	-0.018	-0.075	-0.009	0.000	-0.066	0.130
2018	-0.3%	-0.003	-0.050	0.004	0.000	-0.054	0.124
2019	1.8%	0.018	0.047	0.013	0.000	0.034	0.041
2020	-10.6%	-0.112	0.056	-0.142	0.000	0.198	-0.911
2021*	13.1%	0.109	-0.212	0.173	0.000	-0.385	0.327
2022	4.1%	0.040	0.040	0.040	0.000	0.000	0.546
2023	-1.2%	-0.012	-0.012	-0.012	0.000	0.000	0.076
2024	-3.0%	-0.030	-0.030	-0.030	0.000	0.000	-0.092
2025	-2.4%	-0.024	-0.024	-0.024	0.000	0.000	-0.037

Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency

Constant -0.020

Std Err of Y Est 0.040

R Squared 0.439

No. of Observations 41

Degrees of Freedom 37

X Coefficient(s) 0.187 0.200 0.110

Std Err of Coef. 0.082 0.067 0.048

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; December 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 2021, excluding 2020 and 2021. AY 2022 through AY 2025 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 2021 is preliminary and change is based on a comparison of 2021 accidents on 2020 policies to 2020 accidents on 2019 policies.

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	0.344	0.921	0.552	---	---	---
1980	0.322	0.914	0.512	-6.54%	-0.75%	-7.24%
1981	0.310	0.900	0.486	-3.54%	-1.56%	-5.04%
1982	0.305	0.882	0.469	-1.59%	-2.00%	-3.56%
1983	0.324	0.873	0.493	6.20%	-0.98%	5.17%
1984	0.355	0.871	0.539	9.53%	-0.18%	9.32%
1985	0.362	0.867	0.547	2.05%	-0.51%	1.52%
1986	0.354	0.859	0.529	-2.38%	-0.92%	-3.28%
1987	0.359	0.854	0.534	1.53%	-0.56%	0.97%
1988	0.362	0.854	0.538	0.69%	-0.06%	0.64%
1989	0.371	0.853	0.550	2.47%	-0.08%	2.39%
1990	0.404	0.845	0.595	9.04%	-0.89%	8.07%
1991	0.405	0.832	0.587	0.28%	-1.58%	-1.30%
1992	0.364	0.813	0.514	-10.27%	-2.34%	-12.37%
1993	0.330	0.752	0.432	-9.21%	-7.46%	-15.98%
1994	0.295	0.733	0.377	-10.52%	-2.56%	-12.81%
1995	0.295	0.702	0.360	-0.28%	-4.22%	-4.49%
1996	0.275	0.693	0.331	-6.78%	-1.25%	-7.94%
1997	0.266	0.685	0.316	-3.29%	-1.23%	-4.48%
1998	0.256	0.680	0.303	-3.73%	-0.60%	-4.31%
1999	0.259	0.670	0.303	1.48%	-1.49%	-0.02%
2000	0.270	0.651	0.306	3.96%	-2.91%	0.93%
2001	0.251	0.652	0.285	-6.91%	0.13%	-6.78%
2002	0.245	0.660	0.282	-2.31%	1.34%	-1.00%
2003	0.238	0.662	0.275	-2.85%	0.20%	-2.66%
2004	0.199	0.660	0.228	-16.67%	-0.21%	-16.84%
2005	0.172	0.658	0.197	-13.59%	-0.31%	-13.86%
2006	0.162	0.653	0.184	-5.60%	-0.81%	-6.37%
2007	0.159	0.649	0.180	-1.71%	-0.68%	-2.38%
2008	0.155	0.641	0.173	-2.71%	-1.18%	-3.86%
2009	0.155	0.629	0.169	-0.20%	-1.82%	-2.02%
2010	0.168	0.617	0.181	8.87%	-1.87%	6.83%
2011	0.170	0.609	0.181	1.22%	-1.42%	-0.22%
2012	0.178	0.601	0.187	4.71%	-1.20%	3.46%
2013	0.179	0.599	0.187	0.36%	-0.36%	0.00%
2014	0.179	0.600	0.187	0.16%	0.21%	0.37%
2015	0.177	0.597	0.184	-1.46%	-0.59%	-2.04%
2016	0.172	0.593	0.177	-2.67%	-0.74%	-3.39%
2017	0.169	0.588	0.173	-1.83%	-0.73%	-2.54%
2018	0.168	0.585	0.171	-0.31%	-0.54%	-0.84%
2019	0.171	0.574	0.171	1.80%	-1.83%	-0.06%
2020(c)	0.153	0.581	0.155	-10.59%	1.16%	-9.55%
2020(d)	0.146	0.581	0.148	---	---	---
2021(e)	0.165	0.584	0.168	13.13%	0.59%	13.80%
2022	0.180	0.589	0.177	4.10%	0.85%	4.99%
2023	0.178	0.587	0.174	-1.16%	-0.39%	-1.54%
2024	0.172	0.586	0.168	-2.96%	-0.19%	-3.14%
2025	0.168	0.585	0.164	-2.37%	-0.11%	-2.48%
PY						
2008	0.155	0.636	0.171			
2009	0.161	0.624	0.175	3.88%	-1.84%	1.92%
2010	0.169	0.614	0.181	5.27%	-1.67%	3.54%
2011	0.174	0.605	0.183	2.80%	-1.32%	1.44%
2012	0.179	0.600	0.187	2.70%	-0.82%	1.87%
2013	0.179	0.600	0.187	0.27%	-0.10%	0.16%
2014	0.178	0.599	0.186	-0.57%	-0.15%	-0.72%
2015	0.175	0.595	0.181	-2.00%	-0.66%	-2.64%
2016	0.170	0.589	0.175	-2.43%	-0.97%	-3.38%
2017	0.170	0.580	0.171	-0.38%	-1.52%	-1.90%
2018	0.163	0.577	0.164	-3.83%	-0.50%	-4.33%
2019	0.150	0.581	0.152	-8.08%	0.63%	-7.47%
2020	0.155	0.583	0.157	3.14%	0.27%	3.43%
2021	0.172	0.587	0.172	11.02%	0.71%	9.55%
2022	0.179	0.588	0.175	4.08%	0.29%	1.97%
2023	0.175	0.587	0.171	-1.97%	-0.30%	-2.26%
2024	0.170	0.586	0.166	-2.70%	-0.15%	-2.85%

Notes: (a) All frequencies are per \$M exposure at PY 2021 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) 2020 accidents on 2020 and 2019 policies.
(d) 2020 accidents on 2019 policies only.
(e) AY 2021 percent changes are based on a comparison of 2021 accidents on 2020 policies to 2020 accidents on 2019 policies.
(f) Forecasts below thick solid line.

Source: WCIRB Indemnity Frequency Model

Annual Changes in Indemnity Frequency Attributable to Changes in Hazardousness

Policy Year	Report Level	Change in Frequency Hazardousness	Indemnity Frequency Hazardousness Index	Annual % Change in Ind Frequency Attributable to Change in Mix of Exposures
1961	3	1.000000	1.000000	-----
1962	3	0.990262	0.990262	-0.9738
1963	3	0.998718	0.988992	-0.1282
1964	3	0.994304	0.983359	-0.5696
1965	3	0.993875	0.977336	-0.6125
1966	3	0.983584	0.961292	-1.6416
1967	3	0.987626	0.949397	-1.2374
1968	3	0.997512	0.947035	-0.2488
1969	3	0.986390	0.934146	-1.3610
1970	3	0.989966	0.924773	-1.0034
1971	3	1.000824	0.925535	0.0824
1972	3	1.000505	0.926002	0.0505
1973	3	0.998631	0.924734	-0.1369
1974	3	0.986017	0.911804	-1.3983
1975	3	0.984110	0.897315	-1.5890
1976	3	1.004996	0.901798	0.4996
1977	3	1.009490	0.910356	0.9490
1978	3	1.012494	0.921730	1.2494
1979	3	0.997841	0.919740	-0.2159
1980	3	0.988843	0.909479	-1.1157
1981	3	0.981336	0.892504	-1.8664
1982	3	0.979033	0.873791	-2.0967
1983	3	0.997989	0.872034	-0.2011
1984	3	0.998272	0.870527	-0.1728
1985	3	0.992516	0.864012	-0.7484
1986	3	0.989667	0.855084	-1.0333
1987	3	0.997751	0.853161	-0.2249
1988	3	1.000574	0.853651	0.0574
1989	5	0.998212	0.852124	-0.1788
1990	5	0.986184	0.840352	-1.3816
1991	5	0.982822	0.825916	-1.7178
1992	5	0.987393	0.815504	-1.2607
1993	5	0.987562	0.805360	-1.2438
1994	5	1.007382	0.811306	0.7382
1995	5	0.997625	0.809379	-0.2375
1996	5	0.980288	0.793424	-1.9712
1997	5	0.993034	0.787897	-0.6966
1998	5	0.994743	0.783755	-0.5257
1999	5	0.978134	0.766618	-2.1866
2000	5	0.965472	0.740148	-3.4528
2001	5	1.027926	0.760817	2.7926
2002	5	1.002823	0.762965	0.2823
2003	5	1.001398	0.764032	0.1398
2004	5	0.995209	0.760371	-0.4791
2005	5	0.998285	0.759067	-0.1715
2006	5	0.986896	0.749120	-1.3104
2007	5	0.998047	0.747657	-0.1953
2008	5	0.980684	0.733216	-1.9316
2009	5	0.982600	0.720458	-1.7400
2010	5	0.980260	0.706236	-1.9740
2011	5	0.990176	0.699298	-0.9824
2012	5	0.986305	0.689721	-1.3695
2013	5	1.004725	0.692980	0.4725
2014	5	0.999869	0.692889	-0.0131
2015	5	0.989253	0.685443	-1.0747
2016	5	0.995416	0.682300	-0.4584
2017	Proj to 5th	0.990430	0.675771	-0.9570
2018	Proj to 5th	0.998176	0.674538	-0.1824
2019	Proj to 5th	0.967931	0.652906	-3.2069
2020	Proj to 5th	1.047460	0.683893	4.7460

Source: WCIRB unit statistical data

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

Calendar Quarter Evaluation	Change in Statewide Incremental Number of Indemnity Claims		Change in Statewide Incremental Number of Medical-Only Claims	
	Change in	Change in	Change in	Change in
	Quarterly Increment	4-Quarter Increment	Quarterly Increment	4-Quarter Increment
	from Same Quarter	from Same Quarter	from Same Quarter	from Same Quarter
	at Prior	at Prior	at Prior	at Prior
	Calendar Year	Calendar Year	Calendar Year	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	1.3%	6.7%	25.9%	6.1%
3/31/2020	1.8%	2.0%	-20.8%	2.8%
6/30/2020	-13.8%	-2.2%	-40.4%	-8.8%
9/30/2020	5.1%	-1.4%	-28.7%	-15.7%
12/31/2020	12.0%	1.3%	-14.9%	-25.5%
3/31/2021	6.8%	2.5%	-33.5%	-28.0%
6/30/2021	12.1%	8.9%	34.1%	-14.6%
9/30/2021	-4.3%	6.1%	35.0%	0.9%
12/31/2021	-12.8%	-0.5%	-9.6%	3.8%
3/31/2022	8.4%	0.0%	50.3%	20.5%
6/30/2022	9.3%	-0.4%	9.8%	15.2%
9/30/2022	0.8%	1.0%	2.6%	7.0%
12/31/2022	4.7%	5.7%	-11.4%	7.0%

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

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

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%	13.0%	13.1%
2013	11.6%	12.9%	13.6%	14.0%	14.2%	14.2%	14.2%	14.3%	14.4%		14.4%
2014	12.0%	13.6%	14.2%	14.5%	14.5%	14.5%	14.6%	14.7%			14.8%
2015	12.3%	14.0%	14.4%	14.5%	14.6%	14.7%	14.8%				14.9%
2016	12.6%	15.1%	15.5%	15.7%	15.8%	15.9%					16.1%
2017	12.1%	13.8%	14.3%	14.6%	14.7%						15.0%
2018	11.8%	13.5%	13.9%	14.3%							14.6%
2019	12.4%	14.0%	14.6%								15.2%
2020	14.3%	16.7%									17.9%
2021	10.7%										13.1%

Source: WCIRB unit statistical data

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

Region	Ratio of Permanent Disability Claims to Indemnity Claims for Accident Year														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	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	0.251	<i>0.187</i>
Los Angeles/LA Basin	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	0.323	<i>0.268</i>
San Diego	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	0.282	<i>0.299</i>
All Other	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	0.288	<i>0.234</i>
All Regions	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	0.304	<i>0.251</i>

Region	Annual Change														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	---	4.4%	3.1%	2.5%	3.3%	-4.4%	-5.2%	3.0%	2.7%	-3.5%	-4.9%	-2.2%	-0.9%	-9.1%	<i>-25.6%</i>
Los Angeles/LA Basin	---	4.3%	-0.1%	-2.1%	1.6%	-1.3%	-7.2%	1.4%	4.8%	-2.8%	-1.5%	-6.6%	-5.4%	-2.6%	<i>-16.9%</i>
San Diego	---	2.2%	7.6%	-1.5%	0.2%	1.1%	-9.3%	6.2%	3.4%	-4.1%	2.3%	-5.7%	-5.0%	-10.6%	<i>5.9%</i>
All Other	---	7.1%	-1.6%	3.3%	-1.7%	-1.8%	-7.8%	4.2%	4.4%	-4.4%	-2.9%	1.1%	4.8%	-7.0%	<i>-18.9%</i>
All Regions	---	5.3%	0.9%	0.0%	0.8%	-1.5%	-7.3%	2.7%	4.2%	-3.5%	-2.5%	-3.3%	-1.3%	-4.8%	<i>-17.2%</i>

Region	Ratio of Indemnity Claims to Total Claims for Accident Year														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	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	0.390	<i>0.403</i>
Los Angeles/LA Basin	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	<i>0.392</i>
San Diego	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	<i>0.355</i>
All Other	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	0.362	<i>0.360</i>
All Regions	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	0.391	<i>0.384</i>

Region	Annual Change														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	---	2.3%	3.9%	2.7%	2.4%	-0.2%	2.8%	-0.8%	1.4%	0.3%	-0.4%	2.4%	-1.8%	16.6%	<i>3.4%</i>
Los Angeles/LA Basin	---	3.8%	7.9%	3.3%	1.7%	3.7%	4.7%	0.9%	-0.4%	-0.2%	-5.1%	-0.5%	-0.7%	10.9%	<i>-3.3%</i>
San Diego	---	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%	<i>-2.1%</i>
All Other	---	2.2%	4.2%	2.7%	2.3%	0.4%	3.9%	-1.3%	-2.3%	0.3%	-3.9%	-1.8%	3.2%	11.9%	<i>-0.4%</i>
All Regions	---	3.2%	6.0%	3.3%	2.1%	2.2%	3.8%	0.0%	-0.8%	0.0%	-4.0%	0.3%	1.0%	12.3%	<i>-1.9%</i>

Region	Cumulative Injury Claims per 100 Indemnity Claims for Accident Year														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	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	7.86	<i>4.61</i>
Los Angeles/LA Basin	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	17.81	<i>13.10</i>
San Diego	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	12.14	<i>11.95</i>
All Other	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	6.63	<i>6.34</i>
All Regions	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	13.84	<i>10.24</i>

Region	Annual Change														
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Bay Area	---	0.5%	8.7%	-0.3%	0.4%	-5.8%	18.0%	-4.1%	-8.0%	0.1%	0.7%	-9.4%	9.6%	-2.3%	<i>-41.4%</i>
Los Angeles/LA Basin	---	4.8%	19.1%	9.6%	-3.1%	11.2%	18.9%	4.9%	3.6%	2.5%	0.2%	-9.0%	-2.7%	21.0%	<i>-26.4%</i>
San Diego	---	8.4%	4.8%	26.1%	-7.6%	3.0%	34.2%	5.8%	-1.8%	-0.4%	-0.8%	-2.4%	10.4%	-6.7%	<i>-1.5%</i>
All Other	---	-0.1%	18.8%	9.2%	-5.8%	3.6%	14.1%	1.5%	-4.7%	-1.9%	-3.4%	11.1%	-11.7%	5.0%	<i>-4.4%</i>
All Regions	---	4.0%	16.9%	9.1%	-3.8%	7.2%	18.8%	3.3%	0.0%	1.0%	-2.1%	-2.6%	5.0%	14.9%	<i>-26.0%</i>

Figures in italics are based on preliminary partial data. 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%	46.7%	2016	-5.5%	4.2%	4.1%	4.3%	4.8%
2017	32.8%	39.6%	41.4%	42.2%	47.3%	2017	-6.9%	-10.9%	-10.0%	-9.3%	1.4%
2018	31.4%	36.6%	38.5%	40.8%		2018	-4.1%	-7.5%	-6.9%	-3.3%	
2019	32.8%	37.6%	40.1%			2019	4.5%	2.6%	4.0%		
2020	37.1%	44.7%				2020	12.9%	18.8%			
2021	30.1%					2021	-18.8%				

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%	18.5%	2016	2.9%	-0.2%	-0.4%	-0.5%	-0.6%
2017	26.3%	22.3%	20.9%	20.2%	17.7%	2017	0.1%	3.9%	5.7%	7.1%	-4.5%
2018	26.6%	24.1%	22.4%	20.3%		2018	1.1%	8.0%	7.6%	0.4%	
2019	26.3%	24.0%	22.3%			2019	-1.1%	-0.4%	-0.5%		
2020	29.3%	28.7%				2020	11.4%	19.5%			
2021	33.0%					2021	12.8%				

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%	34.8%	2016	3.5%	-4.9%	-4.8%	-5.0%	-5.6%
2017	40.9%	38.0%	37.7%	37.6%	35.0%	2017	6.2%	11.8%	10.1%	8.7%	0.6%
2018	42.0%	39.2%	39.0%	38.9%		2018	2.6%	3.1%	3.4%	3.5%	
2019	40.9%	38.4%	37.6%			2019	-2.7%	-2.2%	-3.7%		
2020	33.7%	26.6%				2020	-17.7%	-30.7%			
2021	38.2%					2021	13.4%				

* Includes Permanent Partial, Permanent Total, and Death

Note: Cumulative injury claims include occupational disease.

Source: WCIRB unit statistical data

Indemnity Claim Frequency by Geographic Region

Bay Area

Indemnity Claim Frequency per \$100M of Exposure at AY 2021 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2004	15.70	15.90	15.96	16.17	16.22	2004	---	---	---	---	---
2005	13.86	13.89	14.11	14.17	14.15	2005	-11.8%	-12.6%	-11.6%	-12.4%	-12.8%
2006	12.67	12.91	13.03	13.04	13.04	2006	-8.6%	-7.0%	-7.7%	-8.0%	-7.8%
2007	11.88	12.10	12.17	12.22	12.25	2007	-6.2%	-6.3%	-6.6%	-6.3%	-6.1%
2008	10.93	11.15	11.27	11.35	11.39	2008	-8.0%	-7.9%	-7.4%	-7.2%	-7.0%
2009	10.39	10.71	10.84	10.91	10.94	2009	-5.0%	-3.9%	-3.9%	-3.8%	-3.9%
2010	10.38	10.84	10.96	11.03	11.07	2010	-0.1%	1.2%	1.2%	1.1%	1.1%
2011	10.11	10.58	10.76	10.85	10.89	2011	-2.6%	-2.4%	-1.9%	-1.7%	-1.6%
2012	9.99	10.42	10.60	10.67	10.70	2012	-1.1%	-1.5%	-1.5%	-1.7%	-1.7%
2013	9.71	10.11	10.24	10.29	10.32	2013	-2.8%	-2.9%	-3.4%	-3.5%	-3.6%
2014	9.62	10.00	10.09	10.14	10.21	2014	-1.0%	-1.2%	-1.4%	-1.5%	-1.1%
2015	9.48	10.03	9.77	10.43	10.47	2015	-1.5%	0.3%	-3.2%	2.8%	2.6%
2016	9.18	9.22	9.58	10.03	10.05	2016	-3.1%	-8.1%	-1.9%	-3.9%	-4.1%
2017	8.80	8.68	9.12	9.14	9.16	2017	-4.2%	-5.8%	-4.8%	-8.8%	-8.8%
2018	8.85	8.97	9.06	9.10		2018	0.6%	3.3%	-0.6%	-0.5%	
2019	7.94	8.32	8.41			2019	-10.3%	-7.2%	-7.2%		
2020	8.35	8.82				2020	5.2%	6.1%			
2021	10.73					2021	28.5%				

Los Angeles/L.A. Basin

Indemnity Claim Frequency per \$100M of Exposure at AY 2021 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2004	22.66	22.81	22.83	22.80	22.83	2004	---	---	---	---	---
2005	19.45	19.43	19.50	19.63	19.70	2005	-14.2%	-14.8%	-14.6%	-13.9%	-13.7%
2006	18.00	18.16	18.35	18.49	18.53	2006	-7.5%	-6.5%	-5.9%	-5.8%	-5.9%
2007	17.32	17.82	18.08	18.22	18.29	2007	-3.8%	-1.9%	-1.5%	-1.5%	-1.3%
2008	16.75	17.57	17.89	18.09	18.18	2008	-3.3%	-1.4%	-1.0%	-0.7%	-0.6%
2009	16.86	17.82	18.22	18.40	18.48	2009	0.7%	1.4%	1.9%	1.7%	1.7%
2010	17.70	18.79	19.24	19.41	19.47	2010	5.0%	5.4%	5.6%	5.5%	5.4%
2011	18.20	19.49	19.92	20.12	20.20	2011	2.8%	3.7%	3.6%	3.6%	3.7%
2012	19.02	20.43	20.83	21.00	21.13	2012	4.5%	4.8%	4.6%	4.4%	4.6%
2013	19.51	20.85	21.21	21.38	21.48	2013	2.6%	2.0%	1.8%	1.8%	1.7%
2014	19.99	21.33	21.68	21.82	21.73	2014	2.5%	2.3%	2.2%	2.1%	1.1%
2015	19.97	21.26	21.57	20.92	20.92	2015	-0.1%	-0.3%	-0.5%	-4.2%	-3.7%
2016	19.43	20.82	19.70	19.38	19.43	2016	-2.7%	-2.1%	-8.7%	-7.4%	-7.1%
2017	19.20	20.07	19.38	19.51	19.57	2017	-1.2%	-3.6%	-1.6%	0.7%	0.7%
2018	18.23	19.23	19.52	19.64		2018	-5.0%	-4.2%	0.7%	0.7%	
2019	17.12	18.35	18.63			2019	-6.1%	-4.6%	-4.6%		
2020	16.51	17.65				2020	-3.6%	-3.8%			
2021	16.27					2021	-1.4%				

San Diego

Indemnity Claim Frequency per \$100M of Exposure at AY 2021 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2004	20.99	20.91	20.94	20.84	20.48	2004	---	---	---	---	---
2005	18.27	18.32	18.33	17.74	17.54	2005	-13.0%	-12.4%	-12.5%	-14.9%	-14.4%
2006	17.07	16.97	16.49	16.19	16.22	2006	-6.5%	-7.4%	-10.1%	-8.7%	-7.5%
2007	16.47	16.04	15.79	15.54	15.59	2007	-3.5%	-5.5%	-4.2%	-4.0%	-3.9%
2008	15.13	15.18	15.32	15.12	15.20	2008	-8.2%	-5.4%	-3.0%	-2.7%	-2.5%
2009	14.27	14.84	14.99	15.10	15.18	2009	-5.7%	-2.2%	-2.1%	-0.1%	-0.1%
2010	14.82	15.45	15.65	15.82	15.87	2010	3.9%	4.1%	4.4%	4.8%	4.6%
2011	15.08	15.65	15.88	16.04	16.09	2011	1.7%	1.3%	1.5%	1.4%	1.4%
2012	15.22	15.77	15.98	16.08	16.14	2012	0.9%	0.8%	0.6%	0.2%	0.3%
2013	15.00	15.57	15.71	15.78	15.85	2013	-1.4%	-1.3%	-1.7%	-1.8%	-1.8%
2014	15.28	15.92	16.04	16.12	16.30	2014	1.9%	2.3%	2.1%	2.1%	2.8%
2015	15.48	16.17	16.29	16.53	16.67	2015	1.3%	1.6%	1.5%	2.5%	2.3%
2016	15.21	15.83	17.04	17.28	17.32	2016	-1.7%	-2.1%	4.7%	4.6%	3.9%
2017	14.70	14.75	15.61	15.72	15.76	2017	-3.3%	-6.9%	-8.4%	-9.0%	-9.0%
2018	14.28	14.49	14.62	14.68		2018	-2.9%	-1.8%	-6.3%	-6.6%	
2019	14.09	14.73	14.86			2019	-1.3%	1.7%	1.6%		
2020	12.70	13.27				2020	-9.9%	-9.9%			
2021	10.96					2021	-13.7%				

Figures in italics are based on preliminary partial data.
Source: WCIRB unit statistical data

Indemnity Claim Frequency by Geographic Region

All Other

Indemnity Claim Frequency per \$100M of Exposure at AY 2021 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2004	28.17	28.83	28.94	29.10	29.21	2004	---	---	---	---	---
2005	24.65	25.02	25.20	25.41	25.56	2005	-12.5%	-13.2%	-12.9%	-12.7%	-12.5%
2006	22.55	22.85	23.13	23.33	23.40	2006	-8.5%	-8.7%	-8.2%	-8.2%	-8.4%
2007	21.38	21.86	22.26	22.48	22.52	2007	-5.2%	-4.3%	-3.8%	-3.7%	-3.8%
2008	20.15	20.79	21.08	21.24	21.30	2008	-5.7%	-4.9%	-5.3%	-5.5%	-5.4%
2009	19.68	20.34	20.51	20.64	20.72	2009	-2.3%	-2.2%	-2.7%	-2.8%	-2.7%
2010	20.03	20.83	21.11	21.20	21.33	2010	1.8%	2.4%	2.9%	2.7%	3.0%
2011	20.24	21.22	21.55	21.69	21.78	2011	1.0%	1.9%	2.1%	2.3%	2.1%
2012	20.72	21.69	22.00	22.16	22.20	2012	2.4%	2.2%	2.1%	2.2%	1.9%
2013	20.60	21.51	21.80	21.93	21.98	2013	-0.6%	-0.8%	-0.9%	-1.1%	-1.0%
2014	20.40	21.30	21.63	21.74	21.80	2014	-1.0%	-1.0%	-0.8%	-0.8%	-0.8%
2015	20.34	21.20	21.50	21.64	21.62	2015	-0.3%	-0.5%	-0.6%	-0.5%	-0.8%
2016	19.41	20.25	21.83	21.96	22.01	2016	-4.6%	-4.5%	1.5%	1.5%	1.8%
2017	19.38	21.26	22.47	22.58	22.63	2017	-0.1%	5.0%	2.9%	2.8%	2.8%
2018	19.30	20.62	20.81	20.90		2018	-0.4%	-3.0%	-7.4%	-7.4%	
2019	19.91	20.54	20.72			2019	3.1%	-0.4%	-0.4%		
2020	20.04	20.66				2020	0.7%	0.6%			
2021	19.40					2021	-3.2%				

All Regions

Indemnity Claim Frequency per \$100M of Exposure at AY 2021 Level						Annual Change					
AY/RL	1	2	3	4	5	AY/RL	1	2	3	4	5
2004	22.05	22.28	22.33	22.37	22.38	2004	---	---	---	---	---
2005	19.13	19.21	19.32	19.38	19.41	2005	-13.2%	-13.8%	-13.5%	-13.4%	-13.3%
2006	17.60	17.79	17.92	18.00	18.04	2006	-8.0%	-7.4%	-7.2%	-7.1%	-7.1%
2007	16.78	17.14	17.32	17.42	17.48	2007	-4.7%	-3.7%	-3.3%	-3.2%	-3.1%
2008	15.87	16.43	16.67	16.81	16.89	2008	-5.4%	-4.2%	-3.8%	-3.5%	-3.4%
2009	15.62	16.33	16.60	16.74	16.81	2009	-1.6%	-0.6%	-0.4%	-0.4%	-0.5%
2010	16.07	16.91	17.22	17.35	17.42	2010	2.9%	3.5%	3.7%	3.6%	3.6%
2011	16.25	17.21	17.54	17.70	17.77	2011	1.1%	1.8%	1.9%	2.0%	2.0%
2012	16.64	17.61	17.92	18.05	18.13	2012	2.4%	2.3%	2.1%	2.0%	2.1%
2013	16.71	17.63	17.89	18.02	18.08	2013	0.4%	0.1%	-0.1%	-0.2%	-0.3%
2014	16.81	17.73	17.98	18.09	18.25	2014	0.6%	0.5%	0.5%	0.4%	0.9%
2015	16.67	17.66	17.72	17.85	17.81	2015	-0.9%	-0.4%	-1.5%	-1.4%	-2.4%
2016	16.17	16.93	17.18	17.24	17.28	2016	-3.0%	-4.2%	-3.0%	-3.4%	-2.9%
2017	15.78	16.77	16.84	16.93	16.98	2017	-2.4%	-0.9%	-2.0%	-1.8%	-1.8%
2018	15.49	16.05	16.25	16.34		2018	-1.9%	-4.3%	-3.5%	-3.5%	
2019	15.18	16.08	16.30			2019	-2.0%	0.2%	0.3%		
2020	14.86	15.72				2020	-2.1%	-2.2%			
2021	15.16					2021	2.0%				

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

Accident	Paid Indemnity								
Year	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
1997							0.284	0.216	0.182
1998						0.309	0.249	0.225	0.215
1999					0.395	0.316	0.273	0.243	0.214
2000				0.461	0.366	0.319	0.310	0.261	0.226
2001			0.589	0.487	0.401	0.366	0.292	0.266	0.227
2002		0.716	0.564	0.485	0.433	0.365	0.327	0.267	0.250
2003	1.033	0.700	0.597	0.504	0.410	0.337	0.275	0.260	0.252
2004	0.961	0.605	0.536	0.423	0.377	0.323	0.306	0.282	0.298
2005	1.141	0.706	0.566	0.483	0.399	0.341	0.301	0.308	0.267
2006	1.229	0.760	0.558	0.468	0.407	0.362	0.313	0.287	0.245
2007	1.391	0.778	0.569	0.473	0.423	0.379	0.339	0.264	0.292
2008	1.475	0.804	0.632	0.518	0.443	0.383	0.329	0.273	0.258
2009	1.547	0.808	0.637	0.529	0.447	0.389	0.349	0.331	0.303
2010	1.632	0.838	0.661	0.554	0.482	0.436	0.383	0.342	0.326
2011	1.657	0.814	0.626	0.517	0.456	0.414	0.401	0.367	0.302
2012	1.657	0.803	0.638	0.548	0.523	0.417	0.385	0.337	0.255
2013	1.604	0.817	0.678	0.586	0.512	0.425	0.360	0.331	0.292
2014	1.609	0.883	0.706	0.593	0.489	0.399	0.346	0.310	
2015	1.629	0.867	0.677	0.564	0.442	0.400	0.337		
2016	1.665	0.859	0.682	0.537	0.445	0.401			
2017	1.641	0.841	0.624	0.504	0.429				
2018	1.618	0.793	0.581	0.483					
2019	1.633	0.769	0.606						
2020	1.472	0.783							
2021	1.634								

Accident	Paid Medical								
Year	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117
1997							0.267	0.176	0.158
1998						0.268	0.195	0.201	0.165
1999					0.353	0.249	0.209	0.191	0.201
2000				0.404	0.297	0.231	0.227	0.241	0.179
2001			0.529	0.399	0.309	0.283	0.275	0.213	0.204
2002		0.688	0.429	0.369	0.335	0.324	0.262	0.237	0.189
2003	1.273	0.561	0.436	0.375	0.355	0.265	0.255	0.217	0.190
2004	1.052	0.541	0.442	0.402	0.335	0.294	0.246	0.230	0.229
2005	1.062	0.491	0.444	0.400	0.358	0.294	0.239	0.281	0.205
2006	1.078	0.556	0.453	0.391	0.338	0.296	0.261	0.226	0.189
2007	1.152	0.578	0.468	0.395	0.354	0.331	0.278	0.218	0.199
2008	1.187	0.572	0.492	0.432	0.386	0.320	0.261	0.216	0.190
2009	1.212	0.583	0.502	0.466	0.377	0.303	0.259	0.214	0.197
2010	1.232	0.597	0.542	0.443	0.377	0.333	0.288	0.240	0.239
2011	1.142	0.561	0.466	0.394	0.349	0.290	0.265	0.238	0.187
2012	1.095	0.519	0.453	0.401	0.369	0.290	0.272	0.228	0.178
2013	1.061	0.507	0.455	0.411	0.337	0.294	0.242	0.204	0.224
2014	1.056	0.530	0.474	0.406	0.351	0.297	0.264	0.243	
2015	1.021	0.520	0.444	0.375	0.300	0.275	0.240		
2016	1.067	0.508	0.421	0.368	0.311	0.315			
2017	1.012	0.490	0.402	0.343	0.324				
2018	1.020	0.479	0.420	0.375					
2019	0.997	0.495	0.465						
2020	0.957	0.536							
2021	0.953								

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

**Comparison of Projected Loss Ratios as of September 30, 2022
Accident Year 2016 Projected to 81 Months^[1]**

Indemnity						
<u>Methodology</u>	Based on Experience Evaluated as of (in months):					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>Current</u>
3-Year Avg. Incurred	0.194	0.191	0.188	0.185	0.182	0.180
Latest Year Incurred	0.194	0.190	0.186	0.185	0.182	0.180
3-Year Avg. Paid	0.203	0.199	0.195	0.189	0.184	0.180
Latest Year Paid	0.203	0.198	0.194	0.189	0.183	0.180
Reform-Adj. Paid ^[2]	0.203	0.198	0.194	0.189	0.183	0.180
Latest Yr. Pd. Adj. for Settlement ^[3]	0.192	0.189	0.188	0.184	0.182	0.180
	Difference from Actual 81-Month Loss Ratio					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>Current</u>
3-Year Avg. Incurred	7.7%	5.9%	4.0%	2.8%	1.0%	0.0%
Latest Year Incurred	7.6%	5.5%	3.2%	2.7%	0.7%	0.0%
3-Year Avg. Paid	12.8%	10.5%	8.0%	4.8%	2.0%	0.0%
Latest Year Paid	12.6%	9.9%	7.4%	4.6%	1.7%	0.0%
Reform-Adj. Paid ^[2]	12.6%	9.9%	7.4%	4.6%	1.7%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	6.3%	4.9%	4.1%	2.3%	0.7%	0.0%
Medical						
	Based on Experience Evaluated as of (in months):					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>Current</u>
3-Year Avg. Incurred	0.230	0.225	0.216	0.211	0.205	0.203
Latest Year Incurred	0.223	0.219	0.211	0.209	0.204	0.203
3-Year Avg. Paid	0.237	0.230	0.221	0.214	0.207	0.203
Latest Year Paid	0.231	0.226	0.219	0.212	0.206	0.203
Reform-Adj. Paid ^[2]	0.231	0.226	0.219	0.212	0.206	0.203
Latest Yr. Pd. Adj. for Settlement ^[3]	0.221	0.218	0.213	0.208	0.204	0.203
	Difference from Actual 81-Month Loss Ratio					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>69</u>	<u>Current</u>
3-Year Avg. Incurred	12.8%	10.4%	6.2%	3.7%	1.0%	0.0%
Latest Year Incurred	9.8%	7.5%	3.6%	2.6%	0.4%	0.0%
3-Year Avg. Paid	16.3%	13.0%	8.8%	5.0%	1.8%	0.0%
Latest Year Paid	13.4%	11.0%	7.5%	4.2%	1.2%	0.0%
Reform-Adj. Paid ^[2]	13.4%	11.0%	7.5%	4.2%	1.2%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	8.8%	7.0%	4.8%	2.4%	0.5%	0.0%

^[1] Each loss ratio is projected to incurred losses at 81 months. Loss ratios projected under paid methods are converted to an incurred basis causing the ratio of incurred losses to paid losses reported at 81 months.

^[2] The Reform-Adjusted Paid Methodology reflects adjustments for SB 1160 lien reforms. Factors are also adjusted for the impact of pharmaceutical cost reductions to bring the historical payments to the current pharmaceutical cost level.

^[3] The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See [2] above.

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

**Comparison of Projected Loss Ratios as of September 30, 2022
Accident Year 2017 Projected to 69 Months^[1]**

Indemnity					
<u>Methodology</u>	Based on Experience Evaluated as of (in months):				
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>Current</u>
3-Year Avg. Incurred	0.197	0.192	0.189	0.185	0.183
Latest Year Incurred	0.191	0.189	0.188	0.184	0.183
3-Year Avg. Paid	0.204	0.198	0.191	0.187	0.183
Latest Year Paid	0.196	0.194	0.189	0.185	0.183
Reform-Adj. Paid ^[2]	0.196	0.194	0.189	0.185	0.183
Latest Yr. Pd. Adj. for Settlement ^[3]	0.185	0.187	0.184	0.183	0.183
Difference from Actual 69-Month Loss Ratio					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>Current</u>
3-Year Avg. Incurred	7.3%	4.7%	3.0%	1.1%	0.0%
Latest Year Incurred	4.3%	3.4%	2.6%	0.6%	0.0%
3-Year Avg. Paid	11.2%	8.3%	4.4%	2.0%	0.0%
Latest Year Paid	6.9%	6.2%	3.1%	1.0%	0.0%
Reform-Adj. Paid ^[2]	6.9%	6.2%	3.1%	1.0%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	1.1%	2.0%	0.5%	0.1%	0.0%
Medical					
	Based on Experience Evaluated as of (in months):				
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>Current</u>
3-Year Avg. Incurred	0.226	0.219	0.214	0.210	0.209
Latest Year Incurred	0.216	0.213	0.210	0.208	0.209
3-Year Avg. Paid	0.237	0.228	0.219	0.212	0.209
Latest Year Paid	0.226	0.222	0.215	0.210	0.209
Reform-Adj. Paid ^[2]	0.226	0.222	0.215	0.210	0.209
Latest Yr. Pd. Adj. for Settlement ^[3]	0.223	0.219	0.213	0.210	0.209
Difference from Actual 69-Month Loss Ratio					
	<u>21</u>	<u>33</u>	<u>45</u>	<u>57</u>	<u>Current</u>
3-Year Avg. Incurred	8.3%	5.2%	2.8%	0.5%	0.0%
Latest Year Incurred	3.7%	2.2%	0.8%	-0.5%	0.0%
3-Year Avg. Paid	13.7%	9.5%	5.0%	1.9%	0.0%
Latest Year Paid	8.6%	6.4%	2.9%	0.7%	0.0%
Reform-Adj. Paid ^[2]	8.6%	6.4%	2.9%	0.7%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	6.8%	5.0%	2.1%	0.5%	0.0%

^[1] Each loss ratio is projected to incurred losses at 69 months. Loss ratios projected under paid methods are converted to an incurred basis causing the ratio of incurred losses to paid losses reported at 69 months.

^[2] The Reform-Adjusted Paid Methodology reflects adjustments for SB 1160 lien reforms. Factors are also adjusted for the impact of pharmaceutical cost reductions to bring the historical payments to the current pharmaceutical cost level.

^[3] The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See [2] above.

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

**Comparison of Projected Loss Ratios as of September 30, 2022
Accident Year 2018 Projected to 57 Months^[1]**

Indemnity				
<u>Methodology</u>	<u>Based on Experience Evaluated as of (in months):</u>			
	<u>21</u>	<u>33</u>	<u>45</u>	<u>Current</u>
3-Year Avg. Incurred	0.200	0.197	0.192	0.190
Latest Year Incurred	0.194	0.194	0.191	0.190
3-Year Avg. Paid	0.205	0.198	0.193	0.190
Latest Year Paid	0.199	0.194	0.191	0.190
Reform-Adj. Paid ^[2]	0.199	0.194	0.191	0.190
Latest Yr. Pd. Adj. for Settlement ^[3]	0.192	0.189	0.189	0.190
	<u>Difference from Actual 57-Month Loss Ratio</u>			
	<u>21</u>	<u>33</u>	<u>45</u>	<u>Current</u>
3-Year Avg. Incurred	5.0%	3.8%	1.1%	0.0%
Latest Year Incurred	2.2%	2.3%	0.5%	0.0%
3-Year Avg. Paid	7.9%	4.2%	1.5%	0.0%
Latest Year Paid	4.5%	2.2%	0.7%	0.0%
Reform-Adj. Paid ^[2]	4.5%	2.2%	0.7%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	1.2%	-0.8%	-0.8%	0.0%
Medical				
	<u>Based on Experience Evaluated as of (in months):</u>			
	<u>21</u>	<u>33</u>	<u>45</u>	<u>Current</u>
3-Year Avg. Incurred	0.228	0.223	0.220	0.218
Latest Year Incurred	0.218	0.217	0.218	0.218
3-Year Avg. Paid	0.231	0.226	0.222	0.218
Latest Year Paid	0.220	0.220	0.219	0.218
Reform-Adj. Paid ^[2]	0.220	0.220	0.219	0.218
Latest Yr. Pd. Adj. for Settlement ^[3]	0.217	0.216	0.218	0.218
	<u>Difference from Actual 57-Month Loss Ratio</u>			
	<u>21</u>	<u>33</u>	<u>45</u>	<u>Current</u>
3-Year Avg. Incurred	4.5%	2.1%	0.7%	0.0%
Latest Year Incurred	-0.1%	-0.7%	-0.1%	0.0%
3-Year Avg. Paid	5.6%	3.4%	1.4%	0.0%
Latest Year Paid	0.6%	0.6%	0.4%	0.0%
Reform-Adj. Paid ^[2]	0.6%	0.6%	0.4%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	-0.9%	-1.0%	-0.4%	0.0%

^[1] Each loss ratio is projected to incurred losses at 57 months. Loss ratios projected under paid methods are converted to an incurred basis causing the ratio of incurred losses to paid losses reported at 57 months.

^[2] The Reform-Adjusted Paid Methodology reflects adjustments for SB 1160 lien reforms. Factors are also adjusted for the impact of pharmaceutical cost reductions to bring the historical payments to the current pharmaceutical cost level.

^[3] The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See [2] above.

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

**Comparison of Projected Loss Ratios as of September 30, 2022
Accident Year 2019 Projected to 45 Months^[1]**

Indemnity

<u>Methodology</u>	Based on Experience Evaluated as of (in months):		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	0.214	0.211	0.212
Latest Year Incurred	0.213	0.210	0.212
3-Year Avg. Paid	0.214	0.210	0.212
Latest Year Paid	0.207	0.207	0.212
Reform-Adj. Paid ^[2]	0.207	0.207	0.212
Latest Yr. Pd. Adj. for Settlement ^[3]	0.214	0.211	0.212
Difference from Actual 45-Month Loss Ratio			
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	1.1%	-0.2%	0.0%
Latest Year Incurred	0.5%	-0.6%	0.0%
3-Year Avg. Paid	1.3%	-0.5%	0.0%
Latest Year Paid	-1.9%	-2.1%	0.0%
Reform-Adj. Paid ^[2]	-1.9%	-2.1%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	1.1%	-0.4%	0.0%

Medical

	Based on Experience Evaluated as of (in months):		
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	0.233	0.234	0.237
Latest Year Incurred	0.230	0.234	0.237
3-Year Avg. Paid	0.227	0.231	0.237
Latest Year Paid	0.222	0.228	0.237
Reform-Adj. Paid ^[2]	0.224	0.228	0.237
Latest Yr. Pd. Adj. for Settlement ^[3]	0.226	0.230	0.237
Difference from Actual 45-Month Loss Ratio			
	<u>21</u>	<u>33</u>	<u>Current</u>
3-Year Avg. Incurred	-1.6%	-0.9%	0.0%
Latest Year Incurred	-2.6%	-1.1%	0.0%
3-Year Avg. Paid	-3.9%	-2.4%	0.0%
Latest Year Paid	-6.0%	-3.8%	0.0%
Reform-Adj. Paid ^[2]	-5.2%	-3.6%	0.0%
Latest Yr. Pd. Adj. for Settlement ^[3]	-4.4%	-2.8%	0.0%

^[1] Each loss ratio is projected to incurred losses at 45 months. Loss ratios projected under paid methods are converted to an incurred basis causing the ratio of incurred losses to paid losses reported at 45 months.

^[2] The Reform-Adjusted Paid Methodology reflects adjustments for SB 1160 lien reforms. Factors are also adjusted for the impact of pharmaceutical cost reductions to bring the historical payments to the current pharmaceutical cost level.

^[3] The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See [2] above.

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

**Comparison of Projected Loss Ratios as of September 30, 2022
Accident Year 2020 Projected to 33 Months^[1]**

Indemnity		
<u>Methodology</u>	Based on Experience Evaluated as of (in months):	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	0.196	0.196
Latest Year Incurred	0.194	0.196
3-Year Avg. Paid	0.198	0.196
Latest Year Paid	0.197	0.196
Reform-Adj. Paid ^[2]	0.197	0.196
Latest Yr. Pd. Adj. for Settlement [†]	0.199	0.196
	Difference from Actual 33-Month Loss Ratio	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	-0.2%	0.0%
Latest Year Incurred	-0.9%	0.0%
3-Year Avg. Paid	1.2%	0.0%
Latest Year Paid	0.3%	0.0%
Reform-Adj. Paid ^[2]	0.3%	0.0%
Latest Yr. Pd. Adj. for Settlement [†]	1.3%	0.0%
Medical		
	Based on Experience Evaluated as of (in months):	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	0.220	0.228
Latest Year Incurred	0.222	0.228
3-Year Avg. Paid	0.219	0.228
Latest Year Paid	0.222	0.228
Reform-Adj. Paid ^[2]	0.222	0.228
Latest Yr. Pd. Adj. for Settlement [†]	0.223	0.228
	Difference from Actual 33-Month Loss Ratio	
	<u>21</u>	<u>Current</u>
3-Year Avg. Incurred	-3.4%	0.0%
Latest Year Incurred	-2.6%	0.0%
3-Year Avg. Paid	-4.1%	0.0%
Latest Year Paid	-2.6%	0.0%
Reform-Adj. Paid ^[2]	-2.8%	0.0%
Latest Yr. Pd. Adj. for Settlement [†]	-2.2%	0.0%

^[1] Each loss ratio is projected to incurred losses at 33 months. Loss ratios projected under paid methods are converted to an incurred basis causing the ratio of incurred losses to paid losses reported at 33 months.

^[2] The Reform-Adjusted Paid Methodology reflects adjustments for SB 1160 lien reforms. Factors are also adjusted for the impact of pharmaceutical cost reductions to bring the historical payments to the current pharmaceutical cost level.

^[3] The Latest Year Claim-Settlement Methodology for projecting ultimate loss ratios also contemplates adjustments for reforms. See [2] above.

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

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

Accident	Evaluated as of (in months):									
Year	12	24	36	48	60	72	84	96	108	120
1997										19,004
1998									20,962	21,043
1999								22,496	22,644	22,783
2000							23,273	23,531	23,716	23,831
2001						24,779	25,311	25,672	25,931	26,104
2002					22,779	23,524	23,957	24,248	24,502	24,758
2003				21,360	22,549	23,312	23,849	24,297	24,696	25,072
2004			16,019	17,317	18,025	18,798	19,301	19,850	20,212	20,520
2005		11,356	13,674	14,978	16,000	16,834	17,482	17,986	18,268	18,493
2006	8,032	12,054	14,847	16,422	17,700	18,608	19,249	19,652	19,928	20,104
2007	8,156	12,900	16,192	18,033	19,217	20,118	20,855	21,287	21,525	21,757
2008	8,575	13,914	17,737	19,938	21,324	22,212	22,810	23,220	23,472	23,688
2009	8,732	14,560	18,317	20,698	22,154	23,092	23,597	24,032	24,373	24,607
2010	8,746	14,277	18,213	20,368	21,603	22,484	23,016	23,377	23,674	23,926
2011	9,141	14,781	18,230	20,310	21,346	22,085	22,536	22,938	23,163	23,352
2012	9,181	14,689	17,990	19,697	20,856	21,649	22,137	22,440	22,730	22,878
2013	9,382	14,527	17,692	19,449	20,415	21,036	21,424	21,678	21,825	21,958
2014	9,282	14,673	18,277	20,169	21,294	21,861	22,198	22,449	22,572	
2015	9,634	15,349	18,832	20,641	21,555	22,078	22,438	22,642		
2016	9,816	15,310	18,559	20,178	21,052	21,573	21,944			
2017	9,971	15,630	18,951	20,476	21,292	21,893				
2018	10,573	16,387	19,659	21,163	22,075					
2019	11,029	17,144	20,549	22,481						
2020	11,919	17,661	21,389							
2021	11,253	17,575								
2022	11,698									

Accident	Annual Change									
Year	12	24	36	48	60	72	84	96	108	120
1998										10.7%
1999									8.0%	8.3%
2000								4.6%	4.7%	4.6%
2001							8.8%	9.1%	9.3%	9.5%
2002						-5.1%	-5.4%	-5.5%	-5.5%	-5.2%
2003					-1.0%	-0.9%	-0.4%	0.2%	0.8%	1.3%
2004				-18.9%	-20.1%	-19.4%	-19.1%	-18.3%	-18.2%	-18.2%
2005			-14.6%	-13.5%	-11.2%	-10.4%	-9.4%	-9.4%	-9.6%	-9.9%
2006		6.1%	8.6%	9.6%	10.6%	10.5%	10.1%	9.3%	9.1%	8.7%
2007	1.6%	7.0%	9.1%	9.8%	8.6%	8.1%	8.3%	8.3%	8.0%	8.2%
2008	5.1%	7.9%	9.5%	10.6%	11.0%	10.4%	9.4%	9.1%	9.0%	8.9%
2009	1.8%	4.6%	3.3%	3.8%	3.9%	4.0%	3.4%	3.5%	3.8%	3.9%
2010	0.2%	-1.9%	-0.6%	-1.6%	-2.5%	-2.6%	-2.5%	-2.7%	-2.9%	-2.8%
2011	4.5%	3.5%	0.1%	-0.3%	-1.2%	-1.8%	-2.1%	-1.9%	-2.2%	-2.4%
2012	0.4%	-0.6%	-1.3%	-3.0%	-2.3%	-2.0%	-1.8%	-2.2%	-1.9%	-2.0%
2013	2.2%	-1.1%	-1.7%	-1.3%	-2.1%	-2.8%	-3.2%	-3.4%	-4.0%	-4.0%
2014	-1.1%	1.0%	3.3%	3.7%	4.3%	3.9%	3.6%	3.6%	3.4%	
2015	3.8%	4.6%	3.0%	2.3%	1.2%	1.0%	1.1%	0.9%		
2016	1.9%	-0.3%	-1.4%	-2.2%	-2.3%	-2.3%	-2.2%			
2017	1.6%	2.1%	2.1%	1.5%	1.1%	1.5%				
2018	6.0%	4.8%	3.7%	3.4%	3.7%					
2019	4.3%	4.6%	4.5%	6.2%						
2020	8.1%	3.0%	4.1%							
2021	-5.6%	-0.5%								
2022	4.0%									

Annual Trend*										
All-Year	2.4%	2.3%	1.9%	1.3%	0.6%	0.1%	-0.1%	-0.2%	0.0%	0.3%
R ²	0.954	0.894	0.767	0.380	0.113	0.002	0.005	0.009	0.001	0.024
5-Year	2.2%	3.1%	3.7%	2.2%	0.6%	0.7%	0.3%	-0.3%	-1.5%	-2.7%
R ²	0.546	0.894	0.986	0.661	0.274	0.311	0.068	0.037	0.651	0.986

*Trend is based on an exponential distribution.

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

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

Accident	Evaluated as of (in months):									
Year	12	24	36	48	60	72	84	96	108	120
2001										9,943
2002									9,972	10,249
2003								9,518	9,860	10,133
2004							7,729	8,055	8,308	8,524
2005						7,007	7,393	7,722	7,971	8,124
2006					7,303	7,781	8,146	8,463	8,638	8,733
2007				7,727	8,340	8,904	9,346	9,628	9,791	9,831
2008			7,801	8,783	9,568	10,129	10,512	10,775	10,879	10,925
2009		7,320	8,864	10,041	10,874	11,465	11,776	11,952	12,032	12,093
2010	5,446	7,620	9,298	10,462	11,178	11,634	11,902	12,029	12,116	12,133
2011	5,575	7,854	9,342	10,348	10,988	11,313	11,460	11,562	11,575	11,579
2012	5,719	7,798	9,046	9,774	10,274	10,570	10,719	10,794	10,849	10,898
2013	5,826	7,741	8,721	9,389	9,722	9,910	9,982	10,034	10,039	10,098
2014	5,683	7,337	8,370	8,964	9,245	9,440	9,537	9,626	9,686	
2015	5,801	7,445	8,407	8,901	9,107	9,254	9,310	9,352		
2016	5,910	7,498	8,306	8,604	8,847	8,988	9,100			
2017	5,890	7,307	8,045	8,415	8,629	8,831				
2018	6,111	7,636	8,399	8,828	9,090					
2019	6,129	7,715	8,569	9,090						
2020	6,961	8,719	9,941							
2021	6,732	8,420								
2022	6,782									

Accident	Annual Change									
Year	12	24	36	48	60	72	84	96	108	120
2002										3.1%
2003									-1.1%	-1.1%
2004								-15.4%	-15.7%	-15.9%
2005							-4.3%	-4.1%	-4.1%	-4.7%
2006						11.0%	10.2%	9.6%	8.4%	7.5%
2007					14.2%	14.4%	14.7%	13.8%	13.4%	12.6%
2008				13.7%	14.7%	13.7%	12.5%	11.9%	11.1%	11.1%
2009			13.6%	14.3%	13.7%	13.2%	12.0%	10.9%	10.6%	10.7%
2010		4.1%	4.9%	4.2%	2.8%	1.5%	1.1%	0.6%	0.7%	0.3%
2011	2.4%	3.1%	0.5%	-1.1%	-1.7%	-2.8%	-3.7%	-3.9%	-4.5%	-4.6%
2012	2.6%	-0.7%	-3.2%	-5.5%	-6.5%	-6.6%	-6.5%	-6.6%	-6.3%	-5.9%
2013	1.9%	-0.7%	-3.6%	-3.9%	-5.4%	-6.2%	-6.9%	-7.0%	-7.5%	-7.3%
2014	-2.4%	-5.2%	-4.0%	-4.5%	-4.9%	-4.7%	-4.5%	-4.1%	-3.5%	
2015	2.1%	1.5%	0.4%	-0.7%	-1.5%	-2.0%	-2.4%	-2.8%		
2016	1.9%	0.7%	-1.2%	-3.3%	-2.9%	-2.9%	-2.3%			
2017	-0.3%	-2.5%	-3.1%	-2.2%	-2.5%	-1.7%				
2018	3.8%	4.5%	4.4%	4.9%	5.3%					
2019	0.3%	1.0%	2.0%	3.0%						
2020	13.6%	13.0%	16.0%							
2021	-3.3%	-3.4%								
2022	0.7%									

Annual Trend*										
All-Year	1.9%	0.7%	0.1%	-0.4%	0.1%	0.9%	1.6%	1.7%	1.7%	1.7%
R ²	0.843	0.270	0.005	0.028	0.001	0.056	0.169	0.205	0.228	0.256
5-Year	3.1%	4.2%	4.3%	0.7%	-0.9%	-2.8%	-3.9%	-5.2%	-5.7%	-4.6%
R ²	0.614	0.807	0.657	0.126	0.256	0.966	0.937	0.968	0.988	0.906

*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 December 31, 2022

Accident	Evaluated as of (in months):									
Year	12	24	36	48	60	72	84	96	108	120
1997										34,661
1998									33,205	33,695
1999								28,917	30,342	32,445
2000							24,321	25,255	25,954	27,103
2001						19,685	21,088	22,492	23,982	24,975
2002					16,336	17,586	18,584	19,461	21,051	22,828
2003				15,159	16,698	18,592	21,018	23,703	26,682	29,730
2004			13,062	14,158	15,511	17,891	19,932	23,275	25,183	29,193
2005		9,756	11,163	12,560	14,801	17,666	20,635	23,410	25,547	27,311
2006	7,271	10,422	12,572	14,647	17,688	20,210	22,066	24,699	26,491	27,397
2007	7,307	11,113	13,804	15,990	17,882	19,717	23,642	26,271	27,917	30,969
2008	7,549	11,559	14,508	16,509	18,031	20,570	22,937	25,584	29,573	32,578
2009	7,672	12,209	14,441	16,463	18,639	20,855	22,402	25,561	28,696	31,504
2010	7,760	11,853	14,319	16,125	17,732	19,664	21,840	24,454	27,223	31,315
2011	8,312	12,609	14,672	16,999	18,592	20,571	22,815	25,446	28,454	32,065
2012	8,188	12,444	14,592	15,929	18,157	20,642	24,011	27,847	32,521	35,434
2013	8,470	12,337	14,013	15,474	17,267	19,546	23,238	26,409	28,254	30,713
2014	8,337	12,517	14,748	16,899	19,852	22,088	24,959	28,010	29,708	
2015	8,686	13,446	16,147	18,835	21,475	24,271	26,430	28,633		
2016	8,918	13,797	16,645	19,482	22,244	24,700	26,919			
2017	9,333	14,947	18,703	21,543	23,864	26,959				
2018	9,931	15,842	19,383	21,555	24,683					
2019	10,359	16,092	18,913	22,060						
2020	10,933	15,736	18,921							
2021	10,043	15,955								
2022	10,340									

Accident	Annual Change									
Year	12	24	36	48	60	72	84	96	108	120
1998										-2.8%
1999									-8.6%	-3.7%
2000								-12.7%	-14.5%	-16.5%
2001							-13.3%	-10.9%	-7.6%	-7.9%
2002						-10.7%	-11.9%	-13.5%	-12.2%	-8.6%
2003					2.2%	5.7%	13.1%	21.8%	26.8%	30.2%
2004				-6.6%	-7.1%	-3.8%	-5.2%	-1.8%	-5.6%	-1.8%
2005			-14.5%	-11.3%	-4.6%	-1.3%	3.5%	0.6%	1.4%	-6.4%
2006		6.8%	12.6%	16.6%	19.5%	14.4%	6.9%	5.5%	3.7%	0.3%
2007	0.5%	6.6%	9.8%	9.2%	1.1%	-2.4%	7.1%	6.4%	5.4%	13.0%
2008	3.3%	4.0%	5.1%	3.2%	0.8%	4.3%	-3.0%	-2.6%	5.9%	5.2%
2009	1.6%	5.6%	-0.5%	-0.3%	3.4%	1.4%	-2.3%	-0.1%	-3.0%	-3.3%
2010	1.2%	-2.9%	-0.8%	-2.1%	-4.9%	-5.7%	-2.5%	-4.3%	-5.1%	-0.6%
2011	7.1%	6.4%	2.5%	5.4%	4.9%	4.6%	4.5%	4.1%	4.5%	2.4%
2012	-1.5%	-1.3%	-0.5%	-6.3%	-2.3%	0.3%	5.2%	9.4%	14.3%	10.5%
2013	3.4%	-0.9%	-4.0%	-2.9%	-4.9%	-5.3%	-3.2%	-5.2%	-13.1%	-13.3%
2014	-1.6%	1.5%	5.2%	9.2%	15.0%	13.0%	7.4%	6.1%	5.1%	
2015	4.2%	7.4%	9.5%	11.5%	8.2%	9.9%	5.9%	2.2%		
2016	2.7%	2.6%	3.1%	3.4%	3.6%	1.8%	1.9%			
2017	4.7%	8.3%	12.4%	10.6%	7.3%	9.1%				
2018	6.4%	6.0%	3.6%	0.1%	3.4%					
2019	4.3%	1.6%	-2.4%	2.3%						
2020	5.5%	-2.2%	0.0%							
2021	-8.1%	1.4%								
2022	3.0%									

Annual Trend*										
All-Year	2.6%	3.0%	2.9%	2.8%	2.5%	2.0%	1.4%	1.0%	0.6%	0.5%
R ²	0.941	0.941	0.852	0.787	0.781	0.706	0.515	0.255	0.076	0.046
5-Year	0.5%	1.2%	2.7%	4.3%	5.6%	7.8%	3.6%	2.4%	1.7%	0.7%
R ²	0.044	0.455	0.495	0.877	0.982	0.949	0.824	0.626	0.151	0.042

*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 December 31, 2022

Accident Year	Evaluated as of (in months):									
	12	24	36	48	60	72	84	96	108	120
1997										61,358
1998									58,730	75,451
1999								46,909	61,932	77,043
2000							36,633	47,768	56,855	65,067
2001						27,306	35,040	44,381	56,050	69,726
2002					20,521	26,882	33,897	42,990	52,003	63,265
2003				17,668	21,646	29,221	37,196	46,738	58,778	69,421
2004			14,515	19,020	25,121	31,338	40,296	49,957	58,410	72,769
2005		13,808	17,451	21,216	25,669	34,369	43,050	52,570	63,596	73,017
2006	12,116	15,583	20,276	24,655	30,732	37,902	45,267	56,155	64,957	70,785
2007	12,940	17,004	21,284	26,629	32,773	40,133	50,963	60,304	68,774	76,158
2008	13,775	17,741	22,143	27,639	33,739	42,044	50,655	60,345	70,025	76,697
2009	14,265	18,543	23,293	28,590	34,880	41,929	48,953	58,163	65,241	73,783
2010	14,616	18,850	23,496	28,817	34,295	40,054	46,600	52,748	58,936	67,958
2011	15,637	20,255	24,732	30,386	37,204	42,440	48,755	55,216	64,237	68,752
2012	15,934	20,173	24,048	28,050	33,260	39,601	46,012	55,623	62,944	68,635
2013	15,580	19,673	22,549	27,005	31,792	37,130	44,808	51,834	54,597	61,403
2014	14,976	18,539	21,854	26,293	31,331	37,317	42,946	48,614	53,984	
2015	15,563	19,316	23,880	29,272	35,689	40,811	44,409	49,266		
2016	15,998	20,261	24,934	29,858	35,333	39,743	44,168			
2017	16,886	21,468	26,870	32,003	37,070	43,093				
2018	17,710	22,377	26,198	30,029	35,419					
2019	17,712	22,024	24,802	28,613						
2020	18,072	21,276	25,277							
2021	17,884	22,024								
2022	18,121									

Accident Year	Annual Change									
	12	24	36	48	60	72	84	96	108	120
1998										23.0%
1999									5.5%	2.1%
2000								1.8%	-8.2%	-15.5%
2001							-4.3%	-7.1%	-1.4%	7.2%
2002						-1.6%	-3.3%	-3.1%	-7.2%	-9.3%
2003					5.5%	8.7%	9.7%	8.7%	13.0%	9.7%
2004				7.7%	16.1%	7.2%	8.3%	6.9%	-0.6%	4.8%
2005			20.2%	11.5%	2.2%	9.7%	6.8%	5.2%	8.9%	0.3%
2006		12.9%	16.2%	16.2%	19.7%	10.3%	5.1%	6.8%	2.1%	-3.1%
2007	6.8%	9.1%	5.0%	8.0%	6.6%	5.9%	12.6%	7.4%	5.9%	7.6%
2008	6.5%	4.3%	4.0%	3.8%	2.9%	4.8%	-0.6%	0.1%	1.8%	0.7%
2009	3.6%	4.5%	5.2%	3.4%	3.4%	-0.3%	-3.4%	-3.6%	-6.8%	-3.8%
2010	2.5%	1.7%	0.9%	0.8%	-1.7%	-4.5%	-4.8%	-9.3%	-9.7%	-7.9%
2011	7.0%	7.5%	5.3%	5.4%	8.5%	6.0%	4.6%	4.7%	9.0%	1.2%
2012	1.9%	-0.4%	-2.8%	-7.7%	-10.6%	-6.7%	-5.6%	0.7%	-2.0%	-0.2%
2013	-2.2%	-2.5%	-6.2%	-3.7%	-4.4%	-6.2%	-2.6%	-6.8%	-13.3%	-10.5%
2014	-3.9%	-5.8%	-3.1%	-2.6%	-1.5%	0.5%	-4.2%	-6.2%	-1.1%	
2015	3.9%	4.2%	9.3%	11.3%	13.9%	9.4%	3.4%	1.3%		
2016	2.8%	4.9%	4.4%	2.0%	-1.0%	-2.6%	-0.5%			
2017	5.5%	6.0%	7.8%	7.2%	4.9%	8.4%				
2018	4.9%	4.2%	-2.5%	-6.2%	-4.5%					
2019	0.0%	-1.6%	-5.3%	-4.7%						
2020	2.0%	-3.4%	1.9%							
2021	-1.0%	3.5%								
2022	1.3%									

Annual Trend*										
All-Year	2.3%	2.3%	2.5%	2.6%	2.9%	2.4%	1.6%	0.9%	0.2%	0.0%
R ²	0.901	0.780	0.634	0.612	0.638	0.601	0.398	0.214	0.021	0.001
5-Year	0.6%	0.0%	-0.5%	-0.4%	2.9%	3.7%	-0.9%	-3.6%	-3.3%	-3.5%
R ²	0.659	0.000	0.059	0.023	0.497	0.828	0.332	0.843	0.452	0.739

*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 December 31, 2022

Accident	Evaluated as of (in months):									
Year	12	24	36	48	60	72	84	96	108	120
1997										17,598
1998									19,122	19,493
1999								20,388	20,877	21,249
2000							20,775	21,480	22,032	22,396
2001						21,646	22,736	23,513	24,079	24,493
2002					19,336	20,790	21,758	22,448	22,899	23,318
2003				16,910	19,073	20,468	21,390	22,057	22,657	23,191
2004			10,909	13,469	15,031	16,159	16,954	17,656	18,292	18,846
2005		6,398	9,584	11,799	13,227	14,260	15,098	15,816	16,484	16,965
2006	2,672	6,814	10,351	12,656	14,333	15,607	16,654	17,466	18,071	18,543
2007	2,836	7,324	11,160	13,801	15,678	17,081	18,201	19,012	19,625	20,151
2008	3,106	7,914	12,190	15,319	17,549	19,114	20,229	21,042	21,594	22,086
2009	3,109	7,997	12,535	15,862	18,236	19,854	21,027	21,922	22,590	23,116
2010	3,069	7,965	12,568	15,915	18,136	19,708	20,849	21,625	22,227	22,681
2011	3,117	8,111	12,662	15,817	17,921	19,422	20,481	21,317	21,843	22,200
2012	3,243	8,203	12,618	15,701	17,755	19,252	20,219	20,883	21,357	21,706
2013	3,186	8,128	12,695	15,826	17,782	19,039	19,833	20,379	20,773	21,061
2014	3,150	8,315	13,249	16,478	18,536	19,808	20,568	21,123	21,497	
2015	3,279	8,701	13,709	16,967	18,927	19,976	20,802	21,360		
2016	3,417	8,884	13,716	16,758	18,422	19,517	20,355			
2017	3,474	9,078	13,920	16,713	18,492	19,682				
2018	3,732	9,463	14,109	17,142	19,038					
2019	3,890	9,748	14,702	18,116						
2020	4,263	10,297	15,517							
2021	4,362	10,511								
2022	4,673									

Accident	Annual Change									
Year	12	24	36	48	60	72	84	96	108	120
1998										10.8%
1999									9.2%	9.0%
2000								5.4%	5.5%	5.4%
2001							9.4%	9.5%	9.3%	9.4%
2002						-4.0%	-4.3%	-4.5%	-4.9%	-4.8%
2003					-1.4%	-1.5%	-1.7%	-1.7%	-1.1%	-0.5%
2004				-20.4%	-21.2%	-21.1%	-20.7%	-20.0%	-19.3%	-18.7%
2005			-12.2%	-12.4%	-12.0%	-11.8%	-10.9%	-10.4%	-9.9%	-10.0%
2006		6.5%	8.0%	7.3%	8.4%	9.4%	10.3%	10.4%	9.6%	9.3%
2007	6.1%	7.5%	7.8%	9.0%	9.4%	9.4%	9.3%	8.9%	8.6%	8.7%
2008	9.5%	8.1%	9.2%	11.0%	11.9%	11.9%	11.1%	10.7%	10.0%	9.6%
2009	0.1%	1.0%	2.8%	3.5%	3.9%	3.9%	3.9%	4.2%	4.6%	4.7%
2010	-1.3%	-0.4%	0.3%	0.3%	-0.5%	-0.7%	-0.8%	-1.4%	-1.6%	-1.9%
2011	1.6%	1.8%	0.8%	-0.6%	-1.2%	-1.5%	-1.8%	-1.4%	-1.7%	-2.1%
2012	4.0%	1.1%	-0.3%	-0.7%	-0.9%	-0.9%	-1.3%	-2.0%	-2.2%	-2.2%
2013	-1.7%	-0.9%	0.6%	0.8%	0.2%	-1.1%	-1.9%	-2.4%	-2.7%	-3.0%
2014	-1.1%	2.3%	4.4%	4.1%	4.2%	4.0%	3.7%	3.7%	3.5%	
2015	4.1%	4.7%	3.5%	3.0%	2.1%	0.8%	1.1%	1.1%		
2016	4.2%	2.1%	0.1%	-1.2%	-2.7%	-2.3%	-2.1%			
2017	1.7%	2.2%	1.5%	-0.3%	0.4%	0.8%				
2018	7.4%	4.3%	1.4%	2.6%	3.0%					
2019	4.2%	3.0%	4.2%	5.7%						
2020	9.6%	5.6%	5.5%							
2021	2.3%	2.1%								
2022	7.1%									

Annual Trend*										
All-Year	2.9%	2.6%	2.4%	1.7%	1.0%	0.4%	0.2%	0.1%	0.1%	0.4%
R ²	0.889	0.935	0.884	0.516	0.208	0.038	0.007	0.002	0.006	0.045
5-Year	5.8%	3.8%	3.1%	1.5%	0.3%	0.5%	0.6%	0.2%	-1.2%	-2.3%
R ²	0.976	0.986	0.914	0.548	0.102	0.197	0.287	0.016	0.533	0.992

*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 December 31, 2022

Accident Year	Evaluated as of (in months):									
	12	24	36	48	60	72	84	96	108	120
2004										21,318
2005									21,103	21,986
2006								22,403	23,412	24,259
2007							23,766	25,211	26,299	27,159
2008						24,428	26,286	27,689	28,689	29,507
2009					23,507	26,043	27,861	29,187	30,171	30,945
2010				20,321	23,540	25,892	27,667	28,857	29,760	30,477
2011			15,075	19,066	21,965	24,194	25,678	26,812	27,577	28,095
2012		9,654	14,377	18,061	20,709	22,556	23,875	24,799	25,403	25,906
2013	4,050	9,176	13,744	17,121	19,404	20,956	21,981	22,624	23,142	23,528
2014	3,808	8,994	13,472	16,666	18,791	20,278	21,204	21,940	22,443	
2015	3,886	9,116	13,428	16,605	18,550	19,752	20,675	21,337		
2016	4,072	9,270	13,360	16,174	17,869	19,090	20,085			
2017	4,261	9,479	13,535	16,117	17,908	19,275				
2018	4,445	9,893	13,951	16,909	18,857					
2019	4,367	9,549	13,957	17,269						
2020	4,338	10,019	14,810							
2021	4,303	9,971								
2022	4,307									

Accident Year	Annual Change									
	12	24	36	48	60	72	84	96	108	120
2005										3.1%
2006									10.9%	10.3%
2007								12.5%	12.3%	12.0%
2008							10.6%	9.8%	9.1%	8.6%
2009						6.6%	6.0%	5.4%	5.2%	4.9%
2010**					0.1%	-0.6%	-0.7%	-1.1%	-1.4%	-1.5%
2011**				-6.2%	-6.7%	-6.6%	-7.2%	-7.1%	-7.3%	-7.8%
2012			-4.6%	-5.3%	-5.7%	-6.8%	-7.0%	-7.5%	-7.9%	-7.8%
2013		-5.0%	-4.4%	-5.2%	-6.3%	-7.1%	-7.9%	-8.8%	-8.9%	-9.2%
2014	-6.0%	-2.0%	-2.0%	-2.7%	-3.2%	-3.2%	-3.5%	-3.0%	-3.0%	
2015	2.0%	1.3%	-0.3%	-0.4%	-1.3%	-2.6%	-2.5%	-2.7%		
2016	4.8%	1.7%	-0.5%	-2.6%	-3.7%	-3.4%	-2.9%			
2017	4.6%	2.3%	1.3%	-0.4%	0.2%	1.0%				
2018	4.3%	4.4%	3.1%	4.9%	5.3%					
2019	-1.8%	-3.5%	0.0%	2.1%						
2020	-0.6%	4.9%	6.1%							
2021	-0.8%	-0.5%								
2022	0.1%									

Annual Trend*										
All-Year	1.3%	0.9%	-0.2%	-1.8%	-3.2%	-3.7%	-3.2%	-1.8%	0.1%	1.9%
R ²	0.596	0.483	0.015	0.561	0.836	0.889	0.654	0.217	0.001	0.188
5-Year	-0.8%	1.1%	2.4%	1.2%	-0.3%	-2.3%	-4.0%	-5.6%	-7.1%	-6.9%
R ²	0.859	0.491	0.886	0.437	0.030	0.892	0.929	0.940	0.982	0.958

*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 December 31, 2022

Accident Year	Evaluated as of (in months):									
	12	24	36	48	60	72	84	96	108	120
2001										8,414
2002									8,572	8,839
2003								7,959	8,277	8,586
2004							6,225	6,564	6,900	7,206
2005						5,542	5,939	6,298	6,674	6,931
2006					5,609	6,152	6,606	7,026	7,320	7,567
2007				5,635	6,414	7,068	7,647	8,078	8,402	8,659
2008			5,201	6,401	7,388	8,174	8,752	9,189	9,506	9,760
2009		4,076	5,792	7,263	8,445	9,304	9,913	10,359	10,687	10,936
2010	1,986	4,201	6,099	7,703	8,847	9,669	10,295	10,715	11,028	11,202
2011	1,824	4,090	5,997	7,469	8,528	9,340	9,884	10,299	10,511	10,699
2012	1,846	4,046	5,834	7,211	8,201	8,891	9,377	9,665	9,885	10,074
2013	1,865	3,972	5,726	7,026	7,906	8,490	8,839	9,084	9,282	9,431
2014	1,820	3,900	5,617	6,834	7,631	8,158	8,502	8,777	8,965	
2015	1,839	3,956	5,607	6,791	7,498	7,952	8,297	8,540		
2016	1,926	4,046	5,619	6,666	7,303	7,764	8,137			
2017	1,957	4,000	5,483	6,428	7,081	7,574				
2018	2,041	4,186	5,715	6,818	7,527					
2019	2,016	4,102	5,790	7,033						
2020	2,190	4,734	6,764							
2021	2,156	4,612								
2022	2,154									

Accident Year	Annual Change									
	12	24	36	48	60	72	84	96	108	120
2002										5.0%
2003									-3.4%	-2.9%
2004								-17.5%	-16.6%	-16.1%
2005							-4.6%	-4.0%	-3.3%	-3.8%
2006						11.0%	11.2%	11.6%	9.7%	9.2%
2007					14.4%	14.9%	15.8%	15.0%	14.8%	14.4%
2008				13.6%	15.2%	15.6%	14.4%	13.8%	13.1%	12.7%
2009			11.4%	13.5%	14.3%	13.8%	13.3%	12.7%	12.4%	12.1%
2010		3.1%	5.3%	6.1%	4.8%	3.9%	3.9%	3.4%	3.2%	2.4%
2011	-8.1%	-2.6%	-1.7%	-3.0%	-3.6%	-3.4%	-4.0%	-3.9%	-4.7%	-4.5%
2012	1.2%	-1.1%	-2.7%	-3.5%	-3.8%	-4.8%	-5.1%	-6.2%	-6.0%	-5.8%
2013	1.1%	-1.8%	-1.9%	-2.6%	-3.6%	-4.5%	-5.7%	-6.0%	-6.1%	-6.4%
2014	-2.4%	-1.8%	-1.9%	-2.7%	-3.5%	-3.9%	-3.8%	-3.4%	-3.4%	
2015	1.1%	1.4%	-0.2%	-0.6%	-1.7%	-2.5%	-2.4%	-2.7%		
2016	4.7%	2.3%	0.2%	-1.8%	-2.6%	-2.4%	-1.9%			
2017	1.6%	-1.1%	-2.4%	-3.6%	-3.0%	-2.4%				
2018	4.3%	4.6%	4.2%	6.1%	6.3%					
2019	-1.2%	-2.0%	1.3%	3.2%						
2020	8.6%	15.4%	16.8%							
2021	-1.6%	-2.6%								
2022	-0.1%									

Annual Trend*										
All-Year	1.4%	0.8%	0.5%	0.3%	0.8%	1.8%	2.7%	2.7%	2.6%	2.6%
R ²	0.654	0.310	0.109	0.017	0.067	0.180	0.338	0.375	0.381	0.415
5-Year	1.8%	4.2%	4.3%	0.9%	-0.8%	-2.7%	-3.4%	-4.6%	-5.2%	-3.9%
R ²	0.560	0.747	0.657	0.195	0.203	0.988	0.949	0.967	0.992	0.838

*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 December 31, 2022

Accident Year	Evaluated as of (in months):									
	12	24	36	48	60	72	84	96	108	120
1997										15,643
1998									16,867	17,377
1999								17,831	18,517	19,048
2000						17,852	18,586	19,411	20,029	20,029
2001					17,550	18,857	19,909	20,703	21,290	21,290
2002					15,258	16,973	18,328	19,291	19,929	20,419
2003				12,807	15,113	16,894	18,012	18,786	19,431	20,053
2004			7,063	9,914	11,933	13,222	14,111	14,816	15,618	16,488
2005		2,980	5,712	8,395	10,276	11,432	12,323	13,180	14,225	14,916
2006	1,425	3,290	6,285	9,083	11,004	12,428	13,647	14,894	15,777	16,535
2007	1,393	3,510	6,773	9,647	11,758	13,480	15,068	16,251	17,195	18,063
2008	1,510	3,834	7,484	10,676	13,227	15,526	17,003	18,259	19,239	19,976
2009	1,591	4,088	7,852	11,258	14,274	16,389	18,101	19,443	20,404	21,212
2010	1,541	4,150	8,065	11,819	14,658	16,704	18,408	19,630	20,489	21,172
2011	1,656	4,478	8,611	12,229	14,928	16,890	18,413	19,545	20,376	20,933
2012	1,832	5,035	9,143	12,590	15,150	17,051	18,343	19,357	20,035	20,523
2013	2,112	5,357	9,540	12,975	15,437	17,104	18,224	19,046	19,587	19,992
2014	2,128	5,627	10,174	13,775	16,337	17,931	19,003	19,770	20,346	
2015	2,340	6,177	10,888	14,496	16,893	18,273	19,267	20,019		
2016	2,493	6,545	11,038	14,481	16,454	17,824	18,803			
2017	2,591	6,648	11,144	14,345	16,461	17,955				
2018	2,875	7,039	11,390	14,634	16,918					
2019	3,160	7,059	11,449	15,530						
2020	3,295	7,663	12,661							
2021	3,158	7,454								
2022	3,453									

Accident Year	Annual Change									
	12	24	36	48	60	72	84	96	108	120
1998										11.1%
1999									9.8%	9.6%
2000								4.2%	4.8%	5.2%
2001							5.6%	7.1%	6.7%	6.3%
2002						-3.3%	-2.8%	-3.1%	-3.7%	-4.1%
2003					-1.0%	-0.5%	-1.7%	-2.6%	-2.5%	-1.8%
2004				-22.6%	-21.0%	-21.7%	-21.7%	-21.1%	-19.6%	-17.8%
2005			-19.1%	-15.3%	-13.9%	-13.5%	-12.7%	-11.0%	-8.9%	-9.5%
2006		10.4%	10.0%	8.2%	7.1%	8.7%	10.7%	13.0%	10.9%	10.9%
2007	-2.3%	6.7%	7.8%	6.2%	6.8%	8.5%	10.4%	9.1%	9.0%	9.2%
2008	8.4%	9.3%	10.5%	10.7%	12.5%	15.2%	12.8%	12.4%	11.9%	10.6%
2009	5.3%	6.6%	4.9%	5.5%	7.9%	5.6%	6.5%	6.5%	6.1%	6.2%
2010	-3.1%	1.5%	2.7%	5.0%	2.7%	1.9%	1.7%	1.0%	0.4%	-0.2%
2011	7.5%	7.9%	6.8%	3.5%	1.8%	1.1%	0.0%	-0.4%	-0.6%	-1.1%
2012	10.6%	12.4%	6.2%	3.0%	1.5%	1.0%	-0.4%	-1.0%	-1.7%	-2.0%
2013	15.3%	6.4%	4.3%	3.1%	1.9%	0.3%	-0.6%	-1.6%	-2.2%	-2.6%
2014	0.7%	5.1%	6.6%	6.2%	5.8%	4.8%	4.3%	3.8%	3.9%	
2015	10.0%	9.8%	7.0%	5.2%	3.4%	1.9%	1.4%	1.3%		
2016	6.5%	6.0%	1.4%	-0.1%	-2.6%	-2.5%	-2.4%			
2017	3.9%	1.6%	1.0%	-0.9%	0.0%	0.7%				
2018	11.0%	5.9%	2.2%	2.0%	2.8%					
2019	9.9%	0.3%	0.5%	6.1%						
2020	4.3%	8.6%	10.6%							
2021	-4.2%	-2.7%								
2022	9.4%									

Annual Trend*										
All-Year	6.4%	6.2%	4.7%	3.1%	2.1%	1.4%	1.0%	0.8%	0.7%	0.9%
R ²	0.977	0.978	0.940	0.706	0.463	0.235	0.128	0.094	0.096	0.155
5-Year	3.7%	3.2%	3.1%	1.5%	0.4%	0.9%	1.1%	0.7%	-0.5%	-1.5%
R ²	0.730	0.805	0.756	0.542	0.182	0.345	0.500	0.324	0.216	0.905

*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 December 31, 2022

Accident Year	Evaluated as of (in months):									
	12	24	36	48	60	72	84	96	108	120
2004										17,217
2005									16,655	17,965
2006								17,479	18,871	20,192
2007							18,080	19,994	21,648	23,144
2008						18,576	20,756	22,694	24,315	25,504
2009					17,215	20,202	22,704	24,762	26,154	27,615
2010				14,243	17,902	20,769	23,412	25,265	26,628	27,695
2011			9,674	13,864	17,235	20,202	22,398	24,047	25,202	25,953
2012		5,612	9,966	13,764	17,019	19,368	21,060	22,348	23,327	23,859
2013	2,398	5,721	9,970	13,584	16,474	18,509	19,882	20,820	21,514	22,055
2014	2,376	5,794	10,040	13,642	16,347	18,132	19,282	20,114	20,838	
2015	2,503	6,243	10,431	13,856	16,234	17,713	18,709	19,571		
2016	2,709	6,471	10,501	13,518	15,526	16,817	17,992			
2017	2,835	6,662	10,654	13,478	15,473	16,794				
2018	2,982	6,974	11,109	14,019	16,138					
2019	3,426	6,735	10,816	14,138						
2020	2,898	6,944	11,358							
2021	2,857	6,382								
2022	2,880									

Accident Year	Annual Change									
	12	24	36	48	60	72	84	96	108	120
2005										4.3%
2006									13.3%	12.4%
2007								14.4%	14.7%	14.6%
2008							14.8%	13.5%	12.3%	10.2%
2009						8.8%	9.4%	9.1%	7.6%	8.3%
2010					4.0%	2.8%	3.1%	2.0%	1.8%	0.3%
2011				-2.7%	-3.7%	-2.7%	-4.3%	-4.8%	-5.4%	-6.3%
2012**			3.0%	-0.7%	-1.3%	-4.1%	-6.0%	-7.1%	-7.4%	-8.1%
2013**		2.0%	0.0%	-1.3%	-3.2%	-4.4%	-5.6%	-6.8%	-7.8%	-7.6%
2014	-0.9%	1.3%	0.7%	0.4%	-0.8%	-2.0%	-3.0%	-3.4%	-3.1%	
2015	5.3%	7.7%	3.9%	1.6%	-0.7%	-2.3%	-3.0%	-2.7%		
2016	8.2%	3.7%	0.7%	-2.4%	-4.4%	-5.1%	-3.8%			
2017	4.6%	2.9%	1.5%	-0.3%	-0.3%	-0.1%				
2018	5.2%	4.7%	4.3%	4.0%	4.3%					
2019	14.9%	-3.4%	-2.6%	0.8%						
2020	-15.4%	3.1%	5.0%							
2021	-1.4%	-8.1%								
2022	0.8%									

Annual Trend*										
All-Year	2.7%	2.2%	1.7%	-0.1%	-1.4%	-2.0%	-1.3%	0.2%	2.1%	3.8%
R ²	0.536	0.691	0.939	0.008	0.786	0.669	0.169	0.002	0.178	0.436
5-Year	-2.5%	-0.9%	1.7%	0.8%	-0.7%	-2.7%	-3.7%	-5.0%	-6.3%	-5.8%
R ²	0.276	0.157	0.737	0.321	0.201	0.942	0.984	0.956	0.985	0.925

*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 December 31, 2022

Accident	Evaluated as of (in months):									
Year	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
1997										4,264
1998									5,822	6,845
1999								6,933	6,715	6,472
2000							6,716	6,909	6,784	5,506
2001						7,366	6,866	6,282	5,829	5,302
2002					7,745	6,950	6,190	5,800	4,805	5,425
2003				8,426	7,389	6,661	5,855	5,570	6,168	6,892
2004			7,266	6,590	5,770	5,768	5,369	5,883	6,667	7,163
2005		5,483	6,331	6,093	5,636	5,545	5,839	6,182	7,230	6,910
2006	2,672	5,792	7,108	6,522	6,586	6,751	7,075	6,958	6,942	6,814
2007	2,836	6,330	7,736	7,358	7,216	7,209	7,306	7,299	7,117	7,799
2008	3,106	6,848	8,398	8,378	8,127	7,644	7,501	7,306	6,711	7,792
2009	3,109	6,941	8,644	8,507	8,271	7,901	7,653	7,935	8,160	8,404
2010	3,069	6,982	8,849	8,694	8,261	8,156	8,250	7,944	8,309	8,802
2011	3,117	7,185	8,834	8,558	8,139	8,279	8,310	9,318	8,511	7,721
2012	3,243	7,183	8,727	8,577	8,379	8,929	8,421	8,568	8,482	8,515
2013	3,186	7,103	8,993	8,970	8,538	8,328	8,005	8,101	8,141	7,786
2014	3,150	7,316	9,894	9,667	9,558	9,336	8,217	8,507	7,949	
2015	3,279	7,726	10,313	10,369	10,187	8,800	9,607	8,927		
2016	3,417	7,940	10,561	10,602	9,631	9,341	10,036			
2017	3,474	8,295	11,193	10,554	10,306	10,194				
2018	3,732	8,603	10,809	10,722	10,243					
2019	3,890	8,804	10,998	11,183						
2020	4,263	9,026	11,369							
2021	4,362	9,344								
2022	4,673									

Accident	Annual Change									
Year	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
1998										60.5%
1999									15.3%	-5.4%
2000								-0.4%	1.0%	-14.9%
2001							2.2%	-9.1%	-14.1%	-3.7%
2002						-5.6%	-9.8%	-7.7%	-17.6%	2.3%
2003					-4.6%	-4.2%	-5.4%	-4.0%	28.4%	27.1%
2004				-21.8%	-21.9%	-13.4%	-8.3%	5.6%	8.1%	3.9%
2005			-12.9%	-7.5%	-2.3%	-3.9%	8.7%	5.1%	8.4%	-3.5%
2006		5.6%	12.3%	7.0%	16.9%	21.7%	21.2%	12.6%	-4.0%	-1.4%
2007	6.1%	9.3%	8.8%	12.8%	9.6%	6.8%	3.3%	4.9%	2.5%	14.5%
2008	9.5%	8.2%	8.6%	13.9%	12.6%	6.0%	2.7%	0.1%	-5.7%	-0.1%
2009	0.1%	1.4%	2.9%	1.5%	1.8%	3.4%	2.0%	8.6%	21.6%	7.9%
2010	-1.3%	0.6%	2.4%	2.2%	-0.1%	3.2%	7.8%	0.1%	1.8%	4.7%
2011	1.6%	2.9%	-0.2%	-1.6%	-1.5%	1.5%	0.7%	17.3%	2.4%	-12.3%
2012	4.0%	0.0%	-1.2%	0.2%	3.0%	7.8%	1.3%	-8.1%	-0.3%	10.3%
2013	-1.7%	-1.1%	3.1%	4.6%	1.9%	-6.7%	-4.9%	-5.4%	-4.0%	-8.6%
2014	-1.1%	3.0%	10.0%	7.8%	11.9%	12.1%	2.7%	5.0%	-2.4%	
2015	4.1%	5.6%	4.2%	7.3%	6.6%	-5.7%	16.9%	4.9%		
2016	4.2%	2.8%	2.4%	2.3%	-5.5%	6.2%	4.5%			
2017	1.7%	4.5%	6.0%	-0.5%	7.0%	9.1%				
2018	7.4%	3.7%	-3.4%	1.6%	-0.6%					
2019	4.2%	2.3%	1.8%	4.3%						
2020	9.6%	2.5%	3.4%							
2021	2.3%	3.5%								
2022	7.1%									

Annual Trend*										
All-Year	2.9%	2.9%	3.4%	3.3%	3.1%	2.9%	3.0%	2.6%	2.5%	3.2%
R ²	0.889	0.946	0.921	0.795	0.724	0.720	0.734	0.665	0.625	0.662
5-Year	5.8%	2.9%	1.3%	1.6%	1.5%	4.1%	5.5%	-0.9%	-1.3%	-1.8%
R ²	0.976	0.993	0.505	0.824	0.428	0.718	0.702	0.077	0.536	0.261

*Trend is based on an exponential distribution.

Source: WCIRB quarterly calls for experience

Ratio of Incremental Paid Medical to Indemnity Claims Open During the Period**
As of December 31, 2022

Accident	Evaluated as of (in months):									
Year	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
2004										12,802
2005									13,875	12,652
2006								12,375	11,515	12,176
2007							12,702	12,945	12,614	12,710
2008						12,164	12,445	12,567	11,995	12,944
2009					12,157	12,298	11,829	11,730	11,996	12,372
2010				11,708	11,917	12,165	12,770	12,149	12,491	13,789
2011			10,036	10,798	11,164	12,241	11,612	12,629	12,292	11,212
2012		8,173	9,391	10,230	10,756	10,999	11,457	11,839	10,798	12,167
2013	4,050	7,556	9,045	9,676	9,942	10,260	10,271	9,529	10,643	10,413
2014	3,808	7,493	9,052	9,574	9,859	10,865	10,004	11,272	10,668	
2015	3,886	7,628	8,966	10,112	10,103	10,017	10,730	10,620		
2016	4,072	7,759	9,037	9,824	9,794	10,400	11,921			
2017	4,261	7,971	9,471	9,770	10,370	11,687				
2018	4,445	8,400	9,524	10,460	10,519					
2019	4,367	8,014	9,835	10,844						
2020	4,338	8,575	10,465							
2021	4,303	8,683								
2022	4,307									

Accident	Annual Change									
Year	0-12	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
2005										-1.2%
2006									-17.0%	-3.8%
2007								4.6%	9.5%	4.4%
2008							-2.0%	-2.9%	-4.9%	1.8%
2009						1.1%	-5.0%	-6.7%	0.0%	-4.4%
2010					-2.0%	-1.1%	8.0%	3.6%	4.1%	11.5%
2011				-7.8%	-6.3%	0.6%	-9.1%	4.0%	-1.6%	-18.7%
2012**			-6.4%	-5.3%	-3.7%	-10.2%	-1.3%	-6.3%	-12.2%	8.5%
2013**		-7.5%	-3.7%	-5.4%	-7.6%	-6.7%	-10.3%	-19.5%	-1.4%	-14.4%
2014	-6.0%	-0.8%	0.1%	-1.0%	-0.8%	5.9%	-2.6%	18.3%	0.2%	
2015	2.0%	1.8%	-1.0%	5.6%	2.5%	-7.8%	7.3%	-5.8%		
2016	4.8%	1.7%	0.8%	-2.8%	-3.1%	3.8%	11.1%			
2017	4.6%	2.7%	4.8%	-0.6%	5.9%	12.4%				
2018	4.3%	5.4%	0.6%	7.1%	1.4%					
2019	-1.8%	-4.6%	3.3%	3.7%						
2020	-0.6%	7.0%	6.4%							
2021	-0.8%	1.3%								
2022	0.1%									

Annual Trend*										
All-Year	1.3%	1.3%	0.7%	-0.6%	-1.9%	-1.8%	-1.9%	-2.2%	-2.1%	-1.4%
R ²	0.596	0.523	0.152	0.091	0.551	0.445	0.444	0.516	0.595	0.299
5-Year	-0.8%	1.9%	3.4%	2.0%	1.6%	2.2%	1.2%	-3.9%	-4.5%	-4.6%
R ²	0.859	0.606	0.932	0.531	0.629	0.319	0.070	0.339	0.812	0.490

*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 December 31, 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	1,473
6/3	2,690	2,572	2,885	2,869	3,088	3,196	2,993	2,923	2,923	3,100	2,844
9/6	2,930	2,768	2,765	2,920	3,019	3,305	2,990	2,661	2,664	2,912	3,003
12/9	2,700	2,672	2,638	2,875	3,064	3,126	3,203	2,797	2,883	2,952	3,010
12/0	5,414	5,294	5,382	5,662	5,984	6,173	5,977	5,201	5,406	5,686	5,727
15/12	2,942	2,752	2,811	2,817	3,090	3,145	3,200	3,133	3,132	2,929	3,078
18/15	2,843	2,535	2,542	2,705	2,781	2,874	2,875	2,693	2,694	3,021	3,085
21/18	2,626	2,537	2,525	2,555	2,544	2,705	2,812	2,639	2,639	2,944	3,141
24/21	2,658	2,473	2,449	2,567	2,638	2,656	2,986	2,741	2,731	2,976	3,010
24/12	8,930	8,335	8,302	8,473	8,654	8,824	9,212	8,842	8,843	9,179	9,531
27/24	2,775	2,620	2,526	2,548	2,669	2,614	2,849	2,878	2,877	2,787	2,914
30/27	2,924	2,777	2,762	2,814	2,816	2,876	2,887	2,704	2,703	3,035	3,202
33/30	2,970	2,933	2,742	2,763	2,723	2,919	2,983	3,026	3,026	3,018	3,318
36/33	3,093	2,883	2,851	2,874	2,861	2,854	3,083	3,103	3,087	3,196	3,264
36/24	10,198	9,635	9,277	9,299	9,211	9,227	9,650	9,741	9,740	10,090	10,719
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	3,140	3,193
45/42	3,387	3,477	3,117	3,011	2,817	3,055	3,093	3,058	3,056	3,232	3,585
48/45	3,579	3,226	3,027	3,236	2,965	3,174	3,299	3,037	3,024	3,385	3,284
48/36	11,867	11,148	10,535	10,060	9,842	10,261	10,022	9,941	9,939	10,741	11,093

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%	-28.1%	0.5%
6/3	1.1%	-4.4%	12.2%	-0.5%	7.7%	3.5%	-6.3%	-2.3%	-2.3%	6.0%	-8.3%
9/6	4.5%	-5.6%	-0.1%	5.6%	3.4%	9.5%	-9.5%	-11.0%	-10.9%	9.3%	3.1%
12/9	-6.9%	-1.0%	-1.3%	9.0%	6.6%	2.0%	2.5%	-12.7%	-10.0%	2.4%	2.0%
12/0	-1.0%	-2.2%	1.7%	5.2%	5.7%	3.2%	-3.2%	-13.0%	-9.6%	5.2%	0.7%
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%	12.2%	2.1%
21/18	-3.2%	-3.4%	-0.5%	1.2%	-0.4%	6.3%	4.0%	-6.2%	-6.2%	11.6%	6.7%
24/21	-4.5%	-6.9%	-1.0%	4.8%	2.8%	0.7%	12.4%	-8.2%	-8.5%	9.0%	1.1%
24/12	-3.5%	-6.7%	-0.4%	2.1%	2.1%	2.0%	4.4%	-4.0%	-4.0%	3.8%	3.8%
27/24	3.2%	-5.6%	-3.6%	0.9%	4.8%	-2.1%	9.0%	1.0%	1.0%	-3.1%	4.6%
30/27	-0.8%	-5.0%	-0.5%	1.9%	0.1%	2.1%	0.4%	-6.3%	-6.4%	12.3%	5.5%
33/30	-2.3%	-1.2%	-6.5%	0.8%	-1.4%	7.2%	2.2%	1.4%	1.4%	-0.3%	9.9%
36/33	-8.2%	-6.8%	-1.1%	0.8%	-0.5%	-0.2%	8.0%	0.7%	0.1%	3.5%	2.1%
36/24	-2.9%	-5.5%	-3.7%	0.2%	-1.0%	0.2%	4.6%	0.9%	0.9%	3.6%	6.2%
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%	15.7%	1.7%
45/42	4.4%	2.7%	-10.4%	-3.4%	-6.4%	8.5%	1.2%	-1.1%	-1.2%	5.7%	10.9%
48/45	4.9%	-9.9%	-6.2%	6.9%	-8.4%	7.0%	3.9%	-7.9%	-8.3%	11.9%	-3.0%
48/36	5.7%	-6.1%	-5.5%	-4.5%	-2.2%	4.3%	-2.3%	-0.8%	-0.8%	8.1%	3.3%

*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.

Estimated Ultimate Severities by Injury Type

Ultimate Indemnity Severity			Indemnity Severity Adjusted to Sept 1, 2022 Benefit Level		Ultimate Medical Severity**				Medical Severity Adjusted to Sept 1, 2022 Benefit Level**		
Accident	Permanent		Permanent		Accident	Permanent	Temporary	Medical	Permanent	Temporary	Medical
Year	Partial	Temporary	Partial	Temporary	Year	Partial	Temporary	Only	Partial	Temporary	Only
2005	34,416	3,867	61,556	5,725	2005	52,295	5,508	863	45,697	4,813	754
2006	37,362	3,901	65,940	5,971	2006	57,338	5,662	893	49,904	4,928	777
2007	39,904	4,192	67,521	6,247	2007	62,329	6,468	975	53,236	5,524	833
2008	42,072	4,752	64,312	6,782	2008	64,264	7,281	1,052	54,669	6,194	895
2009	41,968	5,440	63,804	7,709	2009	63,393	8,277	1,172	53,713	7,013	993
2010	40,903	6,216	61,053	8,636	2010	61,520	9,203	1,200	51,971	7,774	1,013
2011	39,294	6,511	57,843	8,920	2011	55,730	8,969	1,153	47,897	7,708	991
2012	38,395	6,971	55,205	9,310	2012	50,953	8,991	1,150	45,760	8,075	1,033
2013	36,461	7,244	50,573	9,609	2013	45,713	8,671	1,185	42,956	8,148	1,113
2014	38,665	7,066	48,971	9,203	2014	44,038	8,229	1,237	43,891	8,202	1,232
2015	38,953	6,984	48,107	8,846	2015	42,695	8,028	1,274	43,379	8,157	1,294
2016	38,651	7,074	47,155	8,829	2016	41,893	7,955	1,326	42,694	8,107	1,351
2017	40,068	7,239	47,639	8,768	2017	43,226	7,965	1,327	44,184	8,141	1,356
2018	42,230	7,516	48,943	8,840	2018	46,304	8,202	1,394	47,379	8,392	1,426
2019	44,469	8,151	50,171	9,303	2019	47,552	8,576	1,407	48,462	8,740	1,434
2020	45,849	8,689	50,150	9,580	2020	48,992	8,640	1,601	49,731	8,770	1,625
2021*	47,944	8,609	50,207	9,055	2021*	53,274	8,471	1,689	53,969	8,582	1,711

Accident	Annual Change		Annual Change		Accident	Annual Change			Annual Change		
Year					Year						
2005	---	---	---	---	2005	---	---	---	---	---	---
2006	8.6%	0.9%	7.1%	4.3%	2006	9.6%	2.8%	3.4%	9.2%	2.4%	3.0%
2007	6.8%	7.5%	2.4%	4.6%	2007	8.7%	14.2%	9.2%	6.7%	12.1%	7.2%
2008	5.4%	13.4%	-4.8%	8.6%	2008	3.1%	12.6%	7.9%	2.7%	12.1%	7.5%
2009	-0.2%	14.5%	-0.8%	13.7%	2009	-1.4%	13.7%	11.4%	-1.7%	13.2%	10.9%
2010	-2.5%	14.3%	-4.3%	12.0%	2010	-3.0%	11.2%	2.3%	-3.2%	10.9%	2.0%
2011	-3.9%	4.7%	-5.3%	3.3%	2011	-9.4%	-2.5%	-3.9%	-7.8%	-0.9%	-2.2%
2012	-2.3%	7.1%	-4.6%	4.4%	2012	-8.6%	0.2%	-0.2%	-4.5%	4.8%	4.3%
2013	-5.0%	3.9%	-8.4%	3.2%	2013	-10.3%	-3.6%	3.0%	-6.1%	0.9%	7.8%
2014	6.0%	-2.5%	-3.2%	-4.2%	2014	-3.7%	-5.1%	4.4%	2.2%	0.7%	10.7%
2015	0.7%	-1.2%	-1.8%	-3.9%	2015	-3.0%	-2.4%	3.0%	-1.2%	-0.5%	5.0%
2016	-0.8%	1.3%	-2.0%	-0.2%	2016	-1.9%	-0.9%	4.1%	-1.6%	-0.6%	4.4%
2017	3.7%	2.3%	1.0%	-0.7%	2017	3.2%	0.1%	0.1%	3.5%	0.4%	0.4%
2018	5.4%	3.8%	2.7%	0.8%	2018	7.1%	3.0%	5.1%	7.2%	3.1%	5.2%
2019	5.3%	8.5%	2.5%	5.2%	2019	2.7%	4.6%	1.0%	2.3%	4.1%	0.6%
2020	3.1%	6.6%	0.0%	3.0%	2020	3.0%	0.7%	13.7%	2.6%	0.3%	13.3%
2021*	4.6%	-0.9%	0.1%	-5.5%	2021*	8.7%	-1.9%	5.5%	8.5%	-2.1%	5.3%

* Accident year 2021 experience is partial in that it only reflects experience from policy year 2020.

** 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 year 2012 and forward exclude the paid cost of medical cost containment programs.

Source: WCIRB unit statistical data

***COVID-19 claims have been excluded

**Changes in the Number of Weeks of
Temporary Disability Benefits on
Open Permanent Disability Claims**

As of 12 Months

<u>Accident Quarter</u>	<u>Average TD Duration</u>	<u>Change</u>
2020 Q2	31.2	-----
2020 Q3	31.5	1.0%
2020 Q4	31.0	-1.8%
2021 Q1	29.7	-4.2%
2021 Q2	27.5	-7.3%
2021 Q3	27.2	-1.1%

As of 18 Months

<u>Accident Quarter</u>	<u>Average TD Duration</u>	<u>Change</u>
2020 Q2	44.1	-----
2020 Q3	43.3	-1.7%
2020 Q4	42.1	-2.7%
2021 Q1	38.9	-7.7%

Source: WCIRB Indemnity Data

Claim Counts and Losses on Claims in Excess of \$250,000 with COVID-19 Excluded

PY/RL	Number of Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	666	1,186	2,089	3,010	3,748	4,311	4,630	4,831
2008	645	1,250	2,081	3,048	3,841	4,341	4,638	4,753
2009	599	1,198	2,077	3,040	3,720	4,152	4,365	4,501
2010	574	1,143	1,919	2,760	3,313	3,665	3,847	3,979
2011	638	1,186	1,881	2,598	3,064	3,394	3,551	3,621
2012	654	1,100	1,696	2,209	2,664	2,900	3,004	3,092
2013	705	1,107	1,651	2,173	2,554	2,779	2,856	2,936
2014	703	1,122	1,753	2,297	2,630	2,822	2,899	
2015	682	1,224	1,761	2,312	2,604	2,766		
2016	831	1,299	1,870	2,265	2,553			
2017	889	1,445	2,053	2,561				
2018	957	1,513	2,109					
2019	974	1,558						
2020	901							

PY/RL	% of Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	0.162%	0.282%	0.495%	0.709%	0.881%	1.012%	1.087%	1.133%
2008	0.183%	0.345%	0.570%	0.832%	1.045%	1.180%	1.259%	1.288%
2009	0.185%	0.361%	0.620%	0.904%	1.103%	1.229%	1.290%	1.329%
2010	0.176%	0.342%	0.569%	0.815%	0.976%	1.078%	1.129%	1.167%
2011	0.195%	0.352%	0.553%	0.760%	0.895%	0.989%	1.034%	1.054%
2012	0.195%	0.318%	0.486%	0.630%	0.758%	0.824%	0.853%	0.877%
2013	0.202%	0.309%	0.458%	0.600%	0.703%	0.764%	0.785%	0.806%
2014	0.194%	0.301%	0.467%	0.609%	0.696%	0.746%	0.766%	
2015	0.181%	0.317%	0.453%	0.593%	0.667%	0.708%		
2016	0.216%	0.330%	0.472%	0.570%	0.641%			
2017	0.221%	0.351%	0.496%	0.617%				
2018	0.237%	0.367%	0.508%					
2019	0.264%	0.413%						
2020	0.281%							

PY/RL	% of Indemnity Incurred on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	10.22%	11.67%	16.30%	20.98%	25.00%	27.60%	29.49%	30.62%
2008	9.44%	11.31%	15.36%	20.41%	24.45%	27.30%	28.92%	30.03%
2009	9.20%	10.53%	15.23%	19.82%	23.66%	26.52%	27.61%	28.66%
2010	9.24%	10.95%	14.07%	18.41%	21.42%	23.12%	24.41%	25.53%
2011	9.57%	10.70%	13.66%	17.41%	19.72%	21.64%	22.99%	23.73%
2012	9.16%	9.81%	12.48%	15.39%	17.89%	19.91%	20.85%	22.05%
2013	7.68%	8.81%	11.33%	14.29%	16.57%	18.13%	18.95%	19.78%
2014	8.63%	9.48%	12.40%	15.50%	17.45%	18.74%	19.47%	
2015	8.67%	9.85%	12.45%	15.34%	16.88%	18.30%		
2016	9.79%	10.88%	14.24%	16.22%	17.94%			
2017	11.81%	12.37%	15.36%	17.51%				
2018	12.12%	12.92%	14.96%					
2019	12.37%	13.32%						
2020	11.86%							

PY/RL	% of Medical Incurred on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	13.39%	15.93%	20.76%	26.23%	30.20%	33.72%	35.87%	37.38%
2008	12.97%	15.38%	19.50%	24.78%	29.18%	32.43%	34.48%	35.48%
2009	12.72%	15.56%	20.10%	25.10%	28.91%	31.84%	32.96%	33.77%
2010	13.10%	15.71%	19.12%	23.36%	26.69%	28.54%	29.85%	31.10%
2011	13.62%	15.51%	18.80%	22.56%	24.93%	26.49%	27.38%	28.00%
2012	14.06%	14.99%	17.70%	20.51%	22.77%	24.45%	25.49%	26.38%
2013	11.84%	12.41%	15.22%	17.55%	19.79%	21.28%	21.97%	22.50%
2014	14.05%	14.51%	17.43%	20.08%	22.01%	23.02%	23.66%	
2015	13.26%	15.66%	18.06%	20.22%	21.74%	22.63%		
2016	17.00%	17.36%	19.56%	21.36%	22.69%			
2017	19.02%	19.38%	21.27%	23.04%				
2018	16.10%	17.31%	19.07%					
2019	18.70%	19.34%						
2020	19.86%							

PY/RL	Average Severity on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	655,711	574,357	507,456	494,666	495,064	501,533	512,337	520,149
2008	617,073	513,454	465,555	454,986	456,508	469,425	477,123	487,706
2009	651,977	527,882	482,000	459,694	465,596	480,379	481,618	486,565
2010	705,610	582,210	500,329	473,943	478,115	475,471	484,037	495,281
2011	691,596	562,900	501,622	480,422	472,919	470,459	476,154	483,294
2012	706,874	585,574	518,213	503,276	488,777	499,520	511,001	523,818
2013	580,296	507,831	478,088	459,247	460,186	467,163	476,332	482,030
2014	711,252	596,352	529,882	506,559	505,951	506,830	513,852	
2015	724,682	600,280	546,805	505,890	500,449	506,479		
2016	762,708	630,907	569,434	545,804	535,755			
2017	865,282	671,479	591,399	546,550				
2018	729,546	619,419	546,736					
2019	799,907	656,387						
2020	822,524							

PY/RL	Median Severity on Claims in Excess of \$250,000							
	1	2	3	4	5	6	7	8
2007	352,798	327,437	327,551	332,666	343,529	354,793	362,889	365,704
2008	360,590	325,004	323,793	328,812	337,870	346,924	352,054	357,019
2009	358,493	325,112	321,223	329,537	338,829	342,589	350,847	352,083
2010	347,534	321,856	320,189	320,796	330,623	337,791	341,213	344,221
2011	347,228	315,977	313,687	320,441	325,198	331,043	336,399	340,009
2012	348,694	326,259	316,946	318,540	321,292	326,908	334,683	336,688
2013	337,549	325,101	324,527	325,000	323,878	327,307	330,994	335,783
2014	361,566	336,261	325,991	323,079	326,535	328,207	332,196	
2015	351,267	323,060	317,941	319,622	322,678	329,167		
2016	346,328	325,694	322,547	325,909	328,227			
2017	365,390	324,761	316,937	321,317				
2018	364,402	332,799	327,612					
2019	367,863	333,928						
2020	368,470							

Notes: Incurred Amounts and Severities are first dollar.
All COVID-19 Data excluded

Source: WCIRB unit statistical data

Claim Counts and Losses on Claims in Excess of \$500,000 with COVID-19 Excluded

Number of Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	187	260	368	528	740	961	1,136	1,252
2008	176	231	337	523	722	935	1,079	1,164
2009	173	231	332	501	701	837	938	1,022
2010	156	215	309	414	566	697	785	861
2011	174	227	303	432	542	640	724	791
2012	182	230	286	366	452	544	604	670
2013	178	207	258	353	449	510	555	583
2014	211	261	332	437	509	550	585	
2015	186	250	309	415	480	535		
2016	237	288	352	417	494			
2017	285	345	423	486				
2018	296	383	432					
2019	329	387						
2020	293							

% of Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	0.045%	0.062%	0.087%	0.124%	0.174%	0.226%	0.267%	0.294%
2008	0.050%	0.064%	0.092%	0.143%	0.196%	0.254%	0.293%	0.316%
2009	0.053%	0.070%	0.099%	0.149%	0.208%	0.248%	0.277%	0.302%
2010	0.048%	0.064%	0.092%	0.122%	0.167%	0.205%	0.230%	0.253%
2011	0.053%	0.067%	0.089%	0.126%	0.158%	0.187%	0.211%	0.230%
2012	0.054%	0.067%	0.082%	0.104%	0.129%	0.155%	0.172%	0.190%
2013	0.051%	0.058%	0.072%	0.097%	0.124%	0.140%	0.152%	0.160%
2014	0.058%	0.070%	0.088%	0.116%	0.135%	0.145%	0.155%	
2015	0.049%	0.065%	0.080%	0.107%	0.123%	0.137%		
2016	0.062%	0.073%	0.089%	0.105%	0.124%			
2017	0.071%	0.084%	0.102%	0.117%				
2018	0.073%	0.093%	0.104%					
2019	0.089%	0.103%						
2020	0.091%							

% of Indemnity Incurred on Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	4.83%	5.13%	6.20%	7.79%	10.14%	11.64%	13.36%	14.49%
2008	4.14%	4.30%	5.23%	7.26%	9.12%	11.21%	12.35%	13.52%
2009	4.80%	3.92%	5.30%	6.57%	8.64%	10.54%	11.28%	12.34%
2010	4.82%	4.56%	4.98%	6.30%	7.73%	8.68%	9.78%	10.70%
2011	4.95%	4.48%	4.81%	6.07%	6.87%	7.97%	8.97%	9.80%
2012	4.53%	4.20%	4.70%	5.78%	6.70%	8.13%	8.86%	10.19%
2013	2.87%	3.07%	3.60%	4.76%	5.89%	6.84%	7.56%	8.22%
2014	4.37%	4.09%	4.68%	5.96%	6.90%	7.67%	8.31%	
2015	4.48%	4.05%	4.74%	5.90%	6.55%	7.64%		
2016	4.95%	4.73%	5.97%	6.65%	7.63%			
2017	7.24%	6.08%	6.93%	7.30%				
2018	7.60%	6.74%	6.70%					
2019	7.93%	6.98%						
2020	7.17%							

% of Medical Incurred on Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	9.61%	9.90%	10.80%	12.97%	14.77%	17.12%	18.89%	20.18%
2008	8.85%	8.38%	8.93%	10.73%	12.67%	15.00%	16.66%	17.64%
2009	8.78%	8.81%	9.75%	11.13%	13.09%	15.11%	15.76%	16.50%
2010	9.45%	9.68%	9.86%	10.83%	12.59%	13.54%	14.57%	15.80%
2011	9.80%	9.35%	9.92%	11.15%	12.08%	12.67%	13.33%	14.01%
2012	10.32%	9.50%	9.67%	10.64%	11.39%	12.52%	13.39%	14.23%
2013	7.93%	6.99%	7.56%	8.16%	9.25%	10.04%	10.64%	10.89%
2014	10.46%	9.58%	10.17%	11.12%	12.01%	12.36%	12.79%	
2015	9.80%	10.33%	10.81%	11.08%	11.64%	11.99%		
2016	13.10%	12.00%	12.08%	12.58%	13.10%			
2017	15.14%	13.83%	13.85%	13.74%				
2018	11.62%	11.57%	11.25%					
2019	14.45%	13.48%						
2020	15.57%							

Average Severity on Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	1,493,459	1,469,841	1,356,962	1,271,855	1,151,166	1,074,590	1,045,746	1,036,754
2008	1,373,570	1,359,873	1,196,463	1,073,613	1,000,034	966,836	949,397	956,303
2009	1,443,063	1,385,693	1,322,671	1,128,716	1,042,893	1,065,128	1,016,038	1,001,995
2010	1,718,593	1,710,768	1,434,758	1,330,623	1,210,438	1,097,667	1,083,382	1,089,348
2011	1,667,435	1,596,797	1,454,564	1,276,840	1,162,426	1,090,404	1,050,625	1,032,103
2012	1,688,864	1,591,003	1,499,684	1,418,898	1,305,400	1,257,542	1,236,162	1,230,584
2013	1,335,571	1,323,943	1,314,553	1,165,114	1,103,391	1,101,036	1,099,313	1,104,295
2014	1,599,298	1,493,329	1,417,854	1,295,284	1,266,400	1,258,509	1,255,668	
2015	1,777,658	1,693,592	1,613,232	1,360,330	1,290,667	1,264,512		
2016	1,859,683	1,721,075	1,637,611	1,533,725	1,425,049			
2017	2,001,159	1,795,562	1,649,913	1,511,755				
2018	1,622,996	1,496,608	1,419,716					
2019	1,726,769	1,672,069						
2020	1,844,615							

Median Severity on Claims in Excess of \$500,000								
PY/RL	1	2	3	4	5	6	7	8
2007	805,589	744,439	712,814	696,427	684,413	677,939	683,101	684,933
2008	832,073	772,927	722,110	682,208	664,953	670,400	680,693	693,254
2009	829,140	743,245	713,157	676,482	656,565	662,005	673,897	663,746
2010	885,945	771,191	701,165	688,564	701,952	686,542	674,577	677,638
2011	888,503	780,562	736,538	696,674	684,826	679,553	684,493	685,982
2012	893,759	787,866	766,510	739,219	700,799	698,147	714,979	708,818
2013	760,344	763,410	736,311	688,180	666,665	690,030	699,893	715,146
2014	876,790	838,286	815,572	782,287	767,290	763,602	769,383	
2015	823,044	792,811	750,867	734,157	715,947	719,476		
2016	851,764	807,310	817,184	782,249	771,540			
2017	1,040,992	937,777	893,534	832,119				
2018	877,628	806,815	783,446					
2019	861,067	874,348						
2020	933,871							

Notes: Incurred Amounts and Severities are first dollar.
All COVID-19 Data excluded

Source: WCIRB unit statistical data

Claim Counts and Losses on Claims in Excess of \$1,000,000 with COVID-19 Excluded

Number of Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	66	82	110	134	159	201	234	267
2008	67	80	99	122	164	210	239	264
2009	66	80	97	120	149	173	201	202
2010	66	80	96	118	143	158	172	198
2011	72	84	94	109	127	142	156	172
2012	80	82	94	110	124	146	164	185
2013	63	68	85	96	113	134	143	159
2014	91	106	129	154	172	182	198	
2015	80	95	102	124	139	161		
2016	98	116	141	155	171			
2017	148	158	184	198				
2018	119	142	157					
2019	147	164						
2020	134							

% of Indemnity Incurred on Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	2.95%	3.03%	3.48%	4.07%	5.03%	5.41%	6.14%	6.61%
2008	2.46%	2.54%	2.89%	3.68%	4.34%	5.28%	5.43%	6.14%
2009	2.88%	2.13%	2.89%	3.18%	3.81%	4.96%	5.13%	5.32%
2010	3.60%	3.15%	2.97%	3.62%	3.87%	4.00%	4.45%	4.99%
2011	3.55%	3.05%	2.88%	3.15%	3.22%	3.53%	3.85%	4.20%
2012	3.12%	2.58%	2.72%	3.29%	3.51%	4.30%	4.63%	5.44%
2013	1.68%	1.76%	2.12%	2.46%	2.86%	3.30%	3.62%	4.06%
2014	2.84%	2.56%	2.63%	3.25%	3.70%	4.16%	4.59%	
2015	3.20%	2.62%	2.95%	3.24%	3.49%	4.27%		
2016	3.24%	3.00%	3.85%	4.11%	4.52%			
2017	5.57%	4.19%	4.65%	4.64%				
2018	5.61%	4.58%	4.31%					
2019	5.90%	5.04%						
2020	5.29%							

Average Severity on Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	2,989,854	3,203,684	3,005,542	3,068,358	2,941,223	2,650,264	2,522,711	2,416,398
2008	2,498,007	2,652,123	2,495,344	2,451,971	2,205,536	2,053,663	1,973,504	1,953,110
2009	2,683,874	2,739,848	2,942,406	2,655,972	2,495,174	2,642,270	2,325,280	2,397,700
2010	3,129,463	3,491,874	3,185,931	3,037,370	2,843,344	2,593,098	2,605,578	2,549,998
2011	3,060,752	3,174,335	3,206,333	3,097,966	2,821,839	2,612,821	2,461,513	2,366,535
2012	2,980,356	3,234,490	3,195,233	3,147,769	3,010,106	2,892,532	2,778,071	2,723,795
2013	2,566,288	2,664,681	2,662,547	2,534,372	2,466,704	2,363,736	2,371,964	2,277,537
2014	2,825,150	2,694,273	2,595,937	2,442,939	2,441,954	2,447,642	2,401,844	
2015	3,251,305	3,372,199	3,539,396	2,991,030	2,844,687	2,671,504		
2016	3,531,257	3,285,851	3,084,219	2,994,750	2,848,622			
2017	3,203,841	3,085,850	2,902,664	2,732,303				
2018	3,013,271	2,887,642	2,739,459					
2019	3,028,153	3,017,913						
2020	3,217,403							

% of Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	0.016%	0.020%	0.026%	0.032%	0.037%	0.047%	0.055%	0.063%
2008	0.019%	0.022%	0.027%	0.033%	0.045%	0.057%	0.065%	0.072%
2009	0.020%	0.024%	0.029%	0.036%	0.044%	0.051%	0.059%	0.060%
2010	0.020%	0.024%	0.028%	0.035%	0.042%	0.046%	0.050%	0.058%
2011	0.022%	0.025%	0.028%	0.032%	0.037%	0.041%	0.045%	0.050%
2012	0.024%	0.024%	0.027%	0.031%	0.035%	0.041%	0.047%	0.052%
2013	0.018%	0.019%	0.024%	0.026%	0.031%	0.037%	0.039%	0.044%
2014	0.025%	0.028%	0.034%	0.041%	0.046%	0.048%	0.052%	
2015	0.021%	0.025%	0.026%	0.032%	0.036%	0.041%		
2016	0.026%	0.029%	0.036%	0.039%	0.043%			
2017	0.037%	0.038%	0.044%	0.048%				
2018	0.029%	0.034%	0.038%					
2019	0.040%	0.043%						
2020	0.042%							

% of Medical Incurred on Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	7.07%	7.14%	7.58%	8.42%	8.47%	9.22%	9.71%	10.42%
2008	6.37%	5.91%	5.69%	5.85%	6.50%	7.20%	7.84%	8.25%
2009	6.54%	6.40%	6.71%	6.63%	7.05%	8.04%	8.00%	8.15%
2010	7.35%	7.56%	7.12%	7.37%	7.96%	7.69%	8.16%	9.03%
2011	7.58%	7.05%	7.08%	7.24%	7.38%	7.26%	7.23%	7.49%
2012	8.26%	7.21%	7.19%	7.52%	7.76%	8.29%	8.77%	9.31%
2013	5.57%	4.83%	5.27%	5.12%	5.58%	6.13%	6.41%	6.61%
2014	8.30%	7.37%	7.82%	8.01%	8.51%	8.63%	8.97%	
2015	7.93%	8.18%	8.23%	7.84%	8.04%	8.15%		
2016	10.73%	9.74%	9.68%	9.76%	9.74%			
2017	12.90%	11.36%	11.15%	10.75%				
2018	8.72%	8.48%	8.23%					
2019	11.56%	10.56%						
2020	12.73%							

Median Severity on Claims in Excess of \$1,000,000								
PY/RL	1	2	3	4	5	6	7	8
2007	1,953,016	2,210,826	1,727,733	1,835,183	1,905,520	1,586,274	1,616,302	1,577,628
2008	1,913,000	1,898,126	1,833,706	1,740,645	1,616,929	1,492,400	1,397,175	1,433,079
2009	1,970,712	1,735,192	1,837,375	1,696,499	1,512,424	1,448,217	1,444,734	1,493,429
2010	2,153,329	2,215,829	1,946,786	1,814,410	1,819,232	1,765,880	1,671,465	1,535,473
2011	2,133,690	2,004,422	1,948,017	1,950,524	1,633,108	1,520,232	1,499,552	1,521,573
2012	1,835,445	2,056,225	2,005,899	2,031,639	1,945,194	1,745,401	1,725,739	1,710,030
2013	1,749,237	1,868,767	1,767,043	1,768,597	1,791,292	1,685,897	1,618,280	1,557,182
2014	1,854,543	1,986,862	1,581,725	1,580,550	1,588,249	1,629,942	1,615,607	
2015	1,873,825	1,817,303	2,060,710	2,004,489	2,047,432	1,959,288		
2016	2,120,950	1,914,206	1,994,472	1,865,633	1,842,700			
2017	1,824,070	1,850,876	1,767,140	1,718,935				
2018	1,978,602	2,026,789	2,004,075					
2019	1,891,580	1,925,888						
2020	2,380,590							

Notes: Incurred Amounts and Severities are first dollar.
All COVID-19 Data excluded

Source: WCIRB unit statistical data

Average Paid ALAE per Reported Indemnity Claim - Private Insurers

As of December 31, 2022

Accident Year	Evaluated as of (in months):									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2001							5,480	5,704	5,977	6,144
2002						5,673	5,944	6,260	6,454	6,614
2003					5,475	5,917	6,315	6,597	6,809	7,015
2004				4,369	5,062	5,577	5,955	6,223	6,437	6,644
2005			3,023	3,987	4,698	5,219	5,591	5,899	6,162	6,330
2006		1,853	3,126	4,127	4,876	5,436	5,865	6,184	6,410	6,622
2007	575	1,978	3,323	4,419	5,230	5,864	6,378	6,697	6,978	7,190
2008	619	2,118	3,620	4,859	5,789	6,501	6,986	7,387	7,671	7,884
2009	675	2,406	4,083	5,460	6,484	7,203	7,783	8,196	8,490	8,718
2010	745	2,541	4,279	5,593	6,547	7,290	7,870	8,243	8,515	8,700
2011	753	2,563	7,849	5,522	6,537	7,325	7,837	8,186	8,435	8,592
2012	758	2,555	8,471	5,728	6,766	7,451	7,887	8,226	8,441	8,581
2013	777	2,790	8,829	5,936	6,851	7,418	7,853	8,096	8,265	8,381
2014	879	2,992	9,346	6,056	6,864	7,432	7,781	8,005	8,160	
2015	951	3,067	9,655	6,032	6,817	7,273	7,587	7,792		
2016	933	3,157	4,901	6,072	6,751	7,200	7,512			
2017	1,016	3,281	4,984	6,011	6,669	7,112				
2018	1,111	3,421	5,100	6,209	6,950					
2019	1,144	3,364	5,124	6,315						
2020	1,098	3,478	5,279							
2021	1,049	3,297								
2022	1,117									

Year	Annual Change									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2002							8.5%	9.7%	8.0%	7.6%
2003						4.3%	6.2%	5.4%	5.5%	6.1%
2004					-7.5%	-5.7%	-5.7%	-5.7%	-5.5%	-5.3%
2005				-8.7%	-7.2%	-6.4%	-6.1%	-5.2%	-4.3%	-4.7%
2006			3.4%	3.5%	3.8%	4.2%	4.9%	4.8%	4.0%	4.6%
2007		6.8%	6.3%	7.1%	7.3%	7.9%	8.7%	8.3%	8.8%	8.6%
2008	7.8%	7.1%	8.9%	9.9%	10.7%	10.9%	9.5%	10.3%	9.9%	9.7%
2009	8.9%	13.6%	12.8%	12.4%	12.0%	10.8%	11.4%	11.0%	10.7%	10.6%
2010	10.4%	5.6%	4.8%	2.4%	1.0%	1.2%	1.1%	0.6%	0.3%	-0.2%
2011	1.1%	0.9%	83.4%	-1.3%	-0.1%	0.5%	-0.4%	-0.7%	-0.9%	-1.2%
2012	0.7%	-0.3%	7.9%	3.7%	3.5%	1.7%	0.6%	0.5%	0.1%	-0.1%
2013	2.5%	9.2%	4.2%	3.6%	1.3%	-0.4%	-0.4%	-1.6%	-2.1%	-2.3%
2014	13.2%	7.2%	5.9%	2.0%	0.2%	0.2%	-0.9%	-1.1%	-1.3%	
2015	8.1%	2.5%	3.3%	-0.4%	-0.7%	-2.1%	-2.5%	-2.7%		
2016	-1.8%	2.9%	-49.2%	0.7%	-1.0%	-1.0%	-1.0%			
2017	8.9%	3.9%	1.7%	-1.0%	-1.2%	-1.2%				
2018	9.3%	4.3%	2.3%	3.3%	4.2%					
2019	3.0%	-1.7%	0.5%	1.7%						
2020	-4.1%	3.4%	3.0%							
2021	-4.4%	-5.2%								
2022	6.5%									

Note: All paid ALAE exclude the paid cost of medical cost containment programs.
Source: WCIRB accident year experience calls excluding COVID-19 claims.

ALAE on Claims by Region and Loss Type
First Report Level, Open Permanent Disability Claims Only

Proportion of Indemnity Claims with Significant ALAE

Policy Year	Bay Area	Los Angeles	Other CA	CT Claims	Non-CT Claims
2011	65.7%	70.0%	64.0%	64.9%	65.8%
2012	67.3%	69.7%	66.5%	68.8%	67.2%
2013	67.9%	70.7%	67.7%	68.0%	67.9%
2014	69.5%	73.7%	67.5%	70.9%	69.3%
2015	70.2%	74.2%	67.6%	72.5%	70.0%
2016	71.3%	73.4%	69.0%	71.7%	71.2%
2017	73.4%	76.0%	71.0%	71.9%	73.6%
2018	72.1%	76.1%	69.9%	67.7%	72.6%
2019	70.2%	77.2%	69.5%	64.1%	70.9%
2020	73.9%	78.2%	68.0%	63.5%	75.0%

Average ALAE per Claim with Significant ALAE

Policy Year	Bay Area	Los Angeles	Other CA	CT Claims	Non-CT Claims
2011	5,812	5,780	5,550	5,097	5,724
2012	5,454	5,655	5,508	5,176	5,633
2013	5,473	5,822	5,580	5,012	5,799
2014	5,449	5,945	5,707	5,685	5,901
2015	5,908	5,718	5,696	5,484	5,690
2016	5,391	6,077	6,107	5,442	6,146
2017	5,760	6,296	6,121	5,981	6,218
2018	5,946	6,496	6,079	5,722	6,365
2019	5,735	6,301	6,189	5,666	6,405
2020	6,417	6,411	6,187	6,032	6,347

Change in Average ALAE per Claim with Significant ALAE

Policy Year	Bay Area	Los Angeles	Other CA	CT Claims	Non-CT Claims
2011-12	-6.2%	-2.2%	-0.8%	1.6%	-1.6%
2012-13	0.4%	3.0%	1.3%	-3.2%	2.9%
2013-14	-0.5%	2.1%	2.3%	13.4%	1.8%
2014-15	8.4%	-3.8%	-0.2%	-3.5%	-3.6%
2015-16	-8.7%	6.3%	7.2%	-0.8%	8.0%
2016-17	6.8%	3.6%	0.2%	9.9%	1.2%
2017-18	3.2%	3.2%	-0.7%	-4.3%	2.4%
2018-19	-3.6%	-3.0%	1.8%	-1.0%	0.6%
2019-20	11.9%	1.7%	0.0%	6.5%	-0.9%

Significant ALAE are claims with paid ALAE greater than \$1,000 at first report level.

Source: WCIRB unit statistical data for open permanent disability claims only, excluding COVID-19 claims.

Change in Number of Medical-Legal Reports by Service Year and Quarter

First Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	-0.7%	-6.7%	-2.4%	-3.6%	-3.9%	-5.8%	-3.8%	0.1%	---
Los Angeles	15.9%	1.7%	6.5%	-3.6%	-5.8%	-0.3%	-0.7%	5.4%	---
Other	14.0%	1.3%	12.9%	-4.0%	4.0%	-5.0%	-5.8%	6.6%	---
All Regions	12.0%	0.1%	6.9%	-3.7%	-2.4%	-2.7%	-2.8%	5.0%	---

Second Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	-7.5%	0.0%	-5.5%	-0.4%	-2.4%	-6.0%	-23.6%	---	2.5%
Los Angeles	12.5%	2.7%	2.7%	-2.4%	-5.3%	6.2%	-20.9%	---	10.7%
Other	11.4%	3.3%	14.5%	-3.0%	0.4%	-4.5%	-25.6%	---	8.3%
All Regions	8.2%	2.4%	4.9%	-2.3%	-3.0%	0.7%	-22.8%	---	8.7%

Third Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	-10.4%	0.6%	-3.1%	-1.8%	-5.5%	-8.6%	1.9%	---	8.4%
Los Angeles	6.2%	4.5%	4.3%	-4.3%	-0.7%	6.6%	-6.2%	---	8.6%
Other	11.1%	1.4%	17.2%	-6.1%	1.7%	-1.7%	-10.3%	---	13.1%
All Regions	4.3%	2.8%	7.1%	-4.5%	-0.7%	1.5%	-6.4%	---	10.1%

Fourth Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	
Bay Area	-17.3%	0.0%	18.1%	-4.8%	-1.4%	-4.5%	-2.7%	---	
Los Angeles	9.5%	1.1%	32.7%	-3.7%	4.0%	9.2%	-8.9%	---	
Other	17.7%	-8.2%	39.9%	-6.9%	2.6%	1.9%	-12.1%	---	
All Regions	5.7%	-2.1%	32.2%	-4.9%	2.6%	4.7%	-9.0%	---	

First Three Quarters of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	-6.1%	-2.2%	-3.7%	-1.9%	-3.9%	-6.8%	-8.9%	---	---
Los Angeles	11.6%	2.9%	4.5%	-3.4%	-4.1%	4.1%	-9.5%	---	---
Other	12.2%	2.0%	14.8%	-4.4%	2.0%	-3.7%	-14.0%	---	---
All Regions	8.2%	1.7%	6.3%	-3.5%	-2.1%	-0.2%	-10.9%	---	---

Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	
Bay Area	-7.6%	-2.0%	-1.0%	-2.4%	-3.5%	-6.4%	-8.0%	---	
Los Angeles	11.4%	2.7%	7.5%	-3.5%	-3.0%	4.8%	-9.4%	---	
Other	12.8%	0.7%	17.6%	-4.7%	2.1%	-3.0%	-13.7%	---	
All Regions	7.9%	1.3%	9.2%	-3.7%	-1.4%	0.5%	-10.6%	---	

Note: The number of ML reports for 2021 and 2022 represents the total ML transactions excluding record review transactions (MLPRR). Given that the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions after first quarter of service year 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Change in Payment on Medical-Legal Reports by Service Year and Quarter

First Quarter of Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	3.2%	-7.3%	-4.8%	-4.1%	-5.4%	-1.2%	-6.1%	16.6%	20.6%
Los Angeles	32.0%	-2.5%	14.6%	-12.2%	-12.4%	-0.3%	-2.0%	14.6%	14.1%
Other	38.2%	-3.2%	15.0%	-19.0%	1.2%	-7.5%	2.4%	14.8%	45.8%
All Regions	28.3%	-3.4%	12.0%	-13.0%	-8.1%	-2.4%	-1.4%	14.9%	23.6%

Second Quarter of Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	-5.8%	-4.2%	-2.3%	-4.7%	-0.8%	-6.8%	-23.3%	70.3%	1.2%
Los Angeles	21.3%	-0.4%	9.8%	-13.6%	-10.4%	4.3%	-21.1%	51.9%	8.1%
Other	24.0%	7.1%	12.4%	-22.1%	-1.9%	2.2%	-26.4%	120.7%	2.9%
All Regions	17.2%	1.0%	8.9%	-14.9%	-7.0%	2.2%	-22.8%	72.0%	5.5%

Third Quarter of Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	-9.3%	-2.1%	1.6%	-9.0%	-1.1%	-2.3%	9.6%	20.4%	8.1%
Los Angeles	15.8%	4.1%	2.4%	-13.3%	-0.4%	4.0%	-0.6%	19.2%	11.5%
Other	19.8%	4.1%	10.1%	-17.0%	-3.6%	6.8%	1.5%	48.5%	14.1%
All Regions	12.5%	3.2%	4.4%	-13.8%	-1.4%	3.9%	1.3%	27.5%	11.9%

Fourth Quarter of Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	-18.8%	6.1%	18.8%	-15.0%	9.1%	0.3%	-3.2%	29.4%	
Los Angeles	21.7%	6.6%	29.3%	-14.3%	2.7%	11.4%	-5.7%	21.5%	
Other	27.7%	-2.9%	27.7%	-16.7%	8.9%	8.0%	-7.0%	48.4%	
All Regions	15.0%	3.8%	27.3%	-15.1%	5.2%	8.9%	-5.7%	29.8%	

First Three Quarters of Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	-3.9%	-4.7%	-2.0%	-5.9%	-2.5%	-3.5%	-6.9%	33.0%	9.5%
Los Angeles	23.0%	0.2%	9.1%	-13.0%	-8.2%	2.6%	-8.1%	27.2%	11.2%
Other	27.1%	2.6%	12.5%	-19.4%	-1.4%	0.3%	-7.7%	56.3%	18.4%
All Regions	19.3%	0.1%	8.5%	-13.9%	-5.7%	1.2%	-7.9%	35.8%	13.2%

Service Year									
Region	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22
Bay Area	-5.7%	-3.6%	0.4%	-7.1%	-1.0%	-3.0%	-6.4%	32.5%	
Los Angeles	22.9%	0.8%	11.2%	-13.2%	-6.9%	3.8%	-7.8%	26.4%	
Other	27.2%	2.0%	14.1%	-19.1%	-0.2%	1.4%	-7.6%	55.1%	
All Regions	18.8%	0.5%	10.5%	-14.1%	-4.4%	2.2%	-7.6%	34.9%	

Note: The number of ML reports for 2021 and 2022 represents the total ML transactions excluding record review transactions (MLPRR). Given that the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions after first quarter of service year 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Change in Medical-Legal Payment per Report by Service Year and Quarter

First Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	3.9%	-0.7%	-2.5%	-0.5%	-1.5%	4.8%	-2.4%	16.4%	---
Los Angeles	13.9%	-4.1%	7.6%	-8.9%	-7.0%	0.0%	-1.3%	8.7%	---
Other	21.2%	-4.4%	1.9%	-15.5%	-2.8%	-2.6%	8.7%	7.8%	---
All Regions	14.6%	-3.5%	4.8%	-9.7%	-5.8%	0.4%	1.5%	9.4%	---

Second Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	1.8%	-4.2%	3.4%	-4.4%	1.7%	-0.8%	0.3%	---	-1.3%
Los Angeles	7.9%	-3.0%	6.9%	-11.4%	-5.4%	-1.8%	-0.3%	---	-2.3%
Other	11.3%	3.7%	-1.8%	-19.6%	-2.3%	7.0%	-1.0%	---	-5.0%
All Regions	8.3%	-1.4%	3.8%	-12.8%	-4.1%	1.5%	0.0%	---	-3.0%

Third Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	1.3%	-2.7%	4.8%	-7.3%	4.6%	6.9%	7.5%	---	-0.3%
Los Angeles	9.1%	-0.3%	-1.8%	-9.4%	0.3%	-2.5%	5.9%	---	2.7%
Other	7.8%	2.6%	-6.1%	-11.6%	-5.2%	8.6%	13.2%	---	0.9%
All Regions	7.9%	0.4%	-2.5%	-9.7%	-0.7%	2.4%	8.2%	---	1.6%

Fourth Quarter of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	
Bay Area	-1.7%	6.1%	0.6%	-10.7%	10.6%	5.1%	-0.5%	---	
Los Angeles	11.1%	5.4%	-2.5%	-11.1%	-1.2%	2.0%	3.5%	---	
Other	8.5%	5.8%	-8.7%	-10.6%	6.1%	6.0%	5.7%	---	
All Regions	8.7%	6.1%	-3.7%	-10.7%	2.5%	4.0%	3.6%	---	

First Three Quarters of Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>
Bay Area	2.4%	-2.5%	1.8%	-4.0%	1.5%	3.5%	2.2%	---	---
Los Angeles	10.2%	-2.6%	4.4%	-9.9%	-4.3%	-1.4%	1.5%	---	---
Other	13.4%	0.5%	-2.0%	-15.7%	-3.4%	4.2%	7.3%	---	---
All Regions	10.3%	-1.6%	2.1%	-10.8%	-3.7%	1.4%	3.4%	---	---

Service Year									
<u>Region</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	
Bay Area	2.1%	-1.7%	1.5%	-4.9%	2.6%	3.7%	1.7%	---	
Los Angeles	10.3%	-1.8%	3.4%	-10.0%	-4.0%	-1.0%	1.8%	---	
Other	12.8%	1.2%	-3.0%	-15.1%	-2.2%	4.5%	7.0%	---	
All Regions	10.1%	-0.8%	1.2%	-10.7%	-3.0%	1.7%	3.4%	---	

Note: The number of ML reports for 2021 and 2022 represents the total ML transactions excluding record review transactions (MLPRR). Given that the sub rosa recording review procedure codes were established by the 2021 ML Fee Schedule (FS), the total ML transactions after first quarter of service year 2021 are not comparable to those of the pre-2021 MLFS period.

Source: WCIRB medical data call (MDC).

Average Paid M CCP per Reported Indemnity Claim - Statewide
As of December 31, 2022

Accident Year	Evaluated as of (in months):							
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>
2013	657	1,282	1,638	1,821	1,962	2,080	2,103	2,143
2014	631	1,223	1,576	1,786	1,938	1,979	2,040	2,080
2015	617	1,209	1,538	1,751	1,823	1,888	1,942	1,990
2016	592	1,152	1,454	1,583	1,679	1,758	1,816	
2017	585	1,126	1,390	1,558	1,671	1,752		
2018	639	1,141	1,414	1,599	1,720			
2019	588	1,104	1,416	1,612				
2020	558	1,084	1,383					
2021	544	1,043						
2022	518							

Accident Year	Annual Change							
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>
2014	-4.0%	-4.6%	-3.8%	-1.9%	-1.2%	-4.9%	-3.0%	-2.9%
2015	-2.3%	-1.2%	-2.4%	-2.0%	-5.9%	-4.6%	-4.8%	-4.3%
2016	-4.1%	-4.7%	-5.4%	-9.6%	-7.9%	-6.9%	-6.5%	
2017	-1.1%	-2.3%	-4.4%	-1.6%	-0.5%	-0.4%		
2018	9.2%	1.4%	1.8%	2.6%	3.0%			
2019	-8.0%	-3.3%	0.1%	0.8%				
2020	-5.1%	-1.8%	-2.3%					
2021	-2.5%	-3.8%						
2022	-4.7%							

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

Item AC23-03-02

12/31/2022 Experience Review

Staff has prepared a preliminary analysis of statewide experience through December 31, 2022, which is included in Exhibits 1 through 8. This information reflects insurers writing almost 100% of the market based on 2022 premium levels. The economic information reflected in Exhibits 5.1 through 8 reflects UCLA Anderson forecasts as of December 2022.¹ The methodologies used are generally consistent with those reflected in the September 1, 2022 Pure Premium Rate Filing. In particular, the trending methodologies reflected in Exhibits 7 and 8 are based on:

- Applying separate frequency and severity trends to accident years 2021 and 2022.²
- The preliminary actual estimate of frequency for accident year 2022 based on WCIRB aggregate financial data at 12 months and changes in statewide employment.
- WCIRB indemnity claim frequency model forecasts for accident years 2023 through 2025 based on the model assumptions reflected in the September 1, 2022 Pure Premium Rate Filing and updated unit statistical data and economic data.³
- An annual on-level indemnity severity projection of 1.0% and an annual on-level medical severity trend projection of 1.5%, consistent with the September 1, 2022 Pure Premium Rate Filing.

Wage and loss levels are projected to September 1, 2024—the approximate midpoint of experience on policies incepting in between September 1, 2023 and August 31, 2024 and, for consistency of comparison, premiums were adjusted to the industry average filed pure premium rate level as of January 1, 2022 as reflected in the September 1, 2022 Pure Premium Rate Filing.⁴ The accident year 2020 through 2022 information shown in Exhibits 1 through 8 have been adjusted to remove COVID-19 claims.

As shown in Exhibit 8, the preliminary projected loss ratio for policies incepting between September 1, 2023 and August 31, 2024 based on December 31, 2022 insurer experience is 0.594. 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.

¹ To the extent that the March 2023 UCLA forecasts become available in time, an updated analysis will be presented at the meeting.

² In the September 1, 2022 Pure Premium Rate Filing, the trending projection was based on applying separate frequency and severity trends to accident years 2019 and 2021.

³ See Item AC21-12-07 for discussion of the indemnity claim frequency model.

⁴ In the September 1, 2023 Pure Premium Rate Filing, premiums will be adjusted to the average of the approved September 1, 2022 advisory pure premium rates.

**California Workers' Compensation
Accident Year Experience as of December 31, 2022**

<u>Year</u>	<u>Earned Premium</u>	<u>Paid Indemnity</u>	<u>Indemnity Reserves</u>	<u>Paid Medical**</u>	<u>Medical Reserves</u>	<u>IBNR*</u>	<u>Total Incurred**</u>	<u>Loss Ratio*</u>
1987	4,373,802,923	1,508,827,724	5,601,158	1,344,446,941	35,846,095	17,550,134	2,912,272,052	0.666
1988	5,172,689,663	1,706,640,415	5,609,859	1,553,355,707	23,784,604	68,224,953	3,357,615,538	0.649
1989	5,675,354,099	1,943,062,835	5,137,690	1,813,252,230	32,297,036	44,842,839	3,838,592,630	0.676
1990	5,704,833,514	2,264,318,028	5,053,958	2,058,068,002	26,197,938	62,124,243	4,415,762,169	0.774
1991	5,866,830,467	2,487,031,503	12,187,582	2,216,991,466	35,616,736	56,528,925	4,808,356,212	0.820
1992	5,685,646,721	1,984,040,967	11,170,804	1,778,181,447	34,647,914	52,395,838	3,860,436,970	0.679
1993	5,935,051,898	1,698,655,360	8,887,480	1,527,171,582	43,828,326	55,802,501	3,334,345,249	0.562
1994	5,031,286,773	1,635,013,894	15,004,929	1,485,877,139	58,840,751	39,377,572	3,234,114,285	0.643
1995	3,789,372,110	1,774,395,589	19,878,818	1,648,561,638	70,611,144	38,493,683	3,551,940,872	0.937
1996	3,746,680,214	1,968,084,824	23,382,303	1,745,119,388	68,013,643	57,200,068	3,861,800,226	1.031
1997	3,926,898,608	2,334,256,494	26,340,958	2,047,344,117	87,213,612	97,255,766	4,592,410,947	1.169
1998	4,332,127,034	2,790,194,894	34,809,837	2,699,110,298	150,543,509	171,844,024	5,846,502,562	1.350
1999	4,550,437,880	3,067,635,112	35,505,743	3,093,844,769	111,049,117	238,716,083	6,546,750,824	1.439
2000	5,920,961,162	3,451,317,921	47,655,943	3,626,756,530	147,852,613	367,561,277	7,641,144,284	1.291
2001	10,108,322,683	4,882,045,672	63,231,538	5,459,760,534	237,568,504	582,626,253	11,225,232,501	1.110
2002	13,309,435,814	4,786,293,920	64,783,785	5,547,596,319	214,240,422	816,055,946	11,428,970,392	0.859
2003	19,280,128,929	4,575,189,338	109,259,600	5,129,636,325	231,132,441	1,192,146,603	11,237,364,307	0.583
2004	23,014,791,568	3,245,368,019	92,171,849	4,129,332,816	188,031,149	1,303,084,114	8,957,987,947	0.389
2005	21,384,360,071	2,576,954,199	79,397,151	3,741,993,233	164,946,238	1,055,459,448	7,618,750,269	0.356
2006	17,221,780,296	2,669,062,931	80,946,922	3,859,761,469	204,191,424	696,546,203	7,510,508,949	0.436
2007	13,260,139,026	2,819,442,190	92,112,879	4,132,405,631	214,599,153	656,350,460	7,914,910,313	0.597
2008	10,744,447,308	2,871,479,613	106,905,192	4,128,247,550	228,212,064	404,709,721	7,739,554,140	0.720
2009	8,873,155,994	2,757,980,459	109,940,257	3,948,800,631	246,676,203	337,067,102	7,400,464,652	0.834
2010	9,374,814,819	2,781,102,966	88,043,494	4,053,036,486	188,247,920	624,956,073	7,735,386,939	0.825
2011	10,120,427,050	2,760,616,396	99,702,796	3,688,009,150	218,166,368	531,382,767	7,297,877,477	0.721
2012	11,699,330,284	2,821,882,299	128,893,629	3,611,169,023	230,781,413	653,095,754	7,445,822,118	0.636
2013	14,161,005,539	2,868,684,937	120,185,729	3,458,200,854	240,567,316	1,196,066,531	7,883,705,367	0.557
2014	15,986,106,452	3,024,440,470	150,638,624	3,426,357,952	273,702,623	1,532,168,206	8,407,307,875	0.526
2015	17,060,021,462	3,098,285,740	185,968,340	3,364,213,527	319,985,622	1,922,959,495	8,891,412,724	0.521
2016	17,949,045,779	3,017,087,369	235,541,818	3,264,598,863	386,464,052	1,936,013,187	8,839,705,289	0.492
2017	17,671,411,530	2,929,467,245	329,066,385	3,170,997,353	526,026,241	2,009,134,686	8,964,691,910	0.507
2018	17,426,671,333	2,883,705,901	460,012,598	3,179,051,994	660,106,352	3,191,900,740	10,374,777,585	0.595
2019	16,116,850,562	2,792,781,127	672,930,719	2,984,295,490	872,840,171	2,372,495,049	9,695,342,556	0.602
2020	14,095,940,927	2,077,112,717	786,076,257	2,235,697,135	1,050,180,231	2,573,668,677	8,722,735,017	0.619
2021	13,597,316,456	1,516,877,386	1,019,587,557	1,704,475,355	1,407,527,691	3,543,894,538	9,192,362,527	0.676
2022	15,279,084,159	579,501,701	871,141,870	710,666,167	1,526,644,135	5,740,859,399	9,428,813,272	0.617

* 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

Accident Year	Age-to-Age (in months)															
	<u>24/12</u>	<u>36/24</u>	<u>48/36</u>	<u>60/48</u>	<u>72/60</u>	<u>84/72</u>	<u>96/84</u>	<u>108/96</u>	<u>120/108</u>	<u>132/120</u>	<u>144/132</u>	<u>156/144</u>	<u>168/156</u>	<u>180/168</u>	<u>192/180</u>	<u>204/192</u>
1996													1.000	1.000	1.001	1.002
1997												1.002	1.003	1.002	1.001	1.001
1998											1.002	1.003	1.004	1.001	1.002	1.001
1999										1.004	1.002	1.003	1.003	1.002	1.002	1.001
2000									1.004	1.004	1.005	1.003	1.001	1.004	1.002	1.001
2001								1.009	1.006	1.007	1.006	1.005	1.003	1.002	1.001	1.001
2002							1.011	1.010	1.010	1.007	1.005	1.003	1.002	1.002	1.003	1.002
2003						1.021	1.018	1.015	1.015	1.009	1.006	1.004	1.003	1.002	1.002	1.004
2004					1.041	1.026	1.028	1.018	1.014	1.007	1.007	1.003	1.001	1.002	1.006	1.001
2005				1.068	1.053	1.040	1.028	1.016	1.012	1.006	1.005	1.006	1.003	1.004	1.004	1.002
2006			1.111	1.080	1.053	1.035	1.023	1.015	1.009	1.007	1.004	1.005	1.002	1.005	1.001	1.003
2007		1.273	1.120	1.070	1.049	1.037	1.022	1.012	1.011	1.005	1.007	1.010	1.001	1.003	1.003	
2008	1.858	1.302	1.136	1.074	1.045	1.030	1.019	1.012	1.009	1.006	1.007	1.006	1.005	1.002		
2009	1.983	1.293	1.142	1.076	1.048	1.024	1.019	1.014	1.009	1.010	1.005	1.008	1.005	1.003		
2010	1.994	1.315	1.131	1.069	1.045	1.026	1.016	1.012	1.012	1.006	1.004	1.004	1.007	1.002		
2011	1.997	1.277	1.133	1.061	1.037	1.022	1.019	1.011	1.008	1.007	1.004			1.003		
2012	1.992	1.279	1.113	1.063	1.041	1.023	1.016	1.013	1.007	1.007				1.005		
2013	1.931	1.259	1.111	1.055	1.032	1.020	1.013	1.007	1.006							
2014	1.960	1.278	1.115	1.059	1.029	1.016	1.011	1.006								
2015	1.969	1.260	1.101	1.047	1.027	1.017	1.009									
2016	1.941	1.246	1.095	1.046	1.026	1.017										
2017	1.911	1.241	1.088	1.043	1.029											
2018	1.901	1.228	1.083	1.045												
2019	1.900	1.231	1.101													
2020	1.815	1.241														
2021	1.913															
Selected (a)	1.913	1.241	1.101	1.045	1.029	1.017	1.009	1.006	1.009	1.007	1.005	1.007	1.003	1.003	1.003	1.002
Cumulative	3.060	1.599	1.289	1.171	1.120	1.089	1.070	1.061	1.054	1.046	1.039	1.033	1.026	1.023	1.020	1.017

(a) Selections are latest year for the 12-to-24 month through 96-to-108 month factors and six-year average for the subsequent age-to-age factors.

Incurred Indemnity Loss Development Factors (Continued)

Accident Year	Age-to-Age (in months)															
	216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384
1983										1.000	1.001	1.001	1.001	1.001	1.001	1.000
1984									1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.001
1985								1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.001
1986							1.001	1.000	1.001	1.002	1.001	1.000	0.999	1.000	1.000	1.000
1987						1.000	1.000	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.000	1.000
1988					1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1989				1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000
1990			1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000
1991		1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000
1992		0.998	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000
1993		0.999	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.001	1.000
1994		1.001	1.001	1.002	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.001	0.999	1.000	1.001	1.000
1995		1.003	1.001	0.998	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000
1996		1.003	1.000	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000
1997		1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000
1998		1.003	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000
1999		1.000	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001		1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002		1.001	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
2003		1.002	1.002	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
2004		1.001														
2005		1.003														
Selected (a)	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.001
Cumulative	1.015	1.013	1.012	1.010	1.009	1.009	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.003
																1.002

(b) The ULT/456inc tail factor was calculated based on an inverse power curve fit to a six-year average of the 108-to-120 through 348-to-360 factors, excluding the 2016, 2017, and 2018 evaluations, and extrapolated to 80 development years.

Incurred Medical Loss Development Factors

Accident Year	Age-to-Age (in months) (b)															
	<u>24/12</u>	<u>36/24</u>	<u>48/36</u>	<u>60/48</u>	<u>72/60</u>	<u>84/72</u>	<u>96/84</u>	<u>108/96</u>	<u>120/108</u>	<u>132/120</u>	<u>144/132</u>	<u>156/144</u>	<u>168/156</u>	<u>180/168</u>	<u>192/180</u>	<u>204/192</u>
1997																
1998																
1999																
2000																
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2002																
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2017																
2018																
2019																
2020																
2021																
Selected (a)	1.463	1.154	1.065	1.032	1.025	1.013	1.005	1.007	1.006	1.004	1.002	1.002	0.999	1.000	1.001	1.000
Cumulative	1.963	1.342	1.163	1.092	1.058	1.032	1.019	1.014	1.007	1.001	0.997	0.995	0.993	0.994	0.994	0.994

(a) Selections are latest year for the 12-to-24 month through 96-to-108 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.

		Incurred Medical Loss Development Factors (Continued)																							
		Age-to-Age (in months)																							
Accident Year		216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384	408/396	420/408	432/420	444/432	456/444	ULT/456inc (c)		
1983										1.003	1.002	1.002	1.006	1.003	1.004	1.003	0.997	0.999	0.998	1.001	1.001	1.001			
1984									1.003	1.003	1.003	1.003	1.001	1.003	1.001	0.997	1.000	1.001	1.000	1.000	0.998	1.000			
1985									1.005	1.006	1.004	1.005	1.002	1.003	0.998	0.999	0.999	1.000	1.001	1.000	1.000	1.001			
1986								1.006	1.005	1.003	1.004	1.005	1.000	1.002	0.998	1.001	1.006	0.994	1.002	1.001	1.001	1.001			
1987							1.011	0.999	1.007	1.003	1.004	1.005	1.001	0.997	1.001	1.000	1.005	1.002	0.999	1.000	1.000	1.000			
1988						1.005	1.005	1.002	1.005	1.003	1.003	1.002	0.998	0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000			
1989					1.005	1.005	1.008	1.006	1.000	1.003	0.999	0.999	0.999	0.999	1.002	0.999	1.000	0.999	1.000	0.999	1.000	0.999			
1990					1.005	1.003	1.003	1.003	0.997	1.002	1.000	1.000	0.998	0.999	1.000	1.000	0.999	1.000	0.999	1.000	0.999	1.000			
1991			1.005	1.006	1.002	1.003	1.002	1.003	1.001	1.000	0.999	0.998	1.000	1.001	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
1992		1.005	1.004	1.002	1.005	1.003	1.005	1.000	0.999	1.001	0.999	1.002	0.999	0.999	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000			
1993		1.007	1.011	1.014	1.004	0.999	1.000	0.996	0.999	0.998	0.998	0.997	0.998	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000			
1994		1.011	1.004	1.007	1.006	1.001	0.996	0.995	1.002	1.002	0.999	0.997	0.998	1.000	1.000	1.000	0.997	0.999	1.000	1.000	1.000	1.000			
1995		1.015	0.996	1.006	0.999	1.006	0.992	0.999	1.001	0.999	1.001	1.000	0.997	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
1996		1.008	1.005	1.001	0.998	0.999	0.997	1.000	0.999	0.997	1.003	1.000	0.997	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
1997		1.001	0.994	0.998	0.997	0.998	1.001	0.997	0.999	1.000	1.003	1.000	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
1998		1.001	1.001	0.994	1.001	1.003	1.000	0.999	0.994	0.999	0.999	0.999	0.997	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
1999		0.999	0.995	1.002	0.999	0.999	0.999	0.998	0.999	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2000		0.996	0.999	0.999	1.000	0.998	0.999	0.999	0.994	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2001		1.001	1.003	0.998	0.998	0.999	0.999	0.999	0.994	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2002		1.001	1.001	0.999	1.001	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2003		1.001	0.998	1.000	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2004		0.999	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			
2005		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000			

(c) The ULT/456inc tail factor was calculated based on an inverse power curve fit to a six-year average of the 108-to-120 through 348-to-360 factors, excluding the 2016, 2017, and 2018 evaluations, and extrapolated to 80 development years.

Paid Indemnity Loss Development Factors

Accident Year	24/12	36/24	48/36	60/48	72/60	84/72	96/84	108/96	120/108	132/120	144/132	156/144	168/156	180/168	192/180	204/192
1997																
1998																
1999																
2000																
2001									1.016	1.015	1.012	1.009	1.008	1.007	1.006	1.005
2002								1.024	1.017	1.014	1.012	1.011	1.008	1.007	1.006	1.005
2003							1.031	1.020	1.018	1.015	1.014	1.008	1.008	1.006	1.006	1.005
2004							1.030	1.026	1.023	1.021	1.015	1.012	1.009	1.008	1.007	1.007
2005							1.043	1.041	1.035	1.030	1.020	1.015	1.009	1.008	1.009	1.006
2006			1.229				1.060	1.047	1.042	1.028	1.020	1.015	1.010	1.010	1.010	1.005
2007		1.547	1.246				1.068	1.050	1.035	1.026	1.018	1.012	1.011	1.009	1.007	1.006
2008		1.577	1.271				1.066	1.046	1.033	1.027	1.020	1.013	1.013	1.007	1.006	
2009	2.927	1.616	1.280				1.060	1.041	1.027	1.023	1.018	1.010	1.009	1.007	1.007	
2010	3.069	1.628	1.281				1.061	1.043	1.031	1.023	1.019	1.013	1.010	1.009	1.007	
2011	3.157	1.613	1.266				1.060	1.038	1.027	1.021	1.013	1.012	1.011	1.009	1.007	
2012	3.208	1.597	1.262				1.056	1.041	1.026	1.016	1.010	1.010	1.009	1.007	1.006	
2013	3.137	1.606	1.260				1.051	1.034	1.023	1.017	1.014	1.012	1.010	1.007	1.007	
2014	3.169	1.635	1.257				1.044	1.028	1.020	1.014		1.012	1.010	1.007	1.007	
2015	3.229	1.618	1.244				1.039	1.027	1.018			1.012	1.010	1.007	1.007	
2016	3.278	1.586	1.230				1.042	1.026				1.012	1.010	1.007	1.006	
2017	3.235	1.569	1.210				1.043					1.010	1.009	1.007	1.006	
2018	3.185	1.526	1.222									1.010	1.009	1.007	1.006	
2019	3.110	1.549	1.240									1.010	1.009	1.007	1.006	
2020	3.063	1.544										1.010	1.009	1.007	1.006	
2021	2.959											1.010	1.009	1.007	1.006	
2021	2.951											1.010	1.009	1.007	1.006	
Selected (a)	2.951	1.544	1.240	1.112	1.065	1.043	1.026	1.018	1.016	1.014	1.011	1.012	1.011	1.008	1.008	1.006
Cumulative	8.282	2.807	1.818	1.466	1.318	1.238	1.187	1.157	1.136	1.119	1.103	1.091	1.078	1.067	1.059	1.051

(a) Selections are latest year for the 12-to-24 month through 96-to-108 month factors and three-year average for the subsequent age-to-age factors.

Paid Indemnity Loss Development Factors (Continued)

Accident Year	216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384	408/396	420/408	432/420	444/432	456/444	ULT/456Pd (b)
1983									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	
1984									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1985									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1986									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1987									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1988									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1989									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1990									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	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	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	1.001	1.001	1.001	1.001	1.001	
1993									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1994									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1995									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1996									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1997									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1998									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
1999									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2000									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2001									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2002									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2003									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2004									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	
2005									1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	

Selected (a)
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(b) The ULT/456Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 108-to-120 through 348-to-360 factors and extrapolated to 80 development years.

Paid Medical Loss Development Factors

Unadjusted (a) Accident Year	24/12	36/24	48/36	60/48	72/60	84/72	96/84	Age-to-Age (in months)					132/120	144/132	156/144	168/156	180/168	192/180	204/192
1997															1.022	1.019	1.016	1.014	1.014
1998														1.030	1.021	1.019	1.019	1.015	1.017
1999													1.032	1.025	1.025	1.016	1.016	1.018	1.015
2000													1.027	1.023	1.020	1.020	1.017	1.013	1.010
2001												1.031	1.030	1.022	1.022	1.022	1.017	1.012	1.011
2002												1.034	1.032	1.023	1.018	1.016	1.012	1.011	1.010
2003												1.030	1.030	1.026	1.019	1.016	1.013	1.012	1.010
2004												1.046	1.048	1.041	1.036	1.034	1.032	1.012	1.009
2005												1.055	1.054	1.049	1.038	1.034	1.031	1.012	1.008
2006												1.068	1.068	1.062	1.056	1.054	1.051	1.014	1.008
2007												1.092	1.097	1.097	1.091	1.084	1.081	1.011	1.007
2008												1.138	1.142	1.142	1.138	1.134	1.131	1.012	1.009
2009												1.140	1.140	1.140	1.136	1.132	1.129	1.012	1.008
2010												1.152	1.152	1.152	1.148	1.144	1.141	1.012	1.008
2011												1.145	1.145	1.145	1.141	1.137	1.134	1.012	1.008
2012												1.143	1.143	1.143	1.139	1.135	1.132	1.012	1.008
2013												1.130	1.130	1.130	1.126	1.122	1.119	1.012	1.007
2014												1.121	1.121	1.121	1.117	1.113	1.110	1.012	1.007
2015												1.111	1.111	1.111	1.107	1.103	1.100	1.012	1.007
2016												1.109	1.109	1.109	1.105	1.101	1.098	1.012	1.007
2017												1.104	1.104	1.104	1.100	1.096	1.093	1.012	1.007
2018												1.071	1.071	1.071	1.067	1.063	1.060	1.012	1.007
2019												1.106	1.106	1.106	1.102	1.098	1.095	1.012	1.007
2020												1.197	1.197	1.197	1.193	1.189	1.186	1.012	1.007
2021												1.129	1.129	1.129	1.125	1.121	1.118	1.012	1.007

Adjusted (b) Accident Year	24/12	36/24	48/36	60/48	72/60	84/72	96/84	Age-to-Age (in months)					132/120	144/132	156/144	168/156	180/168	192/180	204/192
2004																			1.010
2005																			1.008
2006																			1.009
2007																			1.009
2008																			1.009
2009																			1.009
2010																			1.009
2011																			1.009
2012																			1.009
2013																			1.009
2014																			1.009
2015																			1.009
2016																			1.009
2017																			1.009
2018																			1.009
2019																			1.009
2020																			1.009
2021																			1.009

Selected (c) 2.494 1.440 1.213 1.103 1.068 1.047 1.029 1.022 1.018 1.017 1.013 1.012 1.011 1.010 1.009

Cumulative Unadjusted
for Impact of SB 1160

7.357 2.950 2.048 1.689 1.531 1.434 1.369 1.331 1.302 1.279 1.258 1.241 1.226 1.212 1.200 1.187

Cumulative Adjusted
for Impact of SB 1160(d)

7.274 2.917 2.025 1.670 1.514 1.417 1.352 1.314 1.285 1.264 1.243 1.228 1.213 1.200 1.187

- (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 12-to-24 month through 96-to-108 month factors and three-year average for the subsequent age-to-age factors.
 (d) The cumulative factor for 72 months is adjusted by -1.1% for the impact of the SB 1160 reductions in future lien filings.

Paid Medical Loss Development Factors (Continued)

Unadjusted (a)	Age-to-Age (in months)															
Accident Year	216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384
1983										1.005	1.004	1.004	1.003	1.004	1.003	1.002
1984									1.004	1.003	1.004	1.004	1.003	1.003	1.002	1.002
1985								1.004	1.003	1.004	1.004	1.004	1.003	1.003	1.002	1.001
1986								1.005	1.005	1.005	1.005	1.005	1.004	1.006	1.004	1.002
1987							1.005	1.005	1.005	1.005	1.005	1.003	1.003	1.003	1.003	1.001
1988					1.005	1.005	1.005	1.005	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.002
1989				1.005	1.006	1.006	1.006	1.007	1.006	1.006	1.003	1.003	1.003	1.003	1.002	1.002
1990				1.005	1.005	1.006	1.004	1.004	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.001
1991			1.006	1.006	1.006	1.005	1.006	1.003	1.003	1.003	1.006	1.003	1.003	1.002	1.002	
1992	1.008	1.007	1.002	1.006	1.008	1.006	1.005	1.005	1.005	1.004	1.006	1.003	1.003	1.002	1.002	
1993	1.011	1.011	1.010	1.013	1.011	1.007	1.006	1.006	1.005	1.008	1.003	1.002	1.002	1.002	1.003	
1994	1.013	1.009	1.010	1.010	1.009	1.008	1.007	1.004	1.004	1.005	1.004	1.004	1.004	1.004	1.004	
1995	1.011	1.016	1.013	1.012	1.009	1.012	1.007	1.008	1.007	1.005	1.004	1.004	1.004	1.004	1.004	
1996	1.014	1.013	1.011	1.009	1.007	1.009	1.008	1.006	1.004	1.005						
1997	1.014	1.011	1.006	1.006	1.007	1.007	1.006	1.004	1.004							
1998	1.013	1.010	1.009	1.008	1.009	1.007	1.006	1.005								
1999	1.012	1.009	1.009	1.008	1.006	1.005	1.004									
2000	1.009	1.008	1.007	1.006	1.005	1.003										
2001	1.010	1.010	1.009	1.005	1.004											
2002	1.009	1.008	1.006	1.004												
2003	1.010	1.008	1.004													
2004	1.008	1.005														
2005	1.006															

Adjusted (b)	Age-to-Age (in months)															
Accident Year	216/204	228/216	240/228	252/240	264/252	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384
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Selected (c)	1.009	1.008	1.007	1.006	1.005	1.006	1.005	1.006	1.005	1.006	1.004	1.004	1.003	1.002	1.004	1.002	1.002
Cumulative	1.176	1.166	1.157	1.148	1.142	1.136	1.129	1.123	1.116	1.110	1.104	1.100	1.096	1.093	1.091	1.087	1.073

(e) The ULT/456Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 108-to-120 through 348-to-360 adjusted factors and extrapolated to 80 development years.

Selected Indemnity Development Factors - Paid to Ultimate

Accident Year	Age-to-Age (in months)																				
	24/12	36/24	48/36	60/48	72/60	84/72	96/84	108/96	120/108	132/120	144/132	156/144	168/156	180/168	192/180	204/192	216/204	228/216	240/228	252/240	264/252
1996																					
1997													1.008	1.006	1.004	1.004	1.005	1.004	1.003	1.003	1.002
1998											1.012	1.009	1.009	1.007	1.006	1.005	1.006	1.004	1.003	1.003	1.003
1999										1.015	1.011	1.009	1.008	1.007	1.006	1.004	1.004	1.003	1.003	1.003	1.002
2000									1.016	1.013	1.010	1.009	1.008	1.007	1.005	1.004	1.004	1.004	1.003	1.002	1.002
2001								1.024	1.017	1.014	1.012	1.011	1.008	1.007	1.006	1.005	1.005	1.004	1.003	1.003	1.002
2002							1.031	1.020	1.018	1.015	1.014	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002
2003						1.043	1.030	1.026	1.023	1.021	1.015	1.012	1.009	1.008	1.007	1.007	1.007	1.005	1.003	1.002	1.002
2004					1.073	1.049	1.041	1.035	1.030	1.020	1.015	1.011	1.009	1.008	1.009	1.006	1.004	1.003	1.003	1.003	1.002
2005				1.121	1.079	1.060	1.047	1.042	1.028	1.020	1.015	1.013	1.010	1.010	1.010	1.005	1.005	1.005	1.003	1.003	1.002
2006			1.229	1.135	1.090	1.068	1.050	1.035	1.026	1.018	1.016	1.012	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002
2007		1.547	1.246	1.140	1.092	1.066	1.046	1.033	1.027	1.020	1.016	1.013	1.013	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002
2008	2.927	1.577	1.271	1.150	1.092	1.060	1.041	1.027	1.023	1.018	1.015	1.010	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002
2009	3.069	1.616	1.280	1.156	1.092	1.061	1.043	1.031	1.023	1.019	1.011	1.013	1.010	1.008	1.008	1.006	1.004	1.003	1.003	1.003	1.002
2010	3.157	1.628	1.281	1.147	1.091	1.060	1.038	1.027	1.021	1.013	1.012	1.012	1.011	1.009	1.007	1.006	1.004	1.003	1.003	1.003	1.002
2011	3.208	1.613	1.266	1.144	1.087	1.056	1.041	1.026	1.016	1.016	1.010	1.012	1.011	1.009	1.007	1.006	1.004	1.003	1.003	1.003	1.002
2012	3.137	1.597	1.262	1.137	1.087	1.051	1.034	1.023	1.017	1.014											
2013	3.169	1.606	1.260	1.129	1.072	1.044	1.028	1.020	1.014												
2014	3.229	1.635	1.257	1.129	1.071	1.039	1.027	1.018													
2015	3.278	1.618	1.244	1.119	1.058	1.042	1.026														
2016	3.235	1.586	1.230	1.103	1.060	1.043															
2017	3.185	1.569	1.210	1.109	1.065																
2018	3.110	1.526	1.222	1.112																	
2019	3.063	1.549	1.240																		
2020	2.959	1.544																			
2021	2.951																				

(a) Selections are latest year for the 12-to-24 month through 96-to-108 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.

Selected Indemnity Development Factors - Paid to Ultimate (Continued)

Accident Year	Age-to-Age (in months)																
	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384	408/396	420/408	432/420	444/432	456/444	ULT/456Pd (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	1.001	1.000	1.001	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	1.001	1.000	
1986		1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000		
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	1.000	1.000	1.000		
1988	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001			
1989	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000			
1990	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000			
1991	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000			
1992	1.001	1.001	1.001	1.001	1.001	1.001	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	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001			
1994	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001			
1995	1.002	1.002	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001			
1996	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002			
1997	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002			
1998	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002			
1999	1.002	1.002															
2000	1.002																
Unadjusted (a)	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.009
Selected (c)	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.006
Cumulative	1.023	1.020	1.018	1.016	1.014	1.013	1.011	1.011	1.010	1.009	1.008	1.008	1.007	1.007	1.007	1.006	1.006

(c) Adjusted for the impact of changes in claim settlement rates on later period development for 300 months and later. See Exhibits 2.5.9 through 2.5.12.

(d) The ULT/456Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 108-to-120 through 348-to-360 factors and extrapolated to 80 development years.

**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)						
<u>Year</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							110,559
2014						114,927	114,961
2015					119,599	119,893	119,961
2016				121,193	121,560	121,678	121,695
2017			124,299	125,219	125,557	125,657	
2018		123,247	126,145	126,883	127,091		
2019	102,592	125,383	128,799	129,617			
2020	90,806	111,247	113,785				
2021	100,922	121,639					
2022	106,364						

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):						
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-Ult</u>
2014						1.000	
2015					1.002	1.001	
2016				1.003	1.001	1.000	
2017			1.007	1.003	1.001		
2018		1.024	1.006	1.002			
2019	1.222	1.027	1.006				
2020	1.225	1.023					
2021	1.205						
Latest Year	1.205	1.023	1.006	1.002	1.001	1.000	
Cumulative	1.246	1.033	1.010	1.004	1.002	1.002	1.001

Acc. Year	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>
Ult. Claim Counts	132,480	125,701	114,962	130,132	127,387	125,849	121,864

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							102,995
2014						104,288	107,499
2015					105,077	109,625	112,654
2016				99,980	107,258	111,615	114,675
2017			91,060	103,574	111,065	115,698	
2018		69,414	90,058	103,251	111,608		
2019	31,928	67,843	89,098	104,137			
2020	27,372	59,522	78,838				
2021	31,699	67,787					
2022	34,190						

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 Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							92.9%
2014						90.6%	93.3%
2015					87.5%	91.3%	93.8%
2016				82.0%	88.0%	91.6%	94.1%
2017			72.4%	82.3%	88.3%	91.9%	
2018		54.5%	70.7%	81.1%	87.6%		
2019	24.5%	52.1%	68.5%	80.0%			
2020	23.8%	51.8%	68.6%				
2021	25.2%	53.9%					
2022	25.8%						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							104,326
2014						105,873	108,368
2015					105,248	110,438	113,041
2016				97,521	106,769	112,034	114,675
2017			86,304	100,710	110,261	115,698	
2018		68,696	87,358	101,940	111,608		
2019	33,584	70,176	89,241	104,137			
2020	29,669	61,996	78,838				
2021	32,441	67,787					
2022	34,190						

F. Average Paid Indemnity per Closed Claim

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							17,590
2014						17,414	18,455
2015					16,449	17,793	18,761
2016				14,309	16,258	17,611	18,663
2017			10,909	14,043	16,114	17,488	
2018		6,963	11,266	14,474	16,685		
2019	3,132	6,995	11,346	15,257			
2020	3,242	7,540	12,352				
2021	3,200	7,287					
2022	3,505						

- (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 Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							18,065
2014						17,920	18,764
2015					16,498	18,048	18,901
2016				13,669	16,120	17,752	18,663
2017			9,790	13,254	15,878	17,488	
2018		6,846	10,579	14,119	16,685		
2019	3,250	7,377	11,378	15,257			
2020	3,444	8,032	12,352				
2021	3,255	7,287					
2022	3,505						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							1,884,613
2014						1,897,279	2,033,459
2015					1,736,384	1,993,213	2,136,586
2016				1,332,991	1,721,098	1,988,861	2,140,137
2017			844,944	1,334,850	1,750,694	2,023,344	
2018		470,313	924,155	1,439,269	1,862,203		
2019	109,141	517,689	1,015,407	1,588,799			
2020	102,170	497,935	973,830				
2021	105,587	493,935					
2022	119,833						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							308,047
2014						397,145	314,897
2015					472,333	377,875	312,603
2016				575,887	468,551	380,374	308,780
2017			696,468	589,577	477,924	389,845	
2018		665,449	738,411	647,726	521,464		
2019	291,111	723,277	844,965	721,367			
2020	286,607	662,001	749,081				
2021	324,848	754,976					
2022	364,900						

(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 Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							40,728
2014						37,328	42,202
2015					32,525	36,800	42,781
2016				26,675	33,934	37,799	43,986
2017			17,853	27,938	34,048	39,145	
2018		8,103	18,542	27,282	33,680		
2019	4,120	12,570	21,283	28,311			
2020	4,518	12,798	21,435				
2021	4,693	14,019					
2022	5,056						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							-54,209
2014						-59,165	-36,716
2015					-5,562	-29,918	-16,556
2016				65,594	16,560	-15,838	
2017			84,909	80,016	27,375		
2018		5,818	50,046	35,767			
2019	-6,822	-29,326	-3,044				
2020	-10,378	-31,663					
2021	-3,482						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							253,838
2014						337,980	278,182
2015					466,771	347,957	296,047
2016				641,482	485,111	364,537	308,780
2017			781,377	669,593	505,299	389,845	
2018		671,267	788,456	683,492	521,464		
2019	284,289	693,952	841,922	721,367			
2020	276,228	630,338	749,081				
2021	321,366	754,976					
2022	364,900						

(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 Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							2,138,450
2014						2,235,259	2,311,641
2015					2,203,155	2,341,170	2,432,632
2016				1,974,473	2,206,209	2,353,397	2,448,917
2017			1,626,321	2,004,443	2,255,993	2,413,189	
2018		1,141,580	1,712,611	2,122,761	2,383,667		
2019	393,430	1,211,640	1,857,328	2,310,165			
2020	378,398	1,128,273	1,722,911				
2021	426,953	1,248,911					
2022	484,733						

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

Accident Year	Evaluated as of (in months)					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>
2013						
2014						1.034
2015					1.063	1.039
2016				1.117	1.067	1.041
2017			1.233	1.125	1.070	
2018		1.500	1.239	1.123		
2019	3.080	1.533	1.244			
2020	2.982	1.527				
2021	2.925					
Latest Year	2.925	1.527	1.244	1.123	1.070	1.041
3-Year Average	2.996	1.520	1.239	1.122	1.066	1.038

O. Paid Indemnity Loss Development Factors (i)

Accident Year	Evaluated as of (in months)					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>
2014						1.039
2015					1.058	1.042
2016				1.103	1.060	1.044
2017			1.210	1.109	1.064	
2018		1.526	1.222	1.113		
2019	3.063	1.549	1.245			
2020	2.959	1.551				
2021	2.930					

(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)					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>
2014						-0.43%
2015					0.44%	-0.27%
2016				1.34%	0.59%	-0.31%
2017			1.90%	1.45%	0.51%	
2018		-1.69%	1.43%	0.92%		
2019	0.55%	-1.06%	-0.08%			
2020	0.76%	-1.55%				
2021	-0.16%					

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

Accident Year	Evaluated as of (in months)					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>
2014						1.034
2015					1.063	1.039
2016				1.118	1.066	1.040
2017			1.233	1.125	1.070	
2018		1.500	1.239	1.122		
2019	3.080	1.533	1.239			
2020	2.981	1.520				
2021	2.946					
Latest Year	2.946	1.520	1.239	1.122	1.070	1.040
2-Year Average	2.964	1.526	1.239	1.124	1.068	1.039
3-Year Average	3.003	1.518	1.237	1.122	1.066	1.038

- (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.

**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	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>
1989							205,202	205,265	205,319	205,311
1990						221,173	221,248	221,321	221,371	
1991					222,541	222,613	222,690	222,731		
1992				175,276	175,346	175,420	175,478			
1993			138,423	138,513	138,587	138,629				
1994		126,506	126,593	126,698	126,746					
1995	117,433	117,552	117,639	117,706						
1996	111,820	111,945	112,012							
1997	117,909	118,008								
1998	127,342									
1999										

Accident Year	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989</u>
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<u>2. Ult. Claim Counts (a)</u>	128,433	118,840	112,660	118,281	127,208	139,014	175,852	223,133	221,617	205,641
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3. Ultimate Indemnity Claim Settlement Ratio (b)

Accident	Evaluated as of (in months)									
Year	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>
1989							99.8%	99.8%	99.8%	99.8%
1990						99.8%	99.8%	99.9%	99.9%	
1991					99.7%	99.8%	99.8%	99.8%		
1992				99.7%	99.7%	99.8%	99.8%			
1993			99.6%	99.6%	99.7%	99.7%				
1994		99.4%	99.5%	99.6%	99.6%					
1995	99.3%	99.4%	99.5%	99.5%						
1996	99.3%	99.4%	99.4%							
1997	99.2%	99.3%								
1998	99.2%									

(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

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	<u>288-300</u>	<u>300-312</u>	<u>312-324</u>	<u>324-336</u>	<u>336-348</u>	<u>348-360</u>	<u>360-372</u>	<u>372-384</u>	<u>384-396</u>	<u>396-408</u>
1989								14.4%	14.2%	---
1990							16.8%	19.7%	16.9%	
1991						12.2%	14.8%	9.3%		
1992					12.2%	14.6%	13.4%			
1993				15.3%	14.7%	9.8%				
1994			12.3%	17.1%	9.4%					
1995		14.1%	11.9%	10.4%						
1996	9.8%	14.9%	9.3%							
1997	9.9%	10.6%								
1998	8.9%									
1999										
3-Year Average	9.5%	13.2%	11.2%	14.3%	12.1%	12.2%	15.0%	14.5%	15.6%	
Share of Open on Prior (d)	90.5%	86.8%	88.8%	85.7%	87.9%	87.8%	85.0%	85.5%	84.4%	

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

Accident	Evaluated as of (in months)									
Year	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	
1989										
1990										246
1991								402		290
1992							374	272		320
1993						385	287	327		280
1994					462	357	406	345		295
1995				575	433	505	444	377		322
1996			648	494	556	489	429	365		312
1997		832	641	739	633	557	489	415		355
1998	1,091	857	947	841	721	634	557	473		404
1999	954	1,075	933	829	710	624	548	466		398
...										
2021	384	348	302	268	230	202	177	151		129
2022	652	590	512	455	390	343	301	256		219

- (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	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>
1989								0.2%	0.2%
1990							0.2%	0.1%	0.1%
1991						0.2%	0.2%	0.2%	0.1%
1992					0.3%	0.2%	0.2%	0.2%	0.2%
1993				0.4%	0.3%	0.3%	0.2%	0.2%	0.2%
1994			0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
1995		0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%
1996	0.7%	0.6%	0.6%	0.4%	0.5%	0.4%	0.4%	0.3%	0.3%
1997	0.8%	0.7%	0.5%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%
1998	0.8%	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%
1999	0.7%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.4%	0.3%
...									
2021	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
2022	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
3-Year Historical Avg.	0.8%	0.7%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%

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

Accident	Evaluated as of (in months)								
Year	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>
1989									
1990									
1991									0.97
1992								0.93	1.36
1993							1.07	1.42	1.51
1994						1.11	1.66	1.64	1.73
1995					1.15	1.70	1.95	1.93	2.04
1996				1.05	1.55	1.72	1.98	1.96	2.07
1997			1.01	1.49	1.67	1.86	2.14	2.11	2.23
1998		1.03	1.38	1.58	1.76	1.96	2.25	2.23	2.35
1999	0.92	1.27	1.34	1.53	1.70	1.90	2.18	2.16	2.28
...									
2021	0.39	0.43	0.45	0.51	0.57	0.64	0.73	0.72	0.77
2022	0.62	0.68	0.72	0.83	0.92	1.03	1.18	1.17	1.23

(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

**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	<u>300-312</u>	<u>312-324</u>	<u>324-336</u>	<u>336-348</u>	<u>348-360</u>	<u>360-372</u>	<u>372-384</u>	<u>384-396</u>	<u>396-408</u>

8. 3-Year Average (h)

Indemnity	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001
Medical	1.005	1.006	1.004	1.004	1.003	1.002	1.004	1.002	1.003

9. Adjustment Ratio (i)

Accident Year 2021	0.76	0.78	0.79	0.81	0.84	0.87	0.91	0.90	0.92
Accident Year 2022	0.85	0.87	0.89	0.93	0.97	1.01	1.07	1.07	1.09

10. Adjusted Factors (j)

Indemnity									
Accident Year 2021	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001
Accident Year 2022	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001
Medical									
Accident Year 2021	1.005	1.004	1.003	1.003	1.002	1.002	1.003	1.001	1.002
Accident Year 2022	1.005	1.004	1.003	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) Accident Year	24/12	36/24	48/36	60/48	72/60	84/72	96/84	108/96	120/108	132/120	144/132	156/144	168/156	180/168	192/180	204/192	216/204	228/216	240/228	252/240	264/252
1999																					
2000																					
2001																					
2002																					
2003																					
2004																					
2005																					
2006																					
2007																					
2008																					
2009																					
2010																					
2011																					
2012																					
2013																					
2014																					
2015																					
2016																					
2017																					
2018																					
2019																					
2020																					
2021																					
Selected (c)	2.493(d)	1.425(d)	1.212(d)	1.110(d)	1.072(d)	1.044(d)	1.029	1.022	1.018	1.017	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.008	1.007	1.006	1.005
Cumulative Unadjusted for Impact of SB 1160	7.104	2.849	2.000	1.650	1.486	1.387	1.328	1.291	1.263	1.240	1.220	1.204	1.189	1.176	1.164	1.152	1.141	1.131	1.122	1.114	1.108
Cumulative Adjusted for Impact of SB 1160(e)	7.024	2.817	1.977	1.631	1.470	1.371	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

- (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 12-to-24 month through 96-to-108 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 factor for 72 months is adjusted by -1.1% for the impact of the SB 1160 reductions in future lien filings.

Selected Medical Development Factors - Paid to Ultimate (Continued)

Accident Year	Age-to-Age (in months)																ULT/456Pd (g)
	276/264	288/276	300/288	312/300	324/312	336/324	348/336	360/348	372/360	384/372	396/384	408/396	420/408	432/420	444/432	456/444	ULT/456Pd (g)
1983										1.003	1.002	1.004	1.003	1.003	1.002	1.002	
1984									1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	
1985								1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.002	
1986							1.005	1.004	1.006	1.005	1.004	1.003	1.004	1.001	1.002		
1987						1.004	1.003	1.003	1.003	1.004	1.002	1.003	1.003	1.003			
1988				1.004	1.003	1.003	1.003	1.004	1.003	1.003	1.002	1.003	1.003				
1989				1.005	1.003	1.003	1.003	1.004	1.003	1.005	1.002	1.002					
1990			1.004	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.001						
1991		1.006	1.003	1.003	1.003	1.004	1.004	1.003	1.002	1.003							
1992	1.006	1.005	1.005	1.006	1.004	1.006	1.003	1.003	1.002								
1993	1.007	1.007	1.007	1.005	1.009	1.004	1.003	1.002									
1994	1.009	1.008	1.005	1.005	1.005	1.004	1.003	1.002									
1995	1.014	1.008	1.010	1.007	1.006	1.004	1.005										
1996	1.010	1.009	1.007	1.005	1.006												
1997	1.008	1.006	1.005	1.004													
1998	1.008	1.006	1.006														
1999	1.006	1.004															
2000	1.004																
Unadjusted (c)	1.006	1.005	1.006	1.005	1.006	1.004	1.004	1.003	1.002	1.004	1.002	1.003	1.003	1.002	1.001	1.002	1.073
Selected (f)	1.006	1.005	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.003	1.001	1.002	1.003	1.002	1.001	1.001	1.047
Cumulative	1.102	1.095	1.089	1.083	1.077	1.073	1.069	1.066	1.064	1.062	1.059	1.057	1.054	1.051	1.050	1.048	1.047

(f) Adjusted for the impact of changes in claim settlement rates on later period development for 300 months and later. See Exhibits 2.5.9 through 2.5.12.

(g) The ULT/456Pd tail factor was calculated based on an inverse power curve fit to a four-year average of the 108-to-120 through 348-to-360 factors and extrapolated to 80 development years.

**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 Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							110,559
2014						114,927	114,961
2015					119,599	119,893	119,961
2016				121,193	121,560	121,678	121,695
2017			124,299	125,219	125,557	125,657	
2018		123,247	126,145	126,883	127,091		
2019	102,592	125,383	128,799	129,617			
2020	90,806	111,247	113,785				
2021	100,922	121,639					
2022	106,364						

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):						
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-Ult</u>
2014						1.000	
2015					1.002	1.001	
2016				1.003	1.001	1.000	
2017			1.007	1.003	1.001		
2018		1.024	1.006	1.002			
2019	1.222	1.027	1.006				
2020	1.225	1.023					
2021	1.205						
Latest Year	1.205	1.023	1.006	1.002	1.001	1.000	
Cumulative	1.246	1.033	1.010	1.004	1.002	1.002	1.001

Acc. Year	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>
Ult. Claim Counts	132,480	125,701	114,962	130,132	127,387	125,849	121,864

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							102,995
2014						104,288	107,499
2015					105,077	109,625	112,654
2016				99,980	107,258	111,615	114,675
2017			91,060	103,574	111,065	115,698	
2018		69,414	90,058	103,251	111,608		
2019	31,928	67,843	89,098	104,137			
2020	27,372	59,522	78,838				
2021	31,699	67,787					
2022	34,190						

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 Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							92.9%
2014						90.6%	93.3%
2015					87.5%	91.3%	93.8%
2016				82.0%	88.0%	91.6%	94.1%
2017			72.4%	82.3%	88.3%	91.9%	
2018		54.5%	70.7%	81.1%	87.6%		
2019	24.5%	52.1%	68.5%	80.0%			
2020	23.8%	51.8%	68.6%				
2021	25.2%	53.9%					
2022	25.8%						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							104,326
2014						105,873	108,368
2015					105,248	110,438	113,041
2016				97,521	106,769	112,034	114,675
2017			86,304	100,710	110,261	115,698	
2018		68,696	87,358	101,940	111,608		
2019	33,584	70,176	89,241	104,137			
2020	29,669	61,996	78,838				
2021	32,441	67,787					
2022	34,190						

F. Average Paid Medical per Closed Indemnity Claim

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							19,810
2014						18,185	19,338
2015					16,238	17,717	18,714
2016				13,674	15,705	17,011	18,204
2017			10,697	13,532	15,536	16,944	
2018		7,079	11,277	14,231	16,387		
2019	3,504	6,888	11,062	14,637			
2020	2,971	7,121	11,781				
2021	2,975	6,859					
2022	2,991						

- (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 Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							20,370
2014						18,745	19,684
2015					16,292	17,980	18,875
2016				13,104	15,560	17,170	18,204
2017			9,695	12,823	15,307	16,944	
2018		6,967	10,611	13,906	16,387		
2019	3,615	7,256	11,092	14,637			
2020	3,163	7,595	11,781				
2021	3,027	6,859					
2022	2,991						

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

Accident Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							2,125,087
2014						1,984,630	2,133,143
2015					1,714,674	1,985,660	2,133,682
2016				1,277,924	1,661,311	1,923,673	2,087,593
2017			836,700	1,291,441	1,687,810	1,960,433	
2018		478,586	926,995	1,417,620	1,828,970		
2019	121,420	509,181	989,840	1,524,204			
2020	93,840	470,883	928,810				
2021	98,185	464,922					
2022	102,263						

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

Accident Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							383,593
2014						435,790	360,500
2015					509,607	422,325	367,926
2016				605,701	500,628	437,317	371,802
2017			718,190	625,626	531,610	469,558	
2018		744,488	761,767	694,339	591,171		
2019	350,020	753,006	839,162	750,774			
2020	318,791	693,205	765,484				
2021	341,627	751,736					
2022	349,810						

(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 Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							50,716
2014						40,961	48,313
2015					35,092	41,129	50,353
2016				28,553	35,004	43,458	52,963
2017			21,607	28,904	36,683	47,149	
2018		13,830	21,109	29,381	38,182		
2019	4,953	13,087	21,137	29,465			
2020	5,026	13,402	21,904				
2021	4,935	13,959					
2022	4,847						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							-67,503
2014						-64,923	-42,033
2015					-6,001	-33,438	-19,486
2016				66,855	17,417	-18,209	
2017			94,713	82,511	29,048		
2018		7,539	55,990	36,898			
2019	-8,203	-30,531	-3,023				
2020	-11,544	-33,156					
2021	-3,662						

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

Accident Year	Evaluated as of (in months)						
	12	24	36	48	60	72	84
2013							316,089
2014						370,868	318,467
2015					503,606	388,888	348,440
2016				672,556	518,045	419,108	371,802
2017			812,903	708,137	560,658	469,558	
2018		752,027	817,757	731,237	591,171		
2019	341,818	722,475	836,140	750,774			
2020	307,247	660,049	765,484				
2021	337,965	751,736					
2022	349,810						

- (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 Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							188,546
2014						200,201	201,904
2015					203,614	206,064	207,968
2016				213,558	217,318	220,831	223,338
2017			224,983	230,309	234,456	237,991	
2018		226,626	237,953	247,917	251,795		
2019	155,032	227,655	242,840	251,726			
2020	120,677	181,555	194,779				
2021	136,096	209,152					
2022	143,466						

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

Accident Year	Evaluated as of (in months)						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
2013							2,629,723
2014						2,555,699	2,653,514
2015					2,421,894	2,580,613	2,690,090
2016				2,164,038	2,396,675	2,563,613	2,682,733
2017			1,874,586	2,229,887	2,482,924	2,667,983	
2018		1,457,239	1,982,705	2,396,774	2,671,936		
2019	618,270	1,459,311	2,068,819	2,526,705			
2020	521,764	1,312,487	1,889,074				
2021	572,247	1,425,809					
2022	595,539						

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

Accident Year	Evaluated as of (in months)					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>
2014						1.038
2015					1.066	1.042
2016				1.108	1.070	1.046
2017			1.190	1.113	1.075	
2018		1.361	1.209	1.115		
2019	2.360	1.418	1.221			
2020	2.515	1.439				
2021	2.492					
Latest Year	2.492	1.439	1.221	1.115	1.075	1.046

(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)					
	12-24	24-36	36-48	48-60	60-72	72-84
2014						1.043
2015					1.062	1.044
2016				1.099	1.064	1.049
2017			1.177	1.104	1.071	
2018		1.378	1.197	1.108		
2019	2.347	1.428	1.222			
2020	2.493	1.455				
2021	2.493					

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

Accident Year	Evaluated as of (in months)					
	12-24	24-36	36-48	48-60	60-72	72-84
2014						-0.45%
2015					0.29%	-0.16%
2016				0.79%	0.50%	-0.26%
2017			1.02%	0.89%	0.35%	
2018		-1.26%	1.02%	0.62%		
2019	0.57%	-0.72%	-0.06%			
2020	0.88%	-1.06%				
2021	-0.04%					

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

Accident Year	Evaluated as of (in months)					
	12-24	24-36	36-48	48-60	60-72	72-84
2014						1.040
2015					1.067	1.042
2016				1.110	1.068	1.044
2017			1.192	1.111	1.072	
2018		1.367	1.204	1.110		
2019	2.373	1.410	1.212			
2020	2.489	1.425				
2021	2.493					
Latest Year	2.493	1.425	1.212	1.110	1.072	1.044
2-Year Average	2.491	1.417	1.208	1.110	1.070	1.043
3-Year Average	2.452	1.401	1.203	1.110	1.069	1.042

- (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 December 31, 2022**

Accident Year	<u>Development Factors</u>			
	(1) Paid Loss Ratio (a)	(2) Annual (b)	(3) Cumulative	(4) Projected Ultimate Loss Ratio (4) = (1) x (3)
1987	0.345	1.000	1.007	0.347
1988	0.330	1.000	1.007	0.332
1989	0.342	1.001	1.007	0.345
1990	0.397	1.001	1.008	0.400
1991	0.424	1.000	1.008	0.427
1992	0.349	1.001	1.009	0.352
1993	0.286	1.001	1.010	0.289
1994	0.325	1.001	1.011	0.328
1995	0.468	1.001	1.011	0.474
1996	0.525	1.001	1.013	0.532
1997	0.594	1.001	1.014	0.603
1998	0.644	1.002	1.016	0.654
1999	0.674	1.002	1.018	0.686
2000	0.583	1.002	1.020	0.595
2001	0.483	1.002	1.023	0.494
2002	0.360	1.002	1.025	0.369
2003	0.237	1.002	1.027	0.244
2004	0.141	1.003	1.031	0.145
2005	0.121	1.004	1.035	0.125
2006	0.155	1.005	1.040	0.161
2007	0.213	1.006	1.046	0.222
2008	0.267	1.008	1.054	0.282
2009	0.311	1.008	1.062	0.330
2010	0.297	1.011	1.074	0.319
2011	0.273	1.012	1.086	0.296
2012	0.241	1.011	1.098	0.265
2013	0.203	1.014	1.114	0.226
2014	0.189	1.016	1.131	0.214
2015	0.182	1.018	1.152	0.209
2016	0.168	1.026	1.182	0.199
2017	0.166	1.040	1.229	0.204
2018	0.165	1.070	1.315	0.218
2019	0.173	1.122	1.476	0.256
2020	0.147	1.239	1.829	0.269
2021	0.112	1.520	2.780	0.310
2022	0.038	2.946	8.190	0.311

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

**Developed Medical Loss Ratios Using Selected Loss Development Factors
Adjusted for Changes in Claim Settlement Rates
Based on Experience as of December 31, 2022**

	(1)	(2)	(3)	(4)	(5)	(6)
			Reform Adjusted			
			<u>Development Factors</u>			
Accident Year	<u>Paid Loss Ratio (a)</u>	<u>Adjusted Paid Loss Ratio (b)</u>	<u>Annual (c)</u>	<u>Cumulative (c)</u>	<u>Adjusted Developed Loss Ratio (d)</u> (2) x (4)	<u>Projected Ultimate Loss Ratio</u> (1) + ((5) - (2))
1987	0.307	0.272	1.001	1.050	0.286	0.321
1988	0.300	0.266	1.002	1.051	0.280	0.314
1989	0.319	0.283	1.003	1.054	0.299	0.335
1990	0.361	0.320	1.002	1.057	0.338	0.379
1991	0.378	0.335	1.001	1.059	0.355	0.398
1992	0.313	0.278	1.003	1.062	0.295	0.330
1993	0.257	0.228	1.002	1.064	0.243	0.272
1994	0.295	0.263	1.002	1.066	0.280	0.313
1995	0.435	0.387	1.003	1.069	0.414	0.462
1996	0.466	0.415	1.003	1.073	0.445	0.496
1997	0.521	0.464	1.004	1.077	0.500	0.557
1998	0.623	0.556	1.005	1.083	0.602	0.669
1999	0.680	0.607	1.006	1.089	0.662	0.734
2000	0.613	0.548	1.005	1.095	0.600	0.665
2001	0.540	0.485	1.006	1.102	0.534	0.589
2002	0.417	0.375	1.005	1.108	0.416	0.457
2003	0.266	0.240	1.006	1.114	0.268	0.293
2004	0.179	0.162	1.007	1.122	0.182	0.199
2005	0.175	0.159	1.008	1.131	0.179	0.196
2006	0.224	0.204	1.009	1.141	0.233	0.253
2007	0.312	0.285	1.009	1.152	0.328	0.355
2008	0.384	0.353	1.011	1.164	0.411	0.442
2009	0.445	0.412	1.010	1.176	0.484	0.517
2010	0.432	0.402	1.011	1.189	0.478	0.508
2011	0.364	0.342	1.012	1.204	0.412	0.434
2012	0.309	0.293	1.013	1.220	0.357	0.373
2013	0.244	0.242	1.017	1.240	0.301	0.302
2014	0.214	0.217	1.018	1.263	0.274	0.271
2015	0.197	0.202	1.022	1.291	0.261	0.256
2016	0.182	0.187	1.029	1.328	0.249	0.243
2017	0.179	0.185	1.044	1.371	0.254	0.248
2018	0.182	0.188	1.072	1.470	0.277	0.271
2019	0.185	0.189	1.110	1.631	0.309	0.305
2020	0.159	0.160	1.212	1.977	0.317	0.315
2021	0.125	0.126	1.425	2.817	0.354	0.354
2022	0.047	0.047	2.493	7.024	0.327	0.327

- (a) Based on Exhibit 1. Paid MCCP costs are excluded from accident years 2011 and subsequent.
- (b) Based on experience evaluated as of December 31, 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 <u>Adjustments (a)</u>	(2) Frequency <u>Adjustments (a)</u>	(3) Annual Impact on Indemnity Benefits Due to Wage <u>Inflation (b)</u>	(4) Annual Cost Impact on <u>Indemnity (c)</u>	(5) Composite Indemnity Adjustment <u>Factor (d)</u>	
1987	0.0	0.0	1.9	1.9	1.734	
1988	0.0	0.0	1.5	1.5	1.708	
1989	0.0	0.0	1.5	1.5	1.683	
1990	2.3	19.9	1.7	24.7	1.349	
1991	4.9	14.8	0.8	21.4	1.112	
1992	1.8	-8.3	1.6	-5.2	1.172	
1993	0.2	-18.1	0.4	-17.6	1.422	
1994	-5.1	0.2	0.6	-4.3	1.487	
1995	6.3	0.6	1.0	8.0	1.377	
1996	5.3	0.4	1.2	7.0	1.287	
1997	9.7	0.2	1.6	11.7	1.152	
1998	6.5	0.0	1.8	8.4	1.063	
1999	5.7	0.0	2.1	7.9	0.985	
2000	3.9	0.0	3.1	7.1	0.919	
2001	-0.3	0.0	0.2	-0.1	0.920	
2002	-0.7	0.0	0.4	-0.3	0.943	(e)
2003	7.3	0.0	1.2	8.6	0.940	(e)
2004	-6.0	-13.7	2.1	-17.2	1.286	(e)
2005	-31.6	-15.3	1.6	-41.2	1.743	
2006	5.6	-5.7	2.2	1.8	1.713	
2007	1.6	0.0	2.1	3.7	1.651	
2008	4.8	0.6	1.0	6.5	1.551	
2009	0.4	1.4	0.2	2.0	1.520	
2010	0.4	0.0	1.5	1.9	1.492	
2011	0.0	0.0	1.4	1.4	1.471	
2012	-0.8	0.0	2.1	1.3	1.453	
2013	1.4	0.2	0.6	2.3	1.421	
2014	5.8	1.5	1.7	9.2	1.301	
2015	-0.8	0.0	2.3	1.4	1.283	
2016	0.3	0.0	1.0	1.3	1.267	
2017	0.5	0.0	2.2	2.7	1.234	
2018	0.4	0.0	2.2	2.6	1.202	
2019	0.4	0.0	2.4	2.8	1.169	
2020	0.4	0.0	2.9	3.3	1.132	
2021	0.4	0.0	3.6	4.0	1.088	
2022	1.1	0.0	1.9	3.0	1.056	
2023	0.4	0.0	2.5	2.9	1.026	
2024	0.4	0.0	1.7	2.1	1.005	
9/1/2024	0.1 (Annual 0.4)	0.0	0.4 (Annual 2.4)	0.5		

- (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) $\{ [\text{Column (1)} / 100 + 1.0] \times [\text{Column (2)} / 100 + 1.0] \times [\text{Column (3)} / 100 + 1.0] - 1.0 \} \times 100$.
- (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 9/1/2024 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	(1) Proportion of Medical Subject to	(2) Proportion of Medical Not Subject to	(3) Impact of Fee Schedule Change on	(4) Change in Medical	(5) Impact of CPI Change on Total	(6) Annual Non-Legislative Cost Impact on
<u>Year</u>	<u>Fee Schedule (a)</u>	<u>Fee Schedule (a)</u>	<u>Total Medical (b)</u>	<u>CPI (c)</u>	<u>Medical (d)</u>	<u>Total Medical (e)</u>
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%	5.6%	0.8%	0.8%
2023	0.864	0.136	0.0%	3.4%	0.5%	0.5%
2024	0.864	0.136	0.0%	2.3%	0.3%	0.3%
9/1/2024	0.864	0.136	0.0% (Annual 0.0%)	0.3% (Annual 2.0%)	0.0%	0.0%

(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	-2.2%	0.0%	-2.2%
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%
2024	0.0%	0.0%	0.0%
9/1/2024	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) $[\text{Column (1)} + 1.0] \times [\text{Column (2)} + 1.0] - 1.0$

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%	0.844
1988	3.8%	0.0%	3.8%	0.814
1989	3.0%	0.0%	3.0%	0.790
1990	3.7%	19.1%	23.5%	0.640
1991	3.6%	12.9%	16.9%	0.547
1992	3.0%	-7.9%	-5.2%	0.577
1993	2.7%	-18.7%	-16.5%	0.691
1994	-2.3%	-2.3%	-4.6%	0.724
1995	0.9%	0.5%	1.4%	0.714
1996	1.0%	0.4%	1.4%	0.704
1997	0.7%	0.2%	0.9%	0.698
1998	0.8%	12.6%	13.5%	0.615
1999	2.5%	12.6%	15.4%	0.533
2000	1.7%	7.0%	8.8%	0.489
2001	2.9%	6.6%	9.7%	0.446
2002	2.0%	-5.6%	-3.7%	0.463
2003	1.4%	-6.0%	-4.7%	0.486
2004	0.0%	-33.9%	-33.9%	0.735
2005	0.0%	-13.9%	-13.9%	0.853
2006	0.3%	-5.1%	-4.8%	0.897
2007	1.8%	0.1%	1.9%	0.880
2008	0.2%	0.5%	0.7%	0.874
2009	0.4%	1.0%	1.4%	0.862
2010	0.3%	0.0%	0.3%	0.859
2011	0.3%	-2.0%	-1.7%	0.874
2012	0.1%	-4.4%	-4.3%	0.913
2013	4.2%	-8.1%	-4.2%	0.954
2014	0.3%	-4.8%	-4.5%	0.999
2015	0.2%	-2.2%	-2.0%	1.019
2016	0.4%	-0.7%	-0.3%	1.022
2017	0.2%	-0.5%	-0.3%	1.025
2018	0.2%	-0.3%	-0.1%	1.026
2019	0.4%	0.0%	0.4%	1.022
2020	0.4%	0.0%	0.4%	1.018
2021	0.2%	0.0%	0.2%	1.016
2022	0.8%	0.0%	0.8%	1.008
2023	0.5%	0.0%	0.5%	1.003
2024	0.3%	0.0%	0.3%	
9/1/2024	0.0%	0.0%	0.0%	

(a) See Exhibit 4.2, Column (6).

(b) See Exhibit 4.3, Column (3).

(c) $\text{Column (3)} = [1.0 + \text{Column (1)}] \times [1.0 + \text{Column (2)}] - 1.0$.

(d) These factors adjust the annual impact shown in Column (3) to the 9/1/2024 level.

Annual Wage Level Changes

<u>Year</u>	(1) <u>Annual Wage Level Change (a)</u>	(2) <u>Adjusted Annual Wage Level Change (b)</u>	(3) <u>Factor to a 9/1/2024 Wage Level (c)</u>
1987	5.6		3.770
1988	4.4		3.611
1989	4.3		3.463
1990	5.0		3.298
1991	2.3		3.223
1992	4.7		3.079
1993	1.2		3.042
1994	1.8		2.988
1995	2.9		2.904
1996	3.4		2.809
1997	4.7		2.683
1998	5.2		2.550
1999	6.2		2.401
2000	9.0		2.203
2001	0.6		2.190
2002	1.1		2.166
2003	3.6		2.091
2004	5.0		1.991
2005	3.2		1.929
2006	4.6		1.845
2007	4.5		1.765
2008	2.1		1.729
2009	0.5		1.720
2010	3.0		1.670
2011	3.1		1.620
2012	4.2		1.555
2013	0.7		1.544
2014	3.3		1.494
2015	4.5		1.430
2016	1.9		1.403
2017	4.4		1.344
2018	3.7		1.296
2019	4.4		1.242
2020	11.3	5.0	1.183
2021	7.7	6.1	1.115
2022	1.1	3.2	1.080
Projected:			
2023	3.4	4.3	
2024	2.4	2.9	
9/1/2024	0.7 (Annual = 4.1)	0.7 (Annual = 4.1)	

- (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

	(1)	(2a)	(2b)	(2c)	(3)	(4)	(5)	(6)	(7)
		Ratio of Industry Average Charged Rates to Advisory Pure Premium	Factor to Industry Average Filed Pure Premium Rate Level as of	Factor to Adjust Insurer Premium to an Industry Average Filed Pure Premium Rate Level as of	Adjustment to Remove Surcharge Premium (e)	Average Experience Modification (f)	Off-Balance Correction in Advisory September 1, 2021 Pure Premium	Factor to Adjust for Impact of Premium Resulting from	Composite Premium Adjustment
Calendar	Factor to a 9/1/2024 Wage Level (a)	Rates (b)	January 1, 2022 (c)	January 1, 2022 (d)	Premium (e)	Modification (f)	Rates	Audits (g)	Factor (h)
1987	3.770	---	---	0.545	0.992	0.983	1.015	---	2.042
1988	3.611	---	---	0.488	0.993	0.963	1.015	---	1.789
1989	3.463	---	---	0.480	0.993	0.945	1.015	---	1.721
1990	3.298	---	---	0.468	0.991	0.942	1.015	---	1.600
1991	3.223	---	---	0.434	0.987	0.939	1.015	---	1.448
1992	3.079	---	---	0.415	0.982	0.940	1.015	---	1.317
1993	3.042	---	---	0.411	0.981	0.949	1.015	---	1.274
1994	2.988	---	---	0.470	0.986	0.948	1.015	---	1.440
1995	2.904	---	---	0.636	0.995	0.958	1.015	---	1.891
1996	2.809	0.939	0.676	0.719	1.000	0.935	1.015	---	2.129
1997	2.683	0.906	0.675	0.745	1.000	0.949	1.015	---	2.075
1998	2.550	0.888	0.703	0.792	1.000	0.959	1.015	---	2.074
1999	2.401	0.883	0.710	0.804	1.000	0.954	1.015	---	1.993
2000	2.203	0.906	0.645	0.711	1.000	0.970	1.015	---	1.591
2001	2.190	1.029	0.567	0.551	1.000	0.969	1.015	---	1.227
2002	2.166	1.164	0.508	0.436	1.000	0.991	1.015	---	0.939
2003	2.091	1.276	0.415	0.325	1.000	1.005	1.015	---	0.667
2004	1.991	1.400	0.423	0.302	1.000	0.981	1.015	---	0.604
2005	1.929	1.470	0.508	0.346	1.000	0.982	1.015	---	0.669
2006	1.845	1.447	0.655	0.453	1.000	0.956	1.015	---	0.861
2007	1.765	1.493	0.893	0.598	1.000	0.931	1.015	0.985	1.100
2008	1.729	1.426	1.062	0.745	1.000	0.946	1.015	0.991	1.329
2009	1.720	1.366	1.047	0.767	1.000	0.937	1.015	1.034	1.434
2010	1.670	1.383	1.026	0.742	1.000	0.941	1.015	1.005	1.304
2011	1.620	1.401	1.025	0.732	1.000	0.982	1.015	---	1.189
2012	1.555	1.223	0.845	0.691	1.000	1.000	1.015	---	1.058
2013	1.544	1.138	0.680	0.598	1.000	0.983	1.015	---	0.925
2014	1.494	1.127	0.627	0.556	1.000	0.961	1.015	---	0.852
2015	1.430	1.109	0.609	0.549	1.000	0.951	1.015	---	0.814
2016	1.403	1.148	0.663	0.577	1.000	0.949	1.015	---	0.841
2017	1.344	1.156	0.734	0.635	1.000	0.955	1.015	---	0.880
2018	1.296	1.196	0.830	0.694	1.000	0.956	1.015	---	0.927
2019	1.242	1.215	0.964	0.793	1.000	0.945	1.015	---	1.027
2020	1.183	1.207	1.075	0.890	1.000	0.944	1.015	0.990	1.088
2021	1.115	1.223	1.158	0.947	1.000	0.948	1.015	1.025	1.124
2022	1.080	1.188	1.209	1.018	1.000	0.959	1.015	1.000	1.129

- (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) $(1) \times (2c) \times (3) \times (6) \div [(4) \times (5)]$ for calendar years 2007 to 2010 and 2020 to 2021. $(1) \times (2c) \times (3) \div [(4) \times (5)]$ for all other calendar years.

Accident Year Indemnity Claim Frequency Model
As of PY 2020 1st Set & December 2022 UCLA

AY	Annual % Changes Intra- Class Ind Freq	Annual Log Differences					
		Intra-Class Indemnity Frequency per \$M Exposure at PY 2020 Level				Cumulative Injury Index	Economic Variables (1st Prin. Comp.)
		Total	Cumulative	Non-cum.	AY+1 Indemnity Benefit Level		
1962	----	----	----	----	----	----	----
1963	2.0%	0.020	----	----	0.000	----	-0.030
1964	0.3%	0.003	----	----	0.000	----	0.003
1965	-0.3%	-0.003	----	----	0.000	----	0.020
1966	1.7%	0.017	----	----	0.000	----	0.191
1967	1.8%	0.017	----	----	0.000	----	-0.147
1968	1.4%	0.014	----	----	0.000	----	0.058
1969	2.7%	0.026	----	----	0.049	----	0.043
1970	1.8%	0.018	----	----	0.000	----	-0.338
1971	1.5%	0.015	----	----	0.000	----	-0.213
1972	-4.3%	-0.044	----	----	0.162	----	0.154
1973	7.0%	0.067	----	----	0.048	----	0.086
1974	19.2%	0.176	----	----	0.041	----	-0.034
1975	12.5%	0.118	----	----	0.058	----	-0.292
1976	0.8%	0.008	----	----	0.000	----	0.081
1977	4.3%	0.042	----	----	0.063	----	0.108
1978	-8.7%	-0.091	----	----	0.001	----	0.164
1979	0.5%	0.005	0.018	0.078	0.000	-0.060	0.129
1980	-6.5%	-0.068	-0.132	-0.066	0.000	-0.066	-0.079
1981	-3.5%	-0.036	-0.028	-0.036	0.033	0.008	-0.077
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	0.077
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	0.144
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	0.194
2016	-2.7%	-0.027	0.031	-0.037	0.000	0.068	0.127
2017	-1.8%	-0.018	-0.075	-0.009	0.000	-0.066	0.130
2018	-0.3%	-0.003	-0.050	0.004	0.000	-0.054	0.124
2019	1.8%	0.018	0.047	0.013	0.000	0.034	0.041
2020	-10.6%	-0.112	0.056	-0.142	0.000	0.198	-0.911
2021*	13.1%	0.109	-0.212	0.173	0.000	-0.385	0.327
2022	4.1%	0.040	0.040	0.040	0.000	0.000	0.546
2023	-1.2%	-0.012	-0.012	-0.012	0.000	0.000	0.076
2024	-3.0%	-0.030	-0.030	-0.030	0.000	0.000	-0.092
2025	-2.4%	-0.024	-0.024	-0.024	0.000	0.000	-0.037

Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency

Constant -0.020
Std Err of Y Est 0.044
R Squared 0.392
No. of Observations 41
Degrees of Freedom 37

X Coefficient(s) 0.187 0.200 0.110
Std Err of Coef. 0.082 0.067 0.048

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; December 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 2021, excluding 2020 and 2021. AY 2022 through AY 2025 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 ecc
Without these offsets, the indemnity benefit level and economic variables would project frequency to increase without bound.
*AY 2021 is preliminary and change is based on a comparison of 2021 accidents on 2020 policies to 2020 accidents on 2019 policies.

**Projection of Indemnity Severity Trends by Accident Year
Based on Experience as of December 31, 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	10,000	---	2.158	21,581	---
1991	10,951	9.5%	2.041	22,350	3.6%
1992	11,041	0.8%	1.973	21,787	-2.5%
1993	11,995	8.6%	1.962	23,529	8.0%
1994	12,966	8.1%	2.055	26,641	13.2%
1995	14,567	12.3%	1.914	27,877	4.6%
1996	16,461	13.0%	1.796	29,562	6.0%
1997	19,290	17.2%	1.611	31,082	5.1%
1998	21,159	9.7%	1.486	31,446	1.2%
1999	23,144	9.4%	1.377	31,872	1.4%
2000	24,808	7.2%	1.286	31,892	0.1%
2001	27,173	9.5%	1.287	34,968	9.6%
2002	26,184	-3.6%	1.318	34,513	-1.3%
2003	25,936	-0.9%	1.314	34,081	-1.3%
2004	21,094	-18.7%	1.552	32,746	-3.9%
2005	19,134	-9.3%	1.782	34,098	4.1%
2006	20,840	8.9%	1.651	34,411	0.9%
2007	22,580	8.3%	1.592	35,942	4.5%
2008	24,634	9.1%	1.504	37,045	3.1%
2009	25,831	4.9%	1.495	38,613	4.2%
2010	25,224	-2.3%	1.467	37,001	-4.2%
2011	24,784	-1.7%	1.447	35,854	-3.1%
2012	24,130	-2.6%	1.429	34,474	-3.8%
2013	23,400	-3.0%	1.400	32,759	-5.0%
2014	24,220	3.5%	1.301	31,517	-3.8%
2015	24,490	1.1%	1.283	31,414	-0.3%
2016	23,955	-2.2%	1.267	30,342	-3.4%
2017	24,060	0.4%	1.234	29,680	-2.2%
2018	24,912	3.5%	1.202	29,938	0.9%
2019	26,538	6.5%	1.169	31,029	3.6%
2020	27,977	5.4%	1.132	31,657	2.0%
2021	28,104	0.5%	1.088	30,565	-3.5%
2022	30,096	7.1%	1.056	31,771	3.9%
(6) Estimated Annual Exponential Trend Based on 1990 to 2022:					0.8%
(7) Estimated Annual Exponential Trend Based on 2005 to 2022:					-1.2%
(8) Estimated Annual Exponential Trend Based on 2018 to 2022:					1.0%
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.

**Projection of Medical Severity Trends by Accident Year
Based on Experience as of December 31, 2022**

Accident <u>Year</u>	(1) Estimated Ultimate <u>Severity (a)</u>	(2) Annual <u>% Change</u>	(3) Medical Adjustment <u>Factor (b)</u>	(4) Ultimate On-level <u>Severity</u> (1) x (3)	(5) Annual <u>% Change</u>
1990	8,824	---	0.960	8,467	---
1991	9,506	7.7%	0.941	8,948	5.7%
1992	9,574	0.7%	0.909	8,705	-2.7%
1993	10,432	9.0%	0.892	9,301	6.8%
1994	11,467	9.9%	0.937	10,744	15.5%
1995	13,235	15.4%	0.929	12,291	14.4%
1996	14,324	8.2%	0.919	13,170	7.2%
1997	16,808	17.3%	0.913	15,347	16.5%
1998	20,515	22.1%	0.804	16,503	7.5%
1999	23,528	14.7%	0.697	16,399	-0.6%
2000	26,408	12.2%	0.641	16,915	3.1%
2001	31,147	17.9%	0.584	18,188	7.5%
2002	31,218	0.2%	0.606	18,931	4.1%
2003	29,846	-4.4%	0.636	18,989	0.3%
2004	27,378	-8.3%	0.842	23,041	21.3%
2005	28,232	3.1%	0.842	23,760	3.1%
2006	30,737	8.9%	0.838	25,765	8.4%
2007	33,934	10.4%	0.823	27,913	8.3%
2008	36,490	7.5%	0.819	29,896	7.1%
2009	38,344	5.1%	0.816	31,290	4.7%
2010	38,194	-0.4%	0.814	31,075	-0.7%
2011	34,380 (c)	---	0.836	28,750 (c)	---
2012	32,094	-6.6%	0.883	28,342	-1.4%
2013	29,529	-8.0%	0.963	28,440	0.3%
2014	28,799	-2.5%	1.025	29,514	3.8%
2015	28,041	-2.6%	1.049	29,414	-0.3%
2016	27,328	-2.5%	1.051	28,725	-2.3%
2017	27,193	-0.5%	1.052	28,611	-0.4%
2018	28,718	5.6%	1.049	30,126	5.3%
2019	29,350	2.2%	1.039	30,483	1.2%
2020	30,620	4.3%	1.026	31,425	3.1%
2021	29,899	-2.4%	1.017	30,410	-3.2%
2022	29,563	-1.1%	1.008	29,800	-2.0%

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 December 31, 2022**

(1) Accident Year	MCCP Included				MCCP Removed Based on WCIRB Aggregate Calendar Year Data Calls (b)			
	(2) Estimated Ultimate Severity (a)	(3) Annual % Change	(4) Ultimate On-Level Severity (c)	(5) Annual % Change	(6) Estimated Ultimate Severity (a)	(7) Annual % Change	(8) Ultimate On-Level Severity (c)	(9) Annual % Change
2005	28,232	---	23,760	---	26,790	---	22,546	---
2006	30,737	8.9%	25,765	8.4%	28,861	7.7%	24,192	7.3%
2007	33,934	10.4%	27,913	8.3%	31,726	9.9%	26,097	7.9%
2008	36,490	7.5%	29,896	7.1%	33,351	5.1%	27,324	4.7%
2009	38,344	5.1%	31,290	4.7%	35,198	5.5%	28,723	5.1%
2010	38,194	-0.4%	31,075	-0.7%	35,026	-0.5%	28,497	-0.8%
2011	37,616	-1.5%	31,456	1.2%	34,380	-1.8%	28,750	0.9%
2012	35,015	-6.9%	30,922	-1.7%	32,094	-6.6%	28,342	-1.4%
2013	32,276	-7.8%	31,086	0.5%	29,529	-8.0%	28,440	0.3%
2014	31,421	-2.7%	32,200	3.6%	28,799	-2.5%	29,514	3.8%
2015	30,467	-3.0%	31,959	-0.7%	28,041	-2.6%	29,414	-0.3%
2016	29,581	-2.9%	31,092	-2.7%	27,328	-2.5%	28,725	-2.3%
2017	29,428	-0.5%	30,963	-0.4%	27,193	-0.5%	28,611	-0.4%
2018	31,072	5.6%	32,596	5.3%	28,718	5.6%	30,126	5.3%
2019	31,794	2.3%	33,022	1.3%	29,350	2.2%	30,483	1.2%
2020	33,155	4.3%	34,026	3.0%	30,620	4.3%	31,425	3.1%
2021	32,540	-1.9%	33,096	-2.7%	29,899	-2.4%	30,410	-3.2%
2022	32,237	-0.9%	32,496	-1.8%	29,563	-1.1%	29,800	-2.0%
Estimated Annual Exponential Trend								
Trend Based on 1990 to 2022:				4.6%	N/A			
Trend Based on 2005 to 2022:				1.4%	1.3%			
Trend Based on 2018 to 2022:				0.0%	-0.2%			
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.

**Projected On-Level Accident Year
Indemnity Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of December 31, 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	1.734	2.042	0.295
1988	0.332	1.708	1.789	0.317
1989	0.345	1.683	1.721	0.337
1990	0.400	1.349	1.600	0.337
1991	0.427	1.112	1.448	0.328
1992	0.352	1.172	1.317	0.313
1993	0.289	1.422	1.274	0.323
1994	0.328	1.487	1.440	0.339
1995	0.474	1.377	1.891	0.345
1996	0.532	1.287	2.129	0.322
1997	0.603	1.152	2.075	0.335
1998	0.654	1.063	2.074	0.335
1999	0.686	0.985	1.993	0.339
2000	0.595	0.919	1.591	0.344
2001	0.494	0.920	1.227	0.371
2002	0.369	0.943	0.939	0.370
2003	0.244	0.940	0.667	0.344
2004	0.145	1.286	0.604	0.310
2005	0.125	1.743	0.669	0.325
2006	0.161	1.713	0.861	0.321
2007	0.222	1.651	1.100	0.334
2008	0.282	1.551	1.329	0.329
2009	0.330	1.520	1.434	0.350
2010	0.319	1.492	1.304	0.364
2011	0.296	1.471	1.189	0.366
2012	0.265	1.453	1.058	0.364
2013	0.226	1.421	0.925	0.347
2014	0.214	1.301	0.852	0.327
2015	0.209	1.283	0.814	0.330
2016	0.199	1.267	0.841	0.299
2017	0.204	1.234	0.880	0.285
2018	0.218	1.202	0.927	0.282
2019	0.256	1.169	1.027	0.291
2020	0.269	1.132	1.088	0.280
2021	0.310	1.088	1.124	0.300
2022	0.311	1.056	1.129	0.290
				Projections (d)
2023				0.296
2024				0.290
9/1/2024				0.290

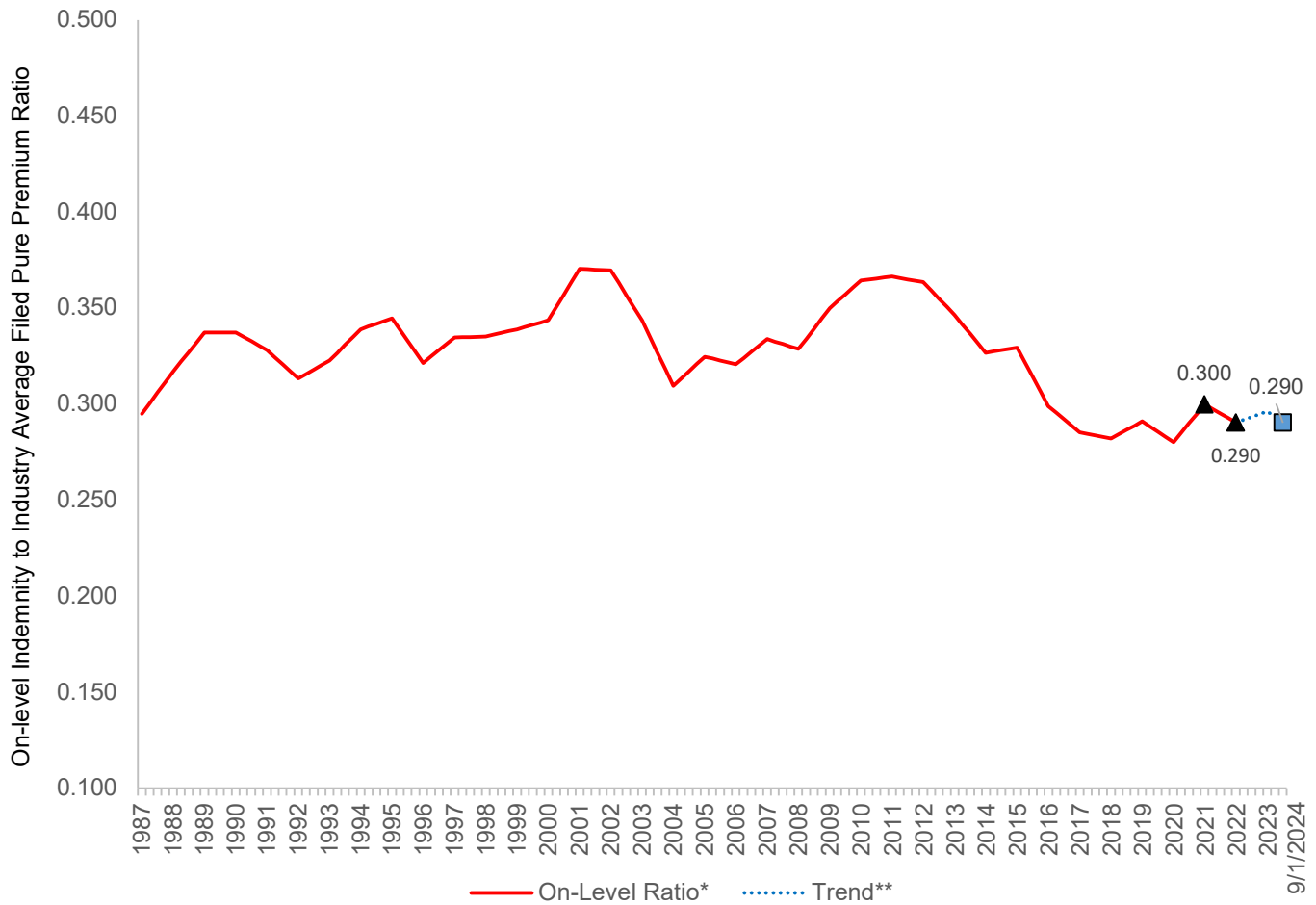
(a) See Exhibit 3.1.

(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 2021 and 2022 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident year 2022 from Exhibit 12 and frequency model projections for accident years 2023 to 2025 from Exhibit 6.1. The annual indemnity severity growth estimates are from Exhibit 6.2.

**On-Level Indemnity Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of December 31, 2022**



* On-level indemnity to industry average filed pure premium ratios (see Exhibit 7.1)

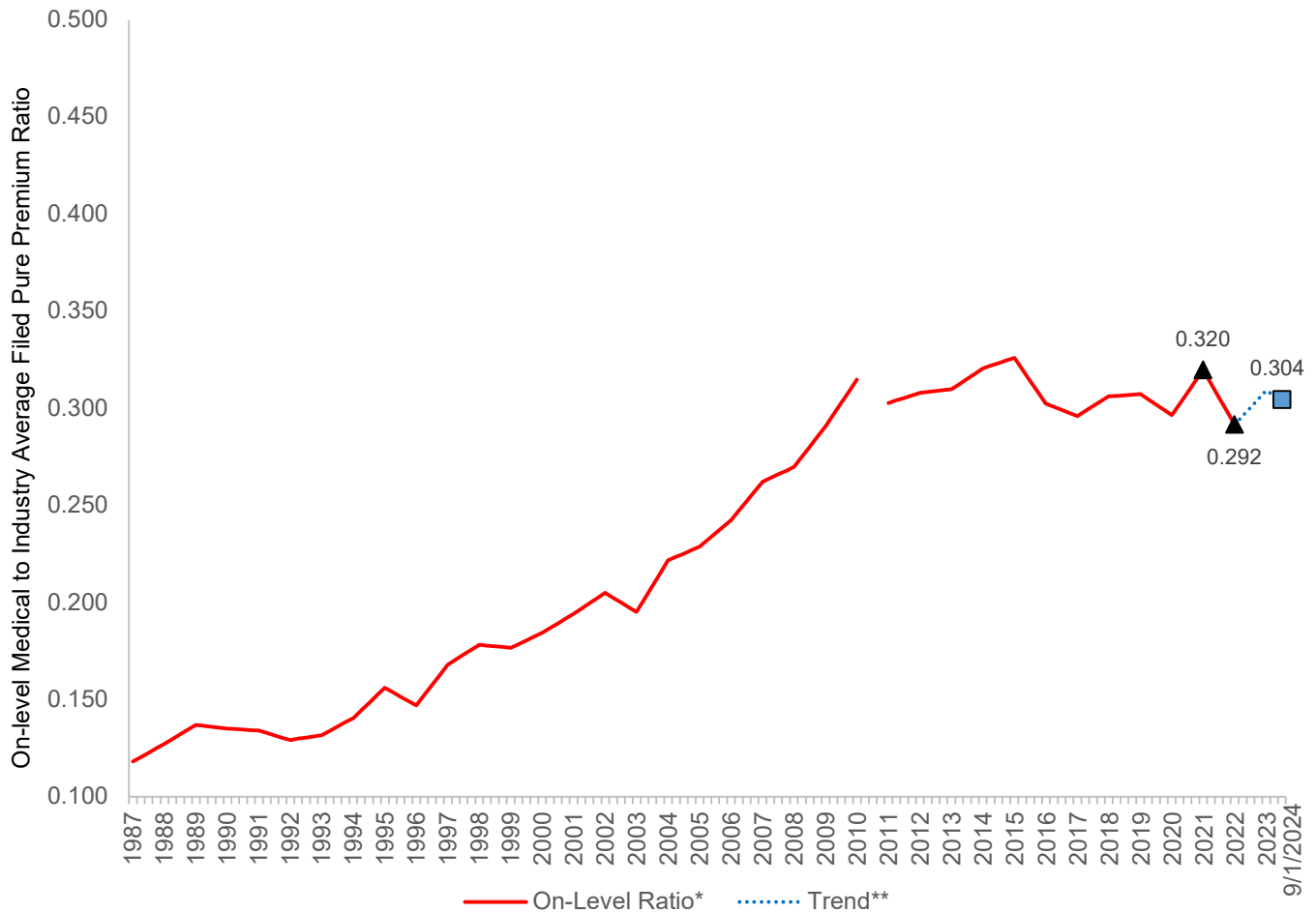
** The 9/1/2024 indemnity to industry average filed pure premium ratio was calculated based on separate frequency and severity trends applied to the 2021 and 2022 years.

**Projected On-Level Accident Year
Medical Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of December 31, 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	0.844	2.042	0.118
1988	0.280	0.814	1.789	0.127
1989	0.299	0.790	1.721	0.137
1990	0.338	0.640	1.600	0.135
1991	0.355	0.547	1.448	0.134
1992	0.295	0.577	1.317	0.129
1993	0.243	0.691	1.274	0.132
1994	0.280	0.724	1.440	0.141
1995	0.414	0.714	1.891	0.156
1996	0.445	0.704	2.129	0.147
1997	0.500	0.698	2.075	0.168
1998	0.602	0.615	2.074	0.178
1999	0.662	0.533	1.993	0.177
2000	0.600	0.489	1.591	0.184
2001	0.534	0.446	1.227	0.194
2002	0.416	0.463	0.939	0.205
2003	0.268	0.486	0.667	0.195
2004	0.182	0.735	0.604	0.222
2005	0.179	0.853	0.669	0.229
2006	0.233	0.897	0.861	0.243
2007	0.328	0.880	1.100	0.262
2008	0.411	0.874	1.329	0.270
2009	0.484	0.862	1.434	0.291
2010	0.478	0.859	1.304	0.315
2011	0.412	0.874	1.189	0.303
2012	0.357	0.913	1.058	0.308
2013	0.301	0.954	0.925	0.310
2014	0.274	0.999	0.852	0.321
2015	0.261	1.019	0.814	0.326
2016	0.249	1.022	0.841	0.302
2017	0.254	1.025	0.880	0.296
2018	0.277	1.026	0.927	0.306
2019	0.309	1.022	1.027	0.307
2020	0.317	1.018	1.088	0.297
2021	0.354	1.016	1.124	0.320
2022	0.327	1.008	1.129	0.292
				Projections (d)
2023				0.309
2024				0.305
9/1/2024				0.304

- (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 2021 and 2022 on-level ratios. The frequency growth estimates are based on the intra-class frequency changes for accident year 2022 from Exhibit 12 and frequency model projections for accident years 2023 to 2025 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.

**On-Level Medical Loss to Industry Average Filed Pure Premium Ratios
Based on Experience as of December 31, 2022**



* On-level medical to industry average filed pure premium ratios (see Exhibit 7.3)

** The 9/1/2024 medical to industry average filed pure premium ratio was calculated based on separate frequency and severity trends applied to the 2021 and 2022 years.

**Indicated Loss to Industry Average Filed Pure Premium Ratios
For Policies with Effective Dates between September 1, 2023 and August 31, 2024
Based on Experience as of December 31, 2022**

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Projected Loss to Industry Average Filed Pure Premium Ratio (See Exhibits 7.1 and 7.3)	0.290	0.304	0.594

Quarterly Incurred Indemnity Loss Development Factors
Through December 31, 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	3.190	
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	1.915	
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	1.565	
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	1.261	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	1.137		
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	1.101		
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	1.047			
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	1.038			
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	1.027				
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	1.023				
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	1.018				
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	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	1.010					
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	1.006						
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	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	1.004							
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	1.005							
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	1.002								
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	1.002								

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

Quarterly Incurred Medical Loss Development Factors *
Through December 31, 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	2.930	
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	1.766	
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	1.455	
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	1.166	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	1.103		
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	1.069		
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	1.054	1.059		
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	1.034	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	1.041			
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	1.032			
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	1.025			
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	1.017				
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	1.015				
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	1.012				
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	1.006					
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	1.010					
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	1.009						
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	1.009						
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	1.003						
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	1.006							
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	1.000							
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	1.002								
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	1.001								

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 December 31, 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	5.236	
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	2.450	
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	1.816	
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	1.333		
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	1.241		
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	1.186		
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	1.126			
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	1.104			
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	1.082			
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	1.052				
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	1.043				
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	1.026					
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	1.022					
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	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	1.013						
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	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	1.010							
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	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	1.005								

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

Quarterly Paid Medical Loss Development Factors *
Through December 31, 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	6.038	
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	2.369	
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	1.751	
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	1.270	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	1.196		
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	1.145		
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	1.107			
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	1.090			
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	1.073			
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	1.050				
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	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	1.026					
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	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	1.020						
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	1.014						
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	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	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	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	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															
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-132</u>	<u>132-144</u>	<u>144-156</u>	<u>156-168</u>	<u>168-180</u>	<u>180-192</u>	<u>192-204</u>
1997																1.000
1998															1.000	1.000
1999														1.000	1.000	1.000
2000													1.000	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										0.999	1.000	1.000	1.000	1.000	1.000	1.000
2004									0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006							1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007						1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008					1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
2009				1.006	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
2010			1.011	1.006	1.002	1.002	1.001	1.000	1.001	1.000	1.000	0.998				
2011		1.032	1.013	1.005	1.002	1.001	1.000	1.001	1.000	1.000	1.000					
2012	1.244	1.034	1.010	1.005	1.003	1.001	1.002	1.000	1.001	1.000						
2013	1.248	1.026	1.010	1.005	1.001	1.002	1.001	1.000	1.000							
2014	1.216	1.027	1.010	1.003	1.002	1.000	1.000	1.000								
2015	1.236	1.027	1.005	1.003	1.002	1.001	1.000									
2016	1.244	1.028	1.007	1.003	1.001	1.000										
2017	1.219	1.023	1.007	1.003	1.001											
2018	1.226	1.024	1.006	1.002												
2019	1.222	1.027	1.006													
2020	1.225	1.023														
2021	1.205															
Latest Year																
<u>Age-to-Age</u>	1.205	1.023	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000
<u>Age-to-Ultimate</u>	1.246	1.033	1.010	1.004	1.002	1.002	1.001	1.002	1.002	1.002	1.001	1.001	1.003	1.002	1.002	1.002

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

Quarterly Reported Indemnity Claim Count Development Factors

Accident Year	Development														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
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	1.002	1.002	1.002
2018	2.892	1.696	1.423	1.132	1.042	1.022	1.016	1.010	1.007	1.005	1.002	1.002	1.002	1.001	1.001
2019	2.733	1.738	1.420	1.128	1.035	1.023	1.013	1.010	1.008	1.005	1.003	1.002	1.002	1.001	1.001
2020	--	--	--	1.121	1.040	1.022	1.013	1.008	1.007	1.004	1.004				
2021	2.719	1.723	1.401	1.120	1.037	1.022	1.015								
2022	2.700	1.700	1.416												

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

Reported Indemnity Claim Settlement Ratios

Accident	Evaluated as of (in months):																
Year	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	<u>132</u>	<u>144</u>	<u>156</u>	<u>168</u>	<u>180</u>	<u>192</u>	<u>204</u>
1997																	98.4%
1998																98.0%	98.2%
1999															97.7%	97.9%	98.1%
2000														97.2%	97.5%	97.8%	98.0%
2001													96.0%	96.5%	97.0%	97.4%	97.7%
2002												95.8%	96.4%	96.9%	97.3%	97.7%	98.0%
2003											95.1%	95.9%	96.4%	97.0%	97.5%	97.9%	98.2%
2004										94.3%	95.3%	96.0%	96.8%	97.3%	97.8%	98.2%	98.4%
2005									93.0%	94.4%	95.4%	96.4%	97.0%	97.6%	98.0%	98.4%	98.6%
2006								91.2%	93.0%	94.3%	95.5%	96.4%	97.1%	97.6%	98.0%	98.3%	98.5%
2007							88.8%	91.3%	93.2%	94.8%	96.0%	96.7%	97.4%	97.9%	98.2%	98.5%	
2008						84.9%	88.7%	91.5%	93.7%	95.1%	96.2%	97.0%	97.6%	97.9%	98.2%		
2009					79.0%	84.5%	88.5%	91.7%	93.8%	95.3%	96.4%	97.1%	97.6%	97.9%			
2010				72.4%	80.4%	85.9%	90.1%	92.8%	94.7%	96.0%	96.9%	97.5%	97.9%				
2011			62.1%	73.6%	81.6%	87.1%	91.0%	93.6%	95.4%	96.4%	97.1%	97.7%					
2012		47.9%	63.2%	74.9%	82.9%	88.4%	92.0%	94.4%	95.8%	96.7%	97.3%						
2013	26.9%	48.1%	64.3%	76.6%	84.7%	89.8%	93.2%	95.1%	96.3%	97.1%							
2014	26.5%	49.2%	65.9%	78.2%	86.1%	90.7%	93.5%	95.3%	96.4%								
2015	26.8%	50.6%	68.3%	80.5%	87.8%	91.3%	93.8%	95.5%									
2016	28.2%	53.4%	70.9%	82.4%	88.2%	91.7%	94.1%										
2017	30.4%	56.2%	73.1%	82.5%	88.3%	91.8%											
2018	31.1%	56.3%	71.4%	81.3%	87.7%												
2019	31.1%	54.0%	69.1%	80.2%													
2020	30.0%	53.2%	69.0%														
2021	31.4%	55.7%															
2022	32.1%																

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

Estimated Ultimate Indemnity Claim Settlement Ratios

Accident	Evaluated as of (in months):																
Year	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	<u>132</u>	<u>144</u>	<u>156</u>	<u>168</u>	<u>180</u>	<u>192</u>	<u>204</u>
1997																	98.2%
1998																97.9%	98.1%
1999															97.6%	97.9%	98.1%
2000														97.7%	98.1%	98.3%	98.6%
2001													95.9%	96.4%	96.8%	97.2%	97.6%
2002												95.6%	96.2%	96.7%	97.2%	97.5%	97.9%
2003											95.0%	95.7%	96.2%	96.8%	97.3%	97.7%	98.1%
2004										94.1%	95.1%	95.9%	96.6%	97.1%	97.6%	98.0%	98.3%
2005									92.9%	94.3%	95.3%	96.2%	96.9%	97.4%	97.8%	98.2%	98.4%
2006								90.9%	92.8%	94.2%	95.4%	96.3%	96.9%	97.5%	97.8%	98.1%	98.4%
2007							88.4%	91.1%	92.9%	94.6%	95.7%	96.5%	97.2%	97.7%	98.0%	98.3%	
2008						84.4%	88.3%	91.1%	93.4%	94.8%	95.9%	96.7%	97.3%	97.7%	98.0%		
2009					78.3%	84.0%	88.2%	91.5%	93.5%	95.0%	96.1%	96.8%	97.3%	97.7%			
2010				71.4%	79.9%	85.5%	89.8%	92.6%	94.4%	95.9%	96.7%	97.4%	97.7%				
2011			60.5%	72.7%	81.0%	86.6%	90.7%	93.3%	95.1%	96.2%	96.9%	97.5%					
2012		45.2%	61.7%	73.9%	82.2%	87.9%	91.6%	94.1%	95.5%	96.5%	97.1%						
2013	20.5%	45.9%	63.0%	75.7%	84.2%	89.3%	92.8%	94.8%	96.1%	96.9%							
2014	20.8%	47.0%	64.7%	77.5%	85.7%	90.4%	93.2%	95.0%	96.2%								
2015	20.9%	48.6%	67.4%	79.8%	87.3%	91.1%	93.6%	95.3%									
2016	21.8%	51.3%	70.0%	82.0%	87.9%	91.5%	93.9%										
2017	24.1%	54.2%	72.2%	82.1%	88.1%	91.6%											
2018	24.5%	54.5%	70.7%	81.0%	87.5%												
2019	24.5%	52.1%	68.4%	79.9%													
2020	23.6%	51.4%	68.3%														
2021	24.8%	53.8%															
2022	25.3%																

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

Quarterly Ultimate Settlement Ratios

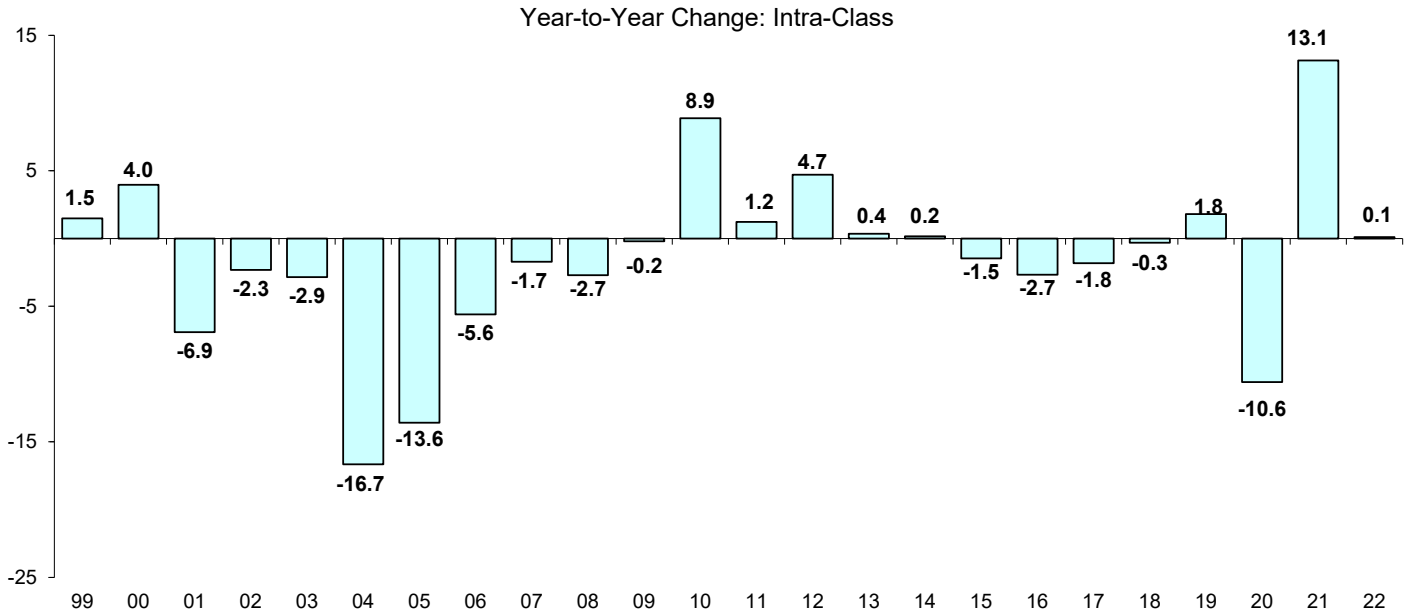
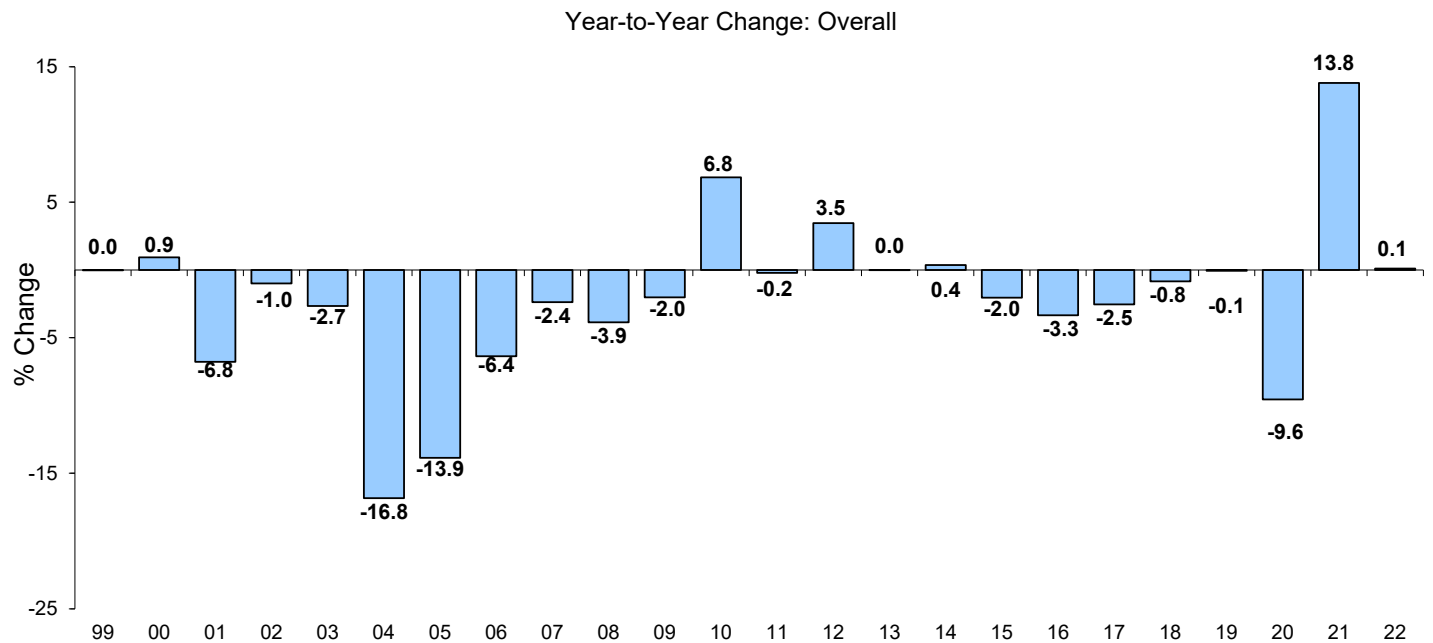
Accident	Evaluated as of (in months):															
Year	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
2013	0.9%	4.9%	11.4%	20.5%	28.9%	35.4%	40.7%	45.9%	50.4%	54.9%	58.9%	63.0%	66.5%	69.9%	72.8%	75.7%
2014	0.7%	4.7%	11.6%	20.8%	29.3%	36.1%	41.8%	47.0%	51.7%	56.3%	60.5%	64.7%	68.0%	71.6%	74.5%	77.5%
2015	0.8%	4.7%	11.9%	20.9%	30.0%	37.4%	43.1%	48.6%	53.6%	58.8%	63.1%	67.4%	70.8%	74.1%	77.0%	79.8%
2016	0.8%	5.0%	12.2%	21.8%	31.5%	39.4%	45.3%	51.3%	56.1%	61.3%	65.5%	70.0%	73.5%	76.7%	79.2%	82.0%
2017	0.8%	5.5%	13.3%	24.1%	34.0%	41.8%	48.1%	54.2%	59.0%	63.8%	68.1%	72.2%	75.1%	77.5%	79.8%	82.1%
2018	1.0%	5.8%	13.8%	24.5%	34.6%	42.4%	48.6%	54.5%	59.2%	63.2%	66.9%	70.7%	73.4%	76.1%	78.5%	81.0%
2019	1.0%	5.7%	13.6%	24.5%	34.7%	41.3%	46.8%	52.1%	56.3%	60.6%	64.5%	68.4%	71.4%	74.5%	77.2%	79.9%
2020	--	--	--	23.6%	33.0%	40.6%	46.1%	51.4%	55.4%	60.0%	64.1%	68.3%				
2021	0.8%	5.9%	14.3%	24.8%	35.2%	43.0%	48.6%	53.8%								
2022	0.8%	5.8%	14.6%	25.3%												

Accident Year	Quarterly Incremental Change														
	<u>3-6</u>	<u>6-9</u>	<u>9-12</u>	<u>12-15</u>	<u>15-18</u>	<u>18-21</u>	<u>21-24</u>	<u>24-27</u>	<u>27-30</u>	<u>30-33</u>	<u>33-36</u>	<u>36-39</u>	<u>39-42</u>	<u>42-45</u>	<u>45-48</u>
2013	4.0%	6.5%	9.1%	8.4%	6.5%	5.3%	5.2%	4.5%	4.5%	4.0%	4.1%	3.5%	3.4%	2.9%	3.0%
2014	4.0%	6.9%	9.2%	8.5%	6.8%	5.7%	5.2%	4.7%	4.6%	4.2%	4.2%	3.3%	3.6%	2.8%	3.0%
2015	3.9%	7.2%	9.0%	9.1%	7.4%	5.7%	5.5%	5.0%	5.2%	4.3%	4.3%	3.4%	3.3%	2.9%	2.8%
2016	4.2%	7.2%	9.6%	9.7%	7.9%	5.9%	6.0%	4.8%	5.2%	4.3%	4.5%	3.5%	3.2%	2.6%	2.7%
2017	4.7%	7.8%	10.7%	9.9%	7.8%	6.2%	6.1%	4.8%	4.8%	4.2%	4.1%	2.9%	2.4%	2.2%	2.3%
2018	4.8%	8.0%	10.8%	10.1%	7.8%	6.2%	5.9%	4.7%	4.0%	3.7%	3.8%	2.7%	2.7%	2.4%	2.5%
2019	4.7%	8.0%	10.9%	10.2%	6.6%	5.5%	5.3%	4.2%	4.3%	3.9%	3.9%	3.0%	3.1%	2.7%	2.7%
2020	--	--	--	9.4%	7.6%	5.5%	5.3%	4.0%	4.6%	4.2%	4.1%				
2021	5.1%	8.3%	10.5%	10.4%	7.8%	5.7%	5.2%								
2022	5.0%	8.8%	10.7%												

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 74% to 90% of the total California workers' compensation insured market measured using 2022 earned premium levels).

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

California Workers' Compensation Estimated Indemnity Claim Frequency by Accident Year



Note:

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

Summary of COVID-19 Claim Information as of December 31, 2022

AY2020 @12/31/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-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	126,431,511	2,203,586,773	5.7%	\$6,947	\$14,491	\$15,517	\$4,658	\$6,160	\$6,284
Ind. Reserves	<u>68,002,366</u>	<u>854,136,014</u>	<u>8.0%</u>	<u>\$3,737</u>	<u>\$5,617</u>	<u>\$5,873</u>	<u>\$2,505</u>	<u>\$2,388</u>	<u>\$2,378</u>
Ind. Incurred	194,433,877	3,057,722,787	6.4%	\$10,684	\$20,108	\$21,389	\$7,164	\$8,548	\$8,662
Med. Paid	92,497,696	2,328,321,659	4.0%	\$5,083	\$15,311	\$16,702	\$3,408	\$6,509	\$6,764
Med. Reserves	<u>74,916,478</u>	<u>1,125,142,369</u>	<u>6.7%</u>	<u>\$4,117</u>	<u>\$7,399</u>	<u>\$7,845</u>	<u>\$2,760</u>	<u>\$3,145</u>	<u>\$3,177</u>
Med. Incurred	167,414,174	3,453,464,028	4.8%	\$9,199	\$22,711	\$24,547	\$6,168	\$9,654	\$9,941
ALAE Paid	34,024,415	924,853,176	3.7%	\$1,870	\$6,082	\$6,655	\$1,254	\$2,585	\$2,695
MCCP	5,628,373	190,751,973	3.0%	\$309	\$1,254	\$1,383	\$207	\$533	\$560
Paid on Med-Only Claims	6,871,695	260,174,635	2.6%						
Ind. Paid on Open Ind. Claims	126,431,511	2,203,586,773	5.7%						
Med. Paid on Open Ind. Claims	68,002,366	854,136,014	8.0%						
AY2020 Claim Counts									
# of Open Indemnity Claims	1,464	43,013	3.4%						
# of Med-Only Claims	8,943	205,645	4.3%						
# of Indemnity Claims	18,199	152,064	12.0%						
Total Number of Claims	27,142	357,709	7.6%						

AY2021 @12/31/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-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	28,032,816	1,545,322,206	1.8%	\$3,912	\$10,199	\$10,511	\$2,675	\$4,065	\$4,104
Ind. Reserves	<u>24,027,975</u>	<u>1,043,884,757</u>	<u>2.3%</u>	<u>\$3,354</u>	<u>\$6,889</u>	<u>\$7,065</u>	<u>\$2,293</u>	<u>\$2,746</u>	<u>\$2,759</u>
Ind. Incurred	52,060,791	2,589,206,963	2.0%	\$7,266	\$17,088	\$17,575	\$4,968	\$6,811	\$6,863
Med. Paid	20,829,675	1,725,941,097	1.2%	\$2,907	\$11,391	\$11,812	\$1,988	\$4,540	\$4,612
Med. Reserves	<u>28,132,317</u>	<u>1,435,876,783</u>	<u>2.0%</u>	<u>\$3,926</u>	<u>\$9,476</u>	<u>\$9,752</u>	<u>\$2,685</u>	<u>\$3,777</u>	<u>\$3,808</u>
Med. Incurred	48,961,992	3,161,817,880	1.5%	\$6,833	\$20,867	\$21,564	\$4,672	\$8,317	\$8,420
ALAE Paid	8,725,591	634,223,052	1.4%	\$1,218	\$4,186	\$4,333	\$833	\$1,668	\$1,692
MCCP	1,455,365	152,059,182	1.0%	\$203	\$1,004	\$1,043	\$139	\$400	\$407
Paid on Med-Only Claims	1,901,766	267,565,300	0.7%						
Ind. Paid on Open Ind. Claims	28,032,816	1,545,322,206	1.8%						
Med. Paid on Open Ind. Claims	24,027,975	1,043,884,757	2.3%						
AY2021 Claim Counts									
# of Open Indemnity Claims	693	64,613	1.1%						
# of Med-Only Claims	3,314	228,654	1.4%						
# of Indemnity Claims	7,165	151,522	4.7%						
Total Number of Claims	10,479	380,176	2.8%						

AY2022 @12/31/2022	Based on 100% of the Market			Average per Indemnity Claim			Average per Total Claim		
	COVID-19 Claims	4Q-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	7,120,146	586,621,847	1.2%	\$1,136	\$4,503	\$4,673	\$748	\$1,728	\$1,757
Ind. Reserves	<u>4,769,552</u>	<u>875,911,422</u>	<u>0.5%</u>	<u>\$761</u>	<u>\$6,723</u>	<u>\$7,025</u>	<u>\$501</u>	<u>\$2,581</u>	<u>\$2,641</u>
Ind. Incurred	11,889,698	1,462,533,269	0.8%	\$1,897	\$11,226	\$11,698	\$1,249	\$4,309	\$4,398
Med. Paid	2,676,750	713,342,917	0.4%	\$427	\$5,476	\$5,731	\$281	\$2,102	\$2,154
Med. Reserves	<u>6,397,932</u>	<u>1,533,042,067</u>	<u>0.4%</u>	<u>\$1,021</u>	<u>\$11,767</u>	<u>\$12,311</u>	<u>\$672</u>	<u>\$4,517</u>	<u>\$4,628</u>
Med. Incurred	9,074,682	2,246,384,984	0.4%	\$1,448	\$17,243	\$18,041	\$953	\$6,619	\$6,782
ALAE Paid	1,717,426	202,855,482	0.8%	\$274	\$1,557	\$1,622	\$180	\$598	\$610
MCCP	268,319	64,555,127	0.4%	\$43	\$496	\$518	\$28	\$190	\$195
Paid on Med-Only Claims	463,139	177,030,146	0.3%						
Ind. Paid on Open Ind. Claims	7,120,146	586,621,847	1.2%						
Med. Paid on Open Ind. Claims	4,769,552	875,911,422	0.5%						
AY2022 Claim Counts									
# of Open Indemnity Claims	727	84,976	0.9%						
# of Med-Only Claims	3,252	209,120	1.6%						
# of Indemnity Claims	6,268	130,278	4.8%						
Total Number of Claims	9,520	339,398	2.8%						

Source: WCIRB accident year experience calls.

Average Paid ALAE per Reported Indemnity Claim - Private Insurers

As of December 31, 2022

Accident Year	Evaluated as of (in months):									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2001								5,704	5,977	6,144
2002							5,944	6,260	6,454	6,614
2003						5,917	6,315	6,597	6,809	7,003
2004					5,062	5,577	5,955	6,223	6,437	6,645
2005				3,987	4,698	5,219	5,591	5,899	6,162	6,342
2006			3,126	4,127	4,876	5,436	5,865	6,184	6,410	6,622
2007		1,978	3,323	4,419	5,230	5,864	6,378	6,697	6,978	7,190
2008	619	2,118	3,620	4,859	5,789	6,501	6,986	7,387	7,671	7,884
2009	675	2,406	4,083	5,460	6,484	7,203	7,783	8,196	8,490	8,718
2010	745	2,541	4,279	5,593	6,547	7,290	7,870	8,243	8,515	8,700
2011	753	2,563	4,186	5,504	6,527	7,325	7,837	8,186	8,435	8,592
2012	758	2,552	4,306	5,714	6,766	7,451	7,887	8,226	8,441	8,581
2013	775	2,761	4,564	5,936	6,851	7,418	7,853	8,096	8,265	8,381
2014	864	2,969	4,769	6,056	6,864	7,432	7,781	8,005	8,160	
2015	937	3,067	4,846	6,032	6,817	7,273	7,587	7,792		
2016	933	3,157	4,901	6,072	6,751	7,200	7,512			
2017	1,016	3,281	4,984	6,011	6,669	7,112				
2018	1,111	3,421	5,100	6,209	6,950					
2019	1,144	3,364	5,124	6,315						
2020	1,098	3,478	5,279							
2021	1,049	3,297								
2022	1,117									

Year	Annual Change									
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>
2002								9.7%	8.0%	7.6%
2003							6.2%	5.4%	5.5%	5.9%
2004						-5.7%	-5.7%	-5.7%	-5.5%	-5.1%
2005					-7.2%	-6.4%	-6.1%	-5.2%	-4.3%	-4.6%
2006				3.5%	3.8%	4.2%	4.9%	4.8%	4.0%	4.4%
2007			6.3%	7.1%	7.3%	7.9%	8.7%	8.3%	8.8%	8.6%
2008		7.1%	8.9%	9.9%	10.7%	10.9%	9.5%	10.3%	9.9%	9.7%
2009	8.9%	13.6%	12.8%	12.4%	12.0%	10.8%	11.4%	11.0%	10.7%	10.6%
2010	10.4%	5.6%	4.8%	2.4%	1.0%	1.2%	1.1%	0.6%	0.3%	-0.2%
2011	1.1%	0.9%	-2.2%	-1.6%	-0.3%	0.5%	-0.4%	-0.7%	-0.9%	-1.2%
2012	0.7%	-0.4%	2.9%	3.8%	3.7%	1.7%	0.6%	0.5%	0.1%	-0.1%
2013	2.2%	8.2%	6.0%	3.9%	1.3%	-0.4%	-0.4%	-1.6%	-2.1%	-2.3%
2014	11.5%	7.6%	4.5%	2.0%	0.2%	0.2%	-0.9%	-1.1%	-1.3%	
2015	8.4%	3.3%	1.6%	-0.4%	-0.7%	-2.1%	-2.5%	-2.7%		
2016	-0.3%	2.9%	1.1%	0.7%	-1.0%	-1.0%	-1.0%			
2017	8.9%	3.9%	1.7%	-1.0%	-1.2%	-1.2%				
2018	9.3%	4.3%	2.3%	3.3%	4.2%					
2019	3.0%	-1.7%	0.5%	1.7%						
2020	-4.1%	3.4%	3.0%							
2021	-4.4%	-5.2%								
2022	6.5%									

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

Paid Allocated Loss Adjustment Expense Development - Private Insurers
As of December 31, 2022

Accident	Age-to-Age Development (in months):															
Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204
1996	3.147	1.569	1.330	1.132	1.081	1.061	1.049	1.036	1.033	1.028	1.022	1.018	1.014	1.010	1.009	1.010
1997	2.994	1.675	1.231	1.132	1.092	1.067	1.052	1.042	1.035	1.027	1.021	1.017	1.013	1.012	1.012	1.010
1998	3.591	1.608	1.248	1.163	1.105	1.076	1.071	1.045	1.032	1.024	1.021	1.017	1.014	1.014	1.012	1.012
1999	3.351	1.720	1.319	1.158	1.116	1.086	1.064	1.042	1.034	1.029	1.021	1.018	1.016	1.013	1.013	1.010
2000	4.051	1.752	1.315	1.183	1.121	1.090	1.053	1.042	1.033	1.025	1.021	1.019	1.015	1.014	1.012	1.011
2001	3.939	1.768	1.357	1.182	1.118	1.078	1.054	1.039	1.028	1.024	1.020	1.017	1.017	1.014	1.011	1.009
2002	3.927	1.784	1.315	1.171	1.101	1.074	1.046	1.032	1.026	1.021	1.018	1.017	1.013	1.012	1.009	1.007
2003	4.109	1.707	1.324	1.159	1.107	1.062	1.045	1.034	1.029	1.023	1.020	1.017	1.013	1.010	1.008	1.007
2004	4.040	1.713	1.319	1.169	1.101	1.069	1.048	1.036	1.030	1.025	1.020	1.015	1.012	1.010	1.008	1.006
2005	3.840	1.698	1.336	1.181	1.113	1.079	1.056	1.044	1.035	1.027	1.022	1.016	1.014	1.010	1.009	1.007
2006	3.750	1.736	1.330	1.186	1.120	1.081	1.060	1.046	1.035	1.025	1.019	1.014	1.011	1.008	1.006	1.005
2007	4.027	1.716	1.340	1.194	1.126	1.088	1.060	1.044	1.032	1.023	1.018	1.013	1.010	1.007	1.006	
2008	4.015	1.758	1.367	1.199	1.126	1.085	1.060	1.040	1.029	1.021	1.017	1.012	1.009	1.007		
2009	4.322	1.775	1.354	1.199	1.126	1.083	1.054	1.037	1.027	1.019	1.014	1.011	1.008			
2010	4.300	1.737	1.342	1.190	1.120	1.076	1.049	1.033	1.023	1.017	1.010	1.009				
2011	4.225	1.729	1.351	1.196	1.109	1.072	1.045	1.030	1.019	1.014	1.011					
2012	4.338	1.773	1.344	1.174	1.105	1.060	1.042	1.027	1.018	1.013						
2013	4.542	1.706	1.297	1.161	1.085	1.056	1.032	1.022	1.015							
2014	4.322	1.635	1.285	1.139	1.081	1.049	1.029	1.020								
2015	4.041	1.630	1.255	1.128	1.071	1.044	1.027									
2016	4.254	1.603	1.240	1.117	1.068	1.044										
2017	3.979	1.546	1.217	1.114	1.068											
2018	3.767	1.530	1.226	1.122												
2019	3.627	1.569	1.241													
2020	3.882	1.556														
2021	3.908															
	<u>Latest Year</u>															
Age-to-Age	3.908	1.556	1.241	1.122	1.068	1.044	1.027	1.020	1.015	1.013	1.011	1.009	1.008	1.007	1.006	1.005
Cumulative	11.441	2.928	1.881	1.515	1.350	1.265	1.212	1.179	1.156	1.139	1.125	1.113	1.103	1.094	1.087	1.080
	<u>2-Year Arithmetic Average</u>															
Age-to-Age	3.895	1.563	1.234	1.118	1.068	1.044	1.028	1.021	1.016	1.014	1.010	1.010	1.009	1.007	1.006	1.006
Cumulative	11.434	2.936	1.878	1.522	1.362	1.275	1.221	1.188	1.163	1.145	1.129	1.118	1.107	1.098	1.090	1.083
Accident	Age-to-Age Development (in months):															
Year	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396
1990	1.005	1.004	1.002	1.003	1.003	1.003	1.003	1.003	1.002	1.003	1.002	1.002	1.002	1.002	1.001	1.001
1991	1.004	1.002	1.003	1.003	1.003	1.003	1.003	1.002	1.003	1.003	1.002	1.002	1.002	1.001	1.001	
1992	1.002	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002		
1993	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.002	1.002			
1994	1.008	1.007	1.006	1.006	1.005	1.005	1.004	1.005	1.003	1.003	1.003	1.002				
1995	1.009	1.009	1.008	1.008	1.008	1.006	1.008	1.005	1.004	1.003	1.003					
1996	1.009	1.008	1.007	1.007	1.006	1.007	1.005	1.004	1.003	1.003						
1997	1.008	1.008	1.007	1.007	1.006	1.005	1.004	1.004	1.003							
1998	1.010	1.010	1.008	1.006	1.005	1.004	1.003	1.003								
1999	1.010	1.008	1.006	1.005	1.004	1.003	1.003									
2000	1.009	1.007	1.006	1.004	1.004	1.003										
2001	1.008	1.007	1.005	1.004	1.003											
2002	1.007	1.005	1.004	1.003												
2003	1.006	1.004	1.004													
2004	1.005	1.004														
2005	1.005															
	<u>Latest Year</u>															
Age-to-Age	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001
Cumulative ^[1]	1.075	1.069	1.065	1.061	1.057	1.054	1.051	1.047	1.044	1.041	1.038	1.036	1.033	1.032	1.030	1.029
	<u>2-Year Arithmetic Average</u>															
Age-to-Age	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001
Cumulative ^[1]	1.076	1.071	1.067	1.063	1.059	1.055	1.051	1.048	1.044	1.041	1.038	1.036	1.033	1.032	1.030	1.029

Note:

^[1] Factors in italics are based on powerfit fit to the "3-Year Arithmetic Average" factors.

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

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	---	9.341	8.804
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	---	3.191	3.084
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	---	2.057	2.125
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	1.667	
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	1.469	
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	1.320	
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	1.209	1.207	
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	1.152		
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	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	1.108		
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	1.082		
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	1.061			
42	- 45	1.069	1.074	1.069	1.068	1.070	1.061	1.057	1.054	1.049	1.047	1.050	1.052			
45	- 48	1.063	1.064	1.062	1.059	1.057	1.055	1.050	1.046	1.043	1.039	1.040	1.041			
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	1.032				
54	- 57	1.045	1.043	1.040	1.043	1.038	1.035	1.031	1.027	1.025	1.027	1.027				
57	- 60	1.039	1.039	1.037	1.036	1.035	1.031	1.028	1.026	1.023	1.022	1.023				
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	1.018					
66	- 69	1.028	1.028	1.028	1.024	1.024	1.021	1.017	1.015	1.017	1.016					
69	- 72	1.026	1.026	1.023	1.023	1.021	1.018	1.018	1.014	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	1.012						
78	- 81	1.020	1.020	1.017	1.017	1.015	1.011	1.010	1.011	1.010						
81	- 84	1.018	1.017	1.016	1.014	1.014	1.012	1.009	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	1.008							
90	- 93	1.014	1.012	1.012	1.011	1.009	1.005	1.007	1.005							
93	- 96	1.013	1.012	1.010	1.011	1.009	1.007	1.006	1.007							
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	1.006								
102	- 105	1.009	1.009	1.008	1.007	1.004	1.005	1.005								
105	- 108	1.008	1.008	1.007	1.007	1.005	1.005	1.004								
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	1.004									
114	- 117	1.007	1.007	1.006	1.004	1.005	1.004									
117	- 120	1.006	1.006	1.005	1.004	1.004	1.003									
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.

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

Accident Year	Evaluated as of (in months):							
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>
2013	657	1,282	1,638	1,821	1,962	2,080	2,103	2,143
2014	631	1,223	1,576	1,786	1,938	1,979	2,040	2,080
2015	617	1,209	1,538	1,751	1,823	1,888	1,942	1,990
2016	592	1,152	1,454	1,583	1,679	1,758	1,816	
2017	585	1,126	1,390	1,558	1,671	1,752		
2018	639	1,141	1,414	1,599	1,720			
2019	588	1,104	1,416	1,612				
2020	558	1,084	1,383					
2021	544	1,043						
2022	518							

Accident Year	Annual Change							
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>
2014	-4.0%	-4.6%	-3.8%	-1.9%	-1.2%	-4.9%	-3.0%	-2.9%
2015	-2.3%	-1.2%	-2.4%	-2.0%	-5.9%	-4.6%	-4.8%	-4.3%
2016	-4.1%	-4.7%	-5.4%	-9.6%	-7.9%	-6.9%	-6.5%	
2017	-1.1%	-2.3%	-4.4%	-1.6%	-0.5%	-0.4%		
2018	9.2%	1.4%	1.8%	2.6%	3.0%			
2019	-8.0%	-3.3%	0.1%	0.8%				
2020	-5.1%	-1.8%	-2.3%					
2021	-2.5%	-3.8%						
2022	-4.7%							

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